

COMMUNICATOR

MUSKOGEE FEDERAL CREDIT UNION

"Where Members Make a Difference"

3rd Quarter, 2025

Important Information Regarding Non-Visa Debit Transactions on Visa Branded Debit Cards

We have enabled non-Visa debit transaction processing. This means you may use your Visa® Debit Card on a PIN-Debit Network* (a non-Visa network) without using a PIN.

The non-Visa debit network(s) for which such transactions are enabled are: PULSE Network.

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa® Debit Card include signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale-terminal. Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

*Visa Rules generally define PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.



11/11/25

Veterans' Day

This Veterans Day, we honor and express our deepest gratitude to the brave men and women who have served in the United States Armed Forces. Their dedication, sacrifice, and commitment to protecting our freedoms are the foundation of our nation's strength.



Thank you for voting us

BEST CREDIT UNION
IN MUSKOGEE

We love helping and serving meals for Muskogee's Bridges Out of Poverty Getting Ahead Class!

Muskogee Bridges Out of Poverty Getting Ahead Class is a 20-week curriculum that identifies the societal barriers that are keeping people in generational poverty and giving them a strategy to overcome them. They learn about debt-to-income ratios, building social capital, establishing smart goals, and creating their own future. The program offers a healthy meal for the whole family prior to the classes as a way to take their minds off of hunger and put their focus on learning.

We are proud to work with helpful community organizations like Bridges!

The Supervisory Committee is confirming accounts as of September 30, 2025. If you have any exceptions, write to:

Tommy Partain, CPA
PO Box 7548
Amarillo, TX 79114

Holiday Closings

October 13th – Columbus Day • November 11th – Veterans Day • November 27th – Thanksgiving Day • December 25th – Christmas Day • January 1st – New Years Day

Dividend News

Regular Share Accounts-

\$100.00 and above 0.35% APY* - Rates may change after account is opened.

Description	Current Rate:	Annual Percentage Yield:
6 month Certificate (Min. Deposit - \$1,000).....	3.80%	3.87%
12 month Certificate (Min. Deposit - \$1,000).....	3.65%	3.71%
18 month Certificate (Min. Deposit - \$500).....	3.25%	3.30%
24 month Certificate (Min. Deposit - \$500).....	3.35%	3.40%
25 month Certificate (Min. Deposit - \$500).....	3.10%	3.14%
36 month Certificate (Min. Deposit - \$500).....	3.15%	3.20%
48 month Certificate (Min. Deposit - \$10,000).....	2.90%	2.94%

IRA's

18 month (Min. Deposit - \$50)..... 2.96%..... 3.00%

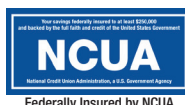
• Ask Member Services for further information about the fees and terms applicable to the advertised accounts.

• A penalty may be imposed for early withdrawal.

• Rates as of September 30, 2025

• Ask about Roth & Educational IRA's

*Annual Percentage Yield



Locations: 1910 W. Shawnee & 3502 Chandler Road in Muskogee
4595 S. Muskogee Avenue in Tahlequah

Send all mail to P.O. Box 129 • Muskogee, OK 74402-0129

(918) 683-3460 • (918) 456-9105 • mfcuonline.org



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