

COMMUNICATOR

MUSKOGEE FEDERAL CREDIT UNION

"Where Members Make a Difference"

4th Quarter, 2025



Thank you to all those who came out to see us and Pee Wee at the Muskogee Christmas Parade 2025!

\$500 Scholarship

We will award a one-time \$500 scholarship to a graduating high school senior in the 2025-2026 school year. Applications are available at all three of our locations. Completed applications must be received by March 15, 2026.



Ringing the bell

is always more fun when it's for a great cause!

Proud of our crew for supporting the Salvation Army!



Muskogee Federal Credit Union • 90th Annual Meeting

April 16, 2026 • 7:00 P.M. • Martin Luther King Center

300 W. Martin Luther King St. Muskogee, Oklahoma

Nominees For Board Of Directors

Bill Foreman and Norman Thygesen have been selected by the nominating committee to serve another term on the Credit Union Board of Directors. All have agreed to serve another three-year term. The election will be held at the annual meeting on April 16, 2026.

Mr. Foreman is currently serving as vice-chairman of the board. Mr. Foreman joined the Credit Union in 1965. He retired from the City of Muskogee after 30 years of service. Mr. Foreman has been on the Board of Directors since 1986.

Norman Thygesen is currently serving as Secretary of the Board. Mr. Thygesen joined the Credit Union in 2001. He retired in 2022 ending 42 years in law. Mr. Thygesen has served on the Board of Directors over 10 years, not consecutively.

Nominations for vacancies may also be made by a petition signed by one percent of the membership. If you are interested in volunteering to serve on the board of directors, submit your biographical data, along with the required signatures no later than March 6, 2026. Members who are nominated must agree to the nomination and to serve in the office if elected. Petitions received after this date will not be accepted. For further information, contact the Credit Union at 918-683-3460.

Important Electronic & Online Security Information

Muskogee Federal Credit Union wants to ensure the online protection of your personal and account information. Muskogee Federal Credit Union will not ask you to submit personal or account information via email or text message.

■ For your protection, any electronic message sent from MFCU, including member service emails or email/text message alerts, will require that you successfully login to our secure website at www.mfcuonline.org before entering any personal information.

■ If you ever receive an email or text message appearing to be from MFCU that asks for personal information such as your account number, Personal Identification Numbers, or Social Security Number, DO NOT RESPOND. Please notify us immediately at 918-683-3460.

Responding to E-Mail, Text Message or Internet-Related Fraudulent Schemes

The number one rule is DON'T RESPOND! Call or contact us at our phone number of record 918-683-3460 and let us know of the unusual message.

Holiday Closings

January 19th - Martin Luther King Jr. Day

February 16th - Presidents 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).....	3.55%	3.61%
12 month Certificate (Min. Deposit - \$1,000).....	3.45%	3.51%
18 month Certificate (Min. Deposit - \$500).....	3.10%	3.14%
24 month Certificate (Min. Deposit - \$500).....	3.25%	3.30%
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 December 31, 2025

• Ask about Roth & Educational IRA's

*Annual Percentage Yield



CREDIT UNION

Muskogee Federal

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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