

COMMUNICATOR

MUSKOGEE FEDERAL CREDIT UNION

"Where Members Make a Difference"

2nd Quarter, 2026

MFCU ERROR RESOLUTION

Some transactions to your account may be accomplished electronically. In the event an error occurs or you have a question about this type of transaction, you should be aware of the following:

In case of errors or questions about your electronic transfers call us at **918-683-3460** or write us at the following address, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt:

**Muskogee Federal Credit Union
1910 W Shawnee, P.O. Box 129
Muskogee, OK 74402-0129**

We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any)
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days if the transfer involved a point-of-sale transaction processed by Visa and 20 business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days for new accounts or point-of-sale or foreign-initiated transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if the transfer involved a point-of-sale transaction processed by Visa and 20 business days for new accounts) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.





Our Chandler Branch participated in the 2026 Azalea Clean-Up!



Our crew always has a great time supporting Junior Achievement of Oklahoma!



Scholarship Recipients

Muskogee Federal Credit Union congratulates 2 High School graduates on being selected for the 2026 Guadalupe "Wally" Duran Memorial Scholarship. Bailey Boulter from Fort Gibson High School and Qyera Germany from Muskogee High School. Recipients are chosen based on their academic achievements as well as their service to the community. May your future be filled with happiness, success, and countless opportunities.



Holiday Closings

July 4th – Independence Day • September 7th – Labor Day
October 12th – Federal Holiday

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 - \$50.00).....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 June 30, 2026

• 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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