COMMUNICATOR

MUSKOGEE FEDERAL CREDIT UNION

"Where Members Make a Difference"

3rd Quarter 2026

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.

11/11/26

This Veterans Day, we pause to honor the men and women who have served our country. We are grateful for the courage, commitment, and sacrifices they have made, and for the families who have supported them along the way. Thank you to all who have worn the uniform.

BEST OF MUSKOGEE PHOENIX READERS' CHOICE 2026

Thank you for voting us

BEST CREDIT UNION IN MUSKOGEE!

Community Matters

We had the opportunity to sponsor and serve a meal for ***Bridges Out of Poverty***. We're thankful to be able to support organizations doing meaningful work in our community—and even more thankful for the chance to roll up our sleeves and be part of it!

We recently joined the ***MCCOYS*** group for a night of bowling! It was a great opportunity to spend some time with others in our community, enjoy a little friendly competition, and just have a good time. We're always happy to be part of events that bring people together!

Holiday Closings

October 12th – Federal Holiday • November 11th – Veterans Day
November 26th – 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)	3.55%	3.61%
12 month Certificate (Min. Deposit - $1,000)	3.45%	3.51%
18 month Certificate (Min. Deposit - $500)	3.35%	3.40%
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)	3.20%	3.25%
48 month Certificate (Min. Deposit - $10,000)	2.90%	2.94%
IRA's		
18 month (Min. Deposit - $50)	3.20%	3.25%

- 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, 2026
- Ask about Roth & Educational IRA's

*Annual Percentage Yield

EQUAL HOUSING LENDER

NCUA National Credit Union Administration, a U.S. Government Agency

Federally Insured by NCUA

CREDIT UNION
Muskogee Federal

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

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