

MONEY MATTERS

A Quarterly Newsletter from USE Federal Credit Union



Platinum Rewards

Over a year ago we launched our Platinum Rewards credit card. It has quickly become our most popular credit card with over 60% of new credit cards being Platinum Rewards.

With our Platinum Rewards credit card, you will earn 1 point for each dollar spent. Your points can be redeemed for cash back, travel, concert tickets - and more! You can easily keep up with your point totals through online or mobile banking and your monthly credit card statement.

Spend \$1,000 in your first 60 days and earn 5x the points!

For more information visit:
usecreditunion.org/platinumrewards



Community Outreach

In 2024, USEFCU employees, and sometimes their families, dedicated over 300 volunteer hours to local charitable organizations.

From aiding shelters to blood drives, our initiatives touched diverse needs in our community. Beyond numbers, volunteerism signifies dedication to positive change. Even small acts of kindness can make a profound impact.



FINANCIALS

November 30, 2024

Total Assets - \$210,347,076
Total Shares - \$186,827,469
Share Drafts - \$36,102,334
Share Certificates - \$53,910,825
IRAs - \$10,123,727

DIVIDENDS PAID

September 30 for Q3 2024

Share Accounts - 0.25% APY



For locations and service information please visit usecreditunion.org.

Main Phone Number: (405) 685-6200

USE Federal Credit Union is an Equal Housing Lender. Federally insured by NCUA.

MemberHaven Insurance

MemberHaven is an independent insurance agency owned by a group of Oklahoma credit unions – including USEFCU. MemberHaven allows you to compare quotes from several insurance companies, such as Travelers, Safeco, Progressive, Mercury, and more.

Visit **MemberHaven.com** for a free quote and to learn more. You can also call 405-896-8980 or toll-free at 844-332-5544.

Stay Connected with CardLink

Just as Card Suite Lite allows you to manage your debit card, our CardLink app does the same for your USEFCU credit card. Lock/Unlock your card if misplaced, send a travel notification to ensure uninterrupted service, and more!

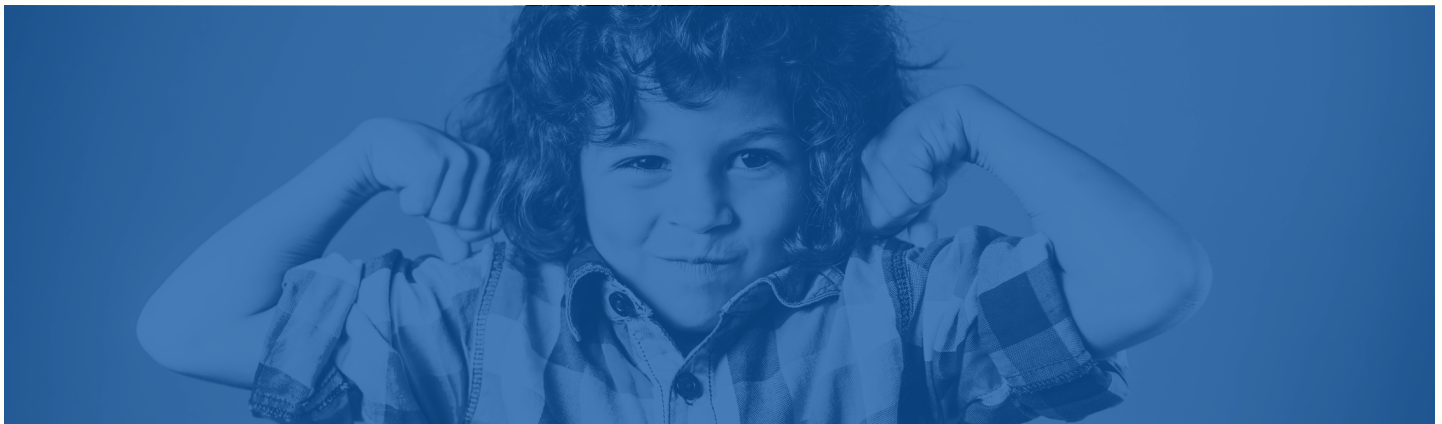
Available for download on the App Store and Google Play.



Ask us about our ARMs

Are you thinking of owning a new home in the new year? An Adjustable-Rate Mortgage (ARM) could help make it happen! Lower initial rates, affordable monthly payments, and flexibility that fits your plans.

Let us help you take the next step! mortgages.usecreditunion.org



Board of Directors Nominations

We have two (2) positions available on the Board of Directors. The nominations for the two positions were accepted through December 7, 2024. In accordance with the credit union's bylaws, it is the duty of the Nominating Committee to nominate at least one member for each vacancy on the Board of Directors. Any member who is not nominated may file a petition, signed by at least one percent of the members (180), to have his/her name appear on the ballot. Petition forms are available in USEFCU's Main Office. Nominations by petition must be filed with the secretary of the credit union by January 21, 2025. Nominations shall not be made from the floor at the Annual Meeting unless there is no nominee for a position to be filled. Credit union officials serve in an unpaid volunteer capacity and must be available to attend regular meetings as required. The prospective director, in addition to being agreeable to the placing of his or her name for nomination and accepting office if elected, must be a USEFCU member in good standing, be willing to submit to a background check, and be bondable by the credit union insurance carrier. The election will take place at the Annual Meeting which is scheduled for March 6, 2025, and all USEFCU members are welcome to attend.