

# MONEY MATTERS

A Quarterly Newsletter from USE Federal Credit Union



## Year-round Skip-A-Pay

Typically around this time of year, we offer our members the opportunity to skip their July or August loan payments. It's a great opportunity to free up cash during the busy Summer months. But why wait? We have decided to extend this opportunity year-round to qualified borrowers.

### Qualifications:

- You must have your loan with us for at least 6 months
- Maximum of two skips/deferments per calendar year (no back-to-back skips)
- Mortgage products, Share/CD loans, and credit card payments are not eligible
- \$25 fee for each skip

To see if you qualify, contact a loan officer today! 405-685-6200 x651

Don't let a high **auto loan** rate burst your bubble

We'll refinance it for as low as

**6.24% APR\***

+ 60 days of no payments & \$200 cash!

## FINANCIALS

May 31, 2024

Total Assets - \$211,325,855  
Total Shares - \$187,946,240  
Share Drafts - \$33,436,776  
Share Certificates - \$57,375,408  
IRAs - \$10,541,908

## DIVIDENDS PAID

March 31 for Q1 2024

Share Accounts - 0.25% APY



For locations and service information please visit [usecreditunion.org](https://www.usecreditunion.org).

Main Phone Number: (405) 685-6200

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

\*Minimum refinance amount of \$10,000. Offer excludes auto loans currently financed with USE Federal Credit Union. Maximum term of 84 months. Certain terms and conditions may apply. See a USEFCU loan officer for further details. USEFCU is federally insured by NCUA.

## Platinum Rewards

Since its launch late last year, our Platinum Rewards credit card has been a great addition to our product offerings.

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](https://usecreditunion.org/platinumrewards)

**DID YOU KNOW?**

**WE DO  
MORTGAGES**

**CALL US TODAY! 405-685-6200 X660**  
**MORTGAGE@USECREDITUNION.ORG**



## 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 may also call 405-896-8980 or toll-free at 844-332-5544.

## Stay Connected with CardLink

Just as SecurLOCK Equip 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.

