

# MONEY MATTERS

A Quarterly Newsletter from USE Federal Credit Union



## Annual Meeting 2025

Thank you to all members who attended our 87th Annual Meeting on March 6th. Everyone had a great time visiting with one another and reviewing USEFCU's achievements over the past year and our plans for 2025.

Congratulations to our newly re-elected board members - Don Sheets and Donita Tripp!

## Platinum Rewards

Since its launch, 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)



## FINANCIALS

February 28, 2025

Total Assets - \$207,526,731  
Total Shares - \$181,411,374  
Share Drafts - \$35,156,632  
Share Certificates - \$51,404,396  
IRAs - \$9,259,682

## DIVIDENDS PAID

December 31 for Q4 2024

Share Accounts - 0.25% APY



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

Main Phone Number: (405) 685-6200

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

## Down Payment Assistance

You could receive up to \$25,000 in down payment assistance. The best part is that it is not just for first-time borrowers! No additional paperwork is needed, simply apply for a mortgage loan with us and our mortgage team will take care of the rest.

Funds are provided via a federal grant and are available on a first-come, first-served basis. If you have any questions, contact a member of our mortgage department at 405-685-6200 x660, or [mortgage@usecreditunion.org](mailto:mortgage@usecreditunion.org). Additional details are available at [usecreditunion.org/DPA](https://usecreditunion.org/DPA)



This year we are implementing a new core system. A core system is a back-end system that processes all financial activities and manages operations, including account management, loan processing, and transactions.

To ensure a smooth transition, please ensure we have your correct contact information, including your email address.

## 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](https://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.

