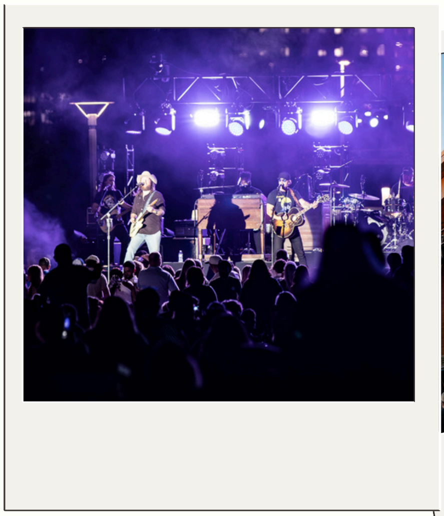
MONEY MATTERS

A Quarterly Newsletter from USE Federal Credit Union

CU in the Park

This year, we partnered with nine other local credit unions to present the third annual CU in the Park, a free concert at Scissortail Park on Saturday, September 27. This year's headliners were Grammy-winning artists Brothers Osborne, the reigning CMA and ACM Duo of the Year winners.

CU in the Park is a fantastic event that provides great live music in a family-friendly atmosphere in an effort to give back to the communities we serve. Last year's CU in the Park had over 20,000 attendees and an economic impact of over $1 million dollars.



FINANCIALS

August 31, 2025

Total Assets - $206,920,789
Total Shares - $178,947,051
Share Drafts - $37,736,224
Share Certificates - $46,975,472
IRAs - $8,640,080

DIVIDENDS PAID

June 30 for Q2 2025

Share Accounts - 0.25% APY

USE FEDERAL CREDIT UNION

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.

Core Conversion

On September 3rd, we underwent a complete core conversion. What does that mean? Essentially, we upgraded the software necessary to conduct nearly every aspect of our business - from accounting to online banking.

There are a few service issues that we are addressing, but trust that we are correcting them as soon as possible.

Thank you for your patience during this transition.

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.

MemberHaven INSURANCE AGENCY

Board of Directors Nominations

We have three (3) positions available on the Board of Directors. The nominations for the three positions will be accepted through December 6, 2025. 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 20, 2026. 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 5, 2026, and all USEFCU members are welcome to attend.