

# MONEY MATTERS

A Quarterly Newsletter from USE Federal Credit Union



## 2026, Here We Come!

As we reflect on 2025, we're proud of the progress we made together. This year marked a successful core conversion—an important milestone that strengthens our ability to serve members more efficiently and securely. We also continued our commitment to giving back, supporting our communities through service, outreach, and local partnerships.

As we move into 2026, we're energized by the goals ahead and focused on building on this momentum to better serve our members and communities in the year to come.

## FINANCIALS

November 30, 2025

Total Assets - \$204,983,226  
 Total Shares - \$172,998,664  
 Share Drafts - \$36,710,211  
 Share Certificates - \$44,995,107  
 IRAs - \$8,341,064

## DIVIDENDS PAID

September 30 for Q3 2025

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.



## Loan Promotions

We're starting the year strong with loan offers designed to help members save and earn more!

- **CD Rate Special:** Earn 4.00% APY on an 8-month CD with a minimum deposit of \$25,000
- **Auto Loan Promotion:** Get 0.50% APR off auto loan rates on loans approved in January
- **Storm Shelter Loans:** Be prepared with a 3.50% APR storm shelter loan
- **Auto Loan Buyback/Refinance:** Receive \$200 plus 60 days of no payments when refinancing an auto loan from another lender

We look forward to helping our members reach their financial goals in 2026 and beyond.

A blue rectangular banner with a yellow house icon on the left and a money bag icon next to it. On the right, there are faint icons of a pharmacy (Rx), a car, a graduation cap, and a document. The text "Simplify your debt with a Home Equity Loan" is written in white and yellow. Below it, in white, is the phrase "Combine your debt into one predictable payment."

**Simplify your debt with  
a Home Equity Loan**  
Combine your debt into one predictable payment.

## 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.



## Board of Directors Nominations

We have three (3) positions available on the Board of Directors. The nominations for the three positions were 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 (148), 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 are required to attend regular meetings as needed. 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.