

MONEY MATTERS

A Quarterly Newsletter from USE Federal Credit Union

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.

For more information visit:
usecreditunion.org/platinumrewards



Community Outreach

Last month, USEFCU had the privilege of volunteering at the Toby Keith Foundation's Kids Korral. The Kids Korral helps make life a little easier for children with cancer by providing a safe and convenient place for families to stay.

It was a great evening spent preparing dinner for the many families.



FINANCIALS

May 31, 2026

Total Assets - \$211,562,362
Total Shares - \$179,036,483
Share Drafts - \$37,846,672
Share Certificates - \$48,520,182
IRAs - \$8,073,043

DIVIDENDS PAID

June 30 for Q2 2026

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.



Relax.
Let your money do the work.

405.685.6200 | USEFCU.ORG/RATES

Limited-time offer
14-month CD
4.05% APY

*Limited-time offer. Certain terms and conditions apply. See USE Federal Credit Union for details. Rates subject to change. Minimum deposit amount of \$500 for standard certificates. Minimum deposit of \$25,000 needed to qualify for promotional rate. Promo rate based on a 14-month term. APY = Annual Percentage Yield. USEFCU is federally insured by NCUA.

Ask us about our ARMs

The rates on our Adjustable-Rate Mortgage loans (ARM), as of the publishing of this newsletter, are currently at 4.50% APR, which is a tremendous value.

ARM rates are typically lower than fixed rates upfront, which means lower initial payments that may even help you qualify for a larger loan amount than you'd get with a fixed rate. If you sell or refinance before the fixed period ends, you keep those savings without ever facing an adjustment. For those who do stay, built-in rate caps limit how much your rate can change at each adjustment and over the life of the loan.

For information on these or our other mortgage products, visit our website or call 405-685-6200 x660.

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 Card Suite Lite

Manage your debit card from anywhere with Card Suite Lite. Lock/Unlock your card if misplaced, receive real-time alerts for suspicious activity, and more!

Available for download on the App Store and Google Play.




Signature loans from USEFCU

Apply in person or at USEFCU.ORG

Enter to Win
a 4-pack to **OKANA**

*Certain terms and conditions apply. See a USE Federal Credit Union representative for details. Giveaway includes 4 passes to Okana Resort and Indoor Waterpark. One winner will be picked at random from eligible entries. Okana is not directly associated with giveaway. Federally insured by NCUA.