

MONEY MATTERS

A Quarterly Newsletter from USE Federal Credit Union



Annual Meeting 2026

Thank you to all members who attended our 88th Annual Meeting on March 5th. Everyone had a great time visiting with one another and reviewing the past year’s achievements.

Congratulations to our newly re-elected board members, Rod Sheaffer, Eugene Talley, and Gary Cannon. A special congratulations to our newly appointed Board Chairman, Eugene Talley, as well as our new Board Vice Chairman, Michael Johnson.

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



FINANCIALS

February 28, 2026

- Total Assets - \$210,107,423
- Total Shares - \$176,733,993
- Share Drafts - \$38,112,551
- Share Certificates - \$45,143,182
- IRAs - \$8,026,741

DIVIDENDS PAID

December 31 for Q4 2025

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.

Your Dream Project Shouldn't Wait

Whether it's a new kitchen, a backyard refresh, or something in between — your home deserves it now. With funding in as little as 24 hours, our Express Home Improvement Loan makes "someday" happen today.

Express Home Improvement Loan

Receive funding in as little as **24 hours**.



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.

Auto Loan Buyback

Our auto loan rates are among the most competitive around, and our friendly loan officers are here to help you find the right fit for your budget.

Already have an auto loan somewhere else? You may be able to save money by refinancing with us. We're currently offering an additional 0.25% off our lowest approved rate on top of 60 days of no payments and a \$200 cash bonus, so there's never been a better time to make the switch. Come see us, or apply online!

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.

