About Us

TTCU Federal Credit Union is a federally chartered credit union and has been in business since 1934. TTCU is a cooperative owned by its members. Originally chartered to serve teachers at Tulsa Public Schools, TTCU now serves numerous employee groups, associations and schools, with membership extending to students and family members. TTCU has 21 locations and 152,000 members.

21 locations across the state

152,000 members

In 2022, TTCU generated:

- $24.7M net income
- $870M in loans

TTCU had:

- $2.68B in total assets as of year end.
TTCU is dedicated to responsible waste management and recycling practices. TTCU practices shredded paper recycling at all our locations. Additionally, we have ensured the proper recycling and disposal of waste materials such as paper, plastic, glass and cardboard at many of our facilities. The installation of water bottle fillers at all locations ensures thousands of plastic bottles will not be sent to landfills.

TTCU is committed to promoting energy efficiency across the credit union. This includes regularly assessing and improving energy consumption through measures such as installing energy-efficient lighting systems, using programmable thermostats and implementing energy management systems where possible.
TTCU understands the environmental impact of its physical facilities. When constructing or renovating our properties, we strive to implement sustainable building practices, including the use of environmentally friendly materials, efficient insulation and energy-efficient HVAC systems. TTCU prioritizes sourcing products and materials from suppliers who adhere to sustainable practices. This includes seeking suppliers that prioritize eco-friendly manufacturing processes and use renewable materials. TTCU uses sustainable and green building materials in new construction and facility upgrades, such as low volatile organic compound emission paints, plant-based polyurethane rigid foam insulation, recycled denim sound absorption material, terrazzo floors and smart glass windows.

In addition, TTCU members can elect to receive electronic statements instead of paper statements. Members also can elect to finalize their loans remotely, eliminating excess paper and transportation impact.

Environmental Metrics

- 19,200 Plastic bottles saved by water bottle fillers
- 97,000 lbs Shredded paper recycled
Community

- In 2022, TTCU announced the formation of TTCU Cares Foundation. Through this foundation, TTCU donated more than $400,000 to local charities and community partners.

- TTCU’s internal United Way Campaign raised $86,000 in employee donations.

- TTCU donated $302,000 to area schools through its School Pride program, bringing donations since 2008 to more than $2.2 million.

- TTCU paid out nearly $4 million in Member Rewards. Since 2008, when TTCU began providing Member Rewards, $49.7 million has been paid to members.

- TTCU provides a financial literacy app and classroom program called Zogo. Almost 100,000 modules have been completed. TTCU also sponsored a program called Foolproof that schools can use for meeting graduation financial literacy requirements in Oklahoma. Since its inception in 2011, 143,000 students have used the program.

- The members of our Executive Strategy Council served on 20 boards or committees of community organizations.

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$86,000

The amount TTCU’s internal United Way Campaign raised in employee donations.

$302,000

The amount TTCU donated to area schools through its School Pride program.

Since 2008

$4 Million

The amount TTCU paid out in Member Rewards.

Since 2008

$400,000

The amount TTCU donated to local charities and community partners.

$2.2 Million

School Pride program donations.

$49.7 Million

Paid to members through rewards.
TTCU has 472 employees. Our workforce demographics:

TTCU is committed to recruiting a pool of diverse candidates to ensure community representation.

In 2021, TTCU developed TTCUnity, a diversity, equity and inclusion council. The council was chartered to provide feedback and insight to the Management Team.

In 2022, TTCU hosted six interns to provide real-world experience and learning.

TTCU is also committed to developing its staff. Training is provided in-house and virtually for both job skills and leadership. TTCU has three leadership academies to ensure development at all levels of the organization:

- Bridge Academy, for upcoming leaders.
- Central, for new leaders.
- Journey, for Vice Presidents.

Employee development is also accomplished through periodic one-on-one supervisor/employee meetings and performance appraisals.

**TTCU offers a rich benefit program:**

- Up to 96 hours of sick leave per year
- Up to 216 hours of vacation time per year
- Medical, dental and vision plan
- Gym in the Corporate Headquarters
- Studio Sweat subscriptions
- Free biometric screenings for employees and spouses
- 401K contribution of 10% regardless of employee contribution
- Flexible spending account for dependent care and health care expenses
- Tuition assistance
- Life and disability insurance
- Employee Assistance Program
TTCU’s Board and Supervisory Committee consists of 10 members who volunteer their service to the credit union. Three volunteers are female; seven are male. One volunteer is Hispanic, one is Native American and five are Black/African American. The Supervisory Committee is responsible for ensuring the Board of Directors and management meet required financial reporting objectives and establish practices and procedures sufficient to safeguard members’ assets.
The Board, Supervisory Committee and staff annually acknowledge they have read and understand TTCU’s Code of Ethics and must disclose any conflicts of interest.

TTCU engages a third party to maintain TTCU’s Whistleblower line where concerns about violations of our Code of Ethics may be anonymously reported. The line operates on a 24/7 basis.

TTCU is committed to detecting and reporting suspicious activity that could signal financial crimes. We comply with Anti-Money Laundering, Bank Secrecy Act, Office of Foreign Assets Control and USA Patriot Act regulations. As such, the staff participates in mandatory annual training in these areas.

TTCU continually invests in technology and workforce training to ensure data privacy and security.

TTCU also supports robust Internal Audit and Risk Management programs.

TTCU is dedicated to business resumption in the event of a disaster. We maintain a business continuity program to minimize impact to our members.