

# MODERN MONEY

Life is better in balance.®

FALL 2023

## MEET A MEMBER

**Cesar C.**

Home Branch: Owasso

MEMBER SINCE 2005

*"They watch out for me and help me protect my accounts."*

## TTCU helps member experiencing fraud

Cesar was alarmed when his credit card number was stolen and used to make large purchases in Tibet. He immediately visited the TTCU Owasso branch, since the employees there had always looked out for him.

"If I need something, they're always there," Cesar said. "They watch out for me and help me protect my accounts."

TTCU staff helped Cesar through all the steps of reporting the fraud and getting a new card issued. It's that personal touch that has convinced Cesar to make TTCU his first choice for his financial needs.

When Cesar got his first job in 2005, his dad recommended TTCU. He helped Cesar learn about saving, and Cesar was thrilled to have an Owasso Rams School Pride® debit card. He went on to

finance his car through TTCU, and when he was ready to get his first credit card, TTCU was his top choice.

"I had never had a credit card before and didn't know much about them," Cesar said. "They sat down with me to explain everything and helped me to start building my credit."

Now that he's working to build his credit score, he can start dreaming and planning to eventually buy his first home.

When he needs help with his finances, Cesar knows where to turn.

"(The Owasso branch staff) all know me by name," he said. "It has that small community connection."

Each member's rates, products and eligibility are based on individual circumstances. All offerings, rates and approvals are based on member's information provided to the credit union at application.

## TTCU GIVES BACK!

Learn more about the  
TTCU Cares Foundation.

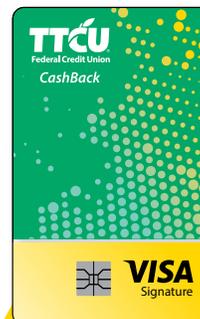


## Get 5% back on holiday travel and online purchases!

With TTCU's CashBack credit card you can get ahead of holiday expenses. You'll get 5% cash back on flight fare, and other online purchases on your first \$2,500 through December 31, 2023, and up to 1.5% cash back after that.

Apply online\* or at any branch.

With approved credit. Some restrictions apply. CashBack percentage is not guaranteed and may change at any time. Eligible transactions are subject to change at any time. 1.5% CashBack reward requires a TTCU checking account with direct deposit of \$250 or more; other CashBack cardholders receive 1% back. \*Message and data fees may apply.



# Message from the President

As we've finished up a busy back-to-school season, I've been reflecting on TTCU's long history with Oklahoma schools. In fact, we were founded right inside one of those Oklahoma schools. In 1934, we were established and operated out of Central High School, providing loans to assist new teachers in buying suits for their classroom attire and supporting them in making ends meet during the summer months when school was out. Today, this same principle of "not for profit, but for service" continues to shape and guide our credit union's mission.

TTCU has come a long way since then. In 2020, we established the TTCU Cares Foundation, which has awarded nine grants (to date), totaling \$33,864, to teachers in the Oklahoma community, who are facing extreme financial hardship. These grants are made possible through the generous support of donations from individuals in our community, vendors and corporate partners.

Our dedication to serve Oklahoma educators doesn't stop there. The School Pride® Program launched in 2007 as a way for TTCU to give back to local schools. TTCU members can choose from over 60 School Pride® designs honoring area schools, and every time they use their debit card, TTCU makes a financial donation to the school. Through this program, we have donated more than \$2.4 million to 60 schools.

Along with our School Pride® Program, we participate in yearly events like Back to School, where we welcome educators and support staff back to the classroom. This year, we attended 69 in-person Back to School events and 39 drop-off events. Here at TTCU, we continue to explore innovative ways to empower and uplift teachers and students alike.

I invite you to join us in making a difference! Apply for a School Pride® Card today and help support local schools while enjoying the benefits of giving back to your community.

*Tim Lyons*

**Tim Lyons**  
TTCU President / CEO

*With approved credit. Some restrictions apply.  
Federally insured by NCUA.*



## Ask an Expert

### **Q: What are ways I can protect myself from credit card fraud?**

Great question! In today's day and age, it seems like fraud is becoming increasingly prevalent. It's important to learn how to protect your credit card from fraudulent activity before it ever occurs.

Credit card fraud is a form of identity theft that occurs when someone uses another person's credit card or credit card information to buy something or access an account without permission.

- 1. Keep Your Alerts On.** When it comes to finances, surprises are often unpleasant unless, of course, you happen to win the lottery. Keeping your alerts on is a surefire way to combat fraud head-on. By enabling alerts, you will receive immediate notifications of any suspicious activity or unusual transactions on your account. You can set up alerts for transactions, debit card purchases and changes to your personal information. These alerts serve as an early warning system, providing you with peace of mind and helping you stay in control of your money.
- 2. Update Your Information.** Keeping your contact information up to date with your financial institution is crucial for a strong and secure banking relationship. It serves as a line of defense against potential fraud and unauthorized access to your accounts. By ensuring that your financial institution has accurate and current contact details, you enable them to promptly notify you of any suspicious activity, protecting your financial well-being. Additionally, up-to-date information allows your financial institution to communicate important updates, policy changes or critical announcements that may affect your banking experience.
- 3. Protect Your Identity.** When it comes to protecting your identity, staying ahead of the game is important. Protecting your personal information, such as your address, social security number and credit card details, is essential to prevent unauthorized individuals from exploiting it for fraudulent purposes. It's important to store and dispose of financial documents with care and refrain from sharing personal information on unsecure websites or public Wi-Fi networks. Protecting your identity can minimize the chances of fraudsters gaining access to your sensitive information and misusing it.

Above all else, TTCU is committed to helping you, whether providing you with tools to help recognize fraud or being in your corner should the unthinkable happen.

*Cassie Mangold is the Vice President of Lending Services for TTCU.*

# THE FRUGAL SCHOLAR

BY LESLIE P.

College can be a great time to explore new experiences, meet new people and learn new things. However, let's face it, it can also be a significant financial struggle. Between tuition, textbooks and living expenses, it's no surprise that many college students struggle to make ends meet. But don't worry, saving money in college is totally within reach.

## Shopping on a Budget

Being a financially struggling student and having a shopping problem don't mix well together. That's where thrifting comes in as the perfect alternative. Sure, it's a little more time-consuming since you sort through big racks of clothes, but you can make a whole day out of it. Grab a friend, set one Saturday a month and make it your thrifting day. Make a route of all the thrift stores around you and start shopping. This is a great way to save some money and have some low-cost fun.

## Discounts Make a Difference

As a college student, getting takeout or dining at a restaurant isn't always possible. Fortunately, many restaurants, including fast food establishments offer fantastic rewards programs that you can access by simply downloading their app on your smartphone. Most of these restaurants will treat you to a freebie just for signing up. Utilize these rewards programs to enjoy some free food. If there's a spot you frequent often, it's worth checking out their rewards program. You may be surprised how quickly the rewards add up.



If you prefer to shop at retail stores, there are discounts for that too! You can download apps like UNIDAYS and Student Beans. These apps were created to help students save money by offering discounts to major retailers. These websites can help you save a few bucks on everything from clothing to electronics. And if you're someone who loves to shop online, be sure to sign up for the email lists of your favorite retailers. Many stores offer exclusive discounts to their email subscribers.

## Prepping a Healthy Life

Ordering takeout can become tempting especially when you have a mountain of homework and zero motivation to cook. A challenge most college students are all too familiar with. Meal prepping is a great way to save time and have nutritious meal options readily available. Not only do you get more bang for your buck, but you get to choose what ingredients go into your food. So, you're saving money, but you're also eating healthier, which in turn will boost your energy and improve your mood.

Implementing these practical tips and adopting a mindful approach to your finances, will help you navigate the financial challenges of college with confidence, ensuring a brighter future and setting a strong foundation for your financial well-being beyond graduation.

## Guarding Finances

Bank account fraud is becoming increasingly common and knowing how to protect yourself is crucial. Whether it's phishing emails, fake phone calls or other types of scams, they can be difficult to spot and can cause serious financial damage. By staying informed and taking necessary precautions, you can help protect yourself and your finances. And remember, it's always better to be safe than sorry. Don't hesitate to contact TTCU if you feel unsure about a transaction on your account or suspicious communication you receive.

We sat down with Nicole P., TTCU Risk and Compliance Manager, to ask her advice on how to prevent fraud. Below are some tips Nicole shared.

### What is bank account fraud?

It's when an account is opened, or a transaction completed that isn't initiated by the real account owner. One example of this would be someone gaining access to your bank account and making unauthorized deposits or withdrawals.

### What is an example of a scam?

Imagine applying for a work-from-home job, and they hire you immediately. Now they're willing to send you \$5,000 to buy brand-new computer equipment! After you're done shopping, you must send some money back, but don't worry — you'll be reimbursed later.

If it sounds too good to be true, it most likely is. Be cautious of anyone contacting you for money or offering to deposit money into your account. Scammers are everywhere and can even impersonate your friends and relatives. Your best bet in situations like these is to trust no one and discuss suspicious situations with your financial institution.

### Protecting your bank account

There are several ways to safeguard your bank account from fraud. Stay diligent by regularly updating your passwords with strong and unique combinations. Try not to use the same password more than once. Avoid using information that could easily be guessed. Additionally, ensure that your apps are up to date on the most current software, since they typically include security updates. One way to directly protect your bank account is to check your statements and review your bank account daily. Don't forget to shred financial documents before throwing them away.

Protecting yourself from fraud is essential in today's digital age. As a member you have the right to prompt action, the right to reimbursement and the right to information. However, in order to ensure these rights, you have the responsibility to report promptly, provide accurate information, cooperate with the financial institution, secure personal information, follow security guidelines and review account statements. To ensure the safety of TTCU and you, there needs to be communication between both parties.

# DID YOU KNOW?



## YOU CAN SET A SAVINGS GOAL IN ONLINE BANKING!

Are you saving for Christmas, a vacation, a home remodel or something else? Savings goals help you set aside money for the things you want. We can help you stay on track and achieve your goals — all through our new online banking platform!

Using either the TTCU app or online banking, you can easily set a savings goal. Simply choose your goal amount and a target completion date, then we'll track your progress and let you know if you're on track. We'll also show how much you need to save each week or month to meet your goal.

### It's easy to get started:

1. Click on "Financial Wellness," then "savings goals."
2. Click on "Create a savings goal."
3. Select the savings account you would like to use for the goal, if you have multiple TTCU savings accounts.
4. Select a category for the goal, such as auto purchase, emergency savings, electronics and more.
5. Give your goal a title that you'll remember, such as "new roof" or "Christmas."
6. Enter the goal amount and target date, then click "Create goal."

### Get ready to crush your savings goals!

Message and data fees may apply from your wireless carrier.



TTCU is federally insured by the NCUA.

## TTCU pays you back!

Are you getting your member rewards? When you reach gold member status, you qualify for member rewards dividends. Gold membership requires an active checking account, a direct deposit in the last 60 days and having any combination of loan and deposit balances of \$20,000 or higher. The more you use TTCU's services, the more you can get back!

For a full list of the levels and benefits, visit [ttcu.com](http://ttcu.com).

## MEMBER REWARDS PAYOUTS

2023 YEAR-TO-DATE:  
**\$1,975,233**

Some restrictions apply. Past dividend rates are not a guarantee of future dividend rates. See member rewards requirements at [ttcu.com](http://ttcu.com).

## Visit us!

**TELEPHONE**  
918.749.TTCU (8828)  
1.800.234.TTCU (8828)

**ONLINE SERVICES**  
[www.ttcu.com](http://www.ttcu.com)

### Tulsa

**DOWNTOWN**  
501 S. Boston, Ste. 103

**EASTLAND**  
14501 E. 21st St.

**MIDTOWN**  
3720 E. 31st St.

**NORTH POINTE**  
140 E. Pine

**RIVERSIDE**  
7155 S. Riverside Pkwy.

**SOUTHEAST**  
10081 E. 81st St.

### OKC Area

**CROWN HEIGHTS**  
1045 NW 49th St.

**EDMOND**  
925 Covell Village Dr.

**QUAIL SPRINGS**  
15104 N. Pennsylvania Ave.

### Northeast Oklahoma

**BIXBY**  
13475 S. Memorial Dr.

**BROKEN ARROW NORTH**  
1050 N. 20th St.

**BROKEN ARROW SOUTH**  
6410 S. Elm Pl.

**CLAREMORE**  
1800 S. Hwy. 66

**JENKS**  
105 S. 9th St.

**MIAMI**  
303 Admiral Trussler Blvd.

**MUSKOGEE**  
3801 W. Okmulgee

**OWASSO**  
11725 E. 96th St. N.

**PRYOR**  
304 S. Mill St.

**SAND SPRINGS**  
202 S. Main St.

**SAPULPA**  
100 S. Mission

**TAHLEQUAH**  
778 E. 4th St.



## TTCU supports your school!

Every time you use your School Pride® debit card, TTCU donates to your school.

With approved credit. Some restrictions apply.

## SCHOOL PRIDE DONATIONS

**\$2,401,229**

Donated to Oklahoma schools since 2007!

Get yours today!

**TTCU**  
Federal Credit Union