

MODERN MONEY

Life is better in balance.®

SUMMER 2022

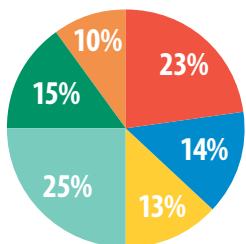
MEET A MEMBER

Courtney P.
Home Branch: Sand Springs
MEMBER SINCE 2012

"TTCU is unique in that it is big enough for quick efficient service but small enough for local hometown comfort."

YOU SAID ...

What are your biggest financial concerns right now?



Day-to-day bills	23%
Credit Score	14%
Saving for a home	13%
Building a savings	25%
Buying a car	15%
Other	10%

Frustration leads to financial change.

Courtney P. was frustrated with another financial institution, which wasn't making the changes she wanted to her accounts. She was already familiar with TTCU, as a car dealership had recommended TTCU for an auto loan.

"TTCU always had great service, so I decided to move my checking over there," Courtney said. "That was several years ago, and I have been a happy, loyal customer ever since... Every interaction I have with your employees is positive and friendly."

TTCU has been able to partner with Courtney over the past few years, helping her pay off debt. The staff

walked her through her options and helped her to choose the right one for her. Over the years, she's reduced her debt through credit card consolidation and a HELOC, and also financed and paid off three vehicles and a boat. She even got her daughters started with TTCU when they got their first jobs, so they could learn to save and balance a budget.

"TTCU has helped us make good decisions with our money," Courtney said.

Now, Courtney has a financial institution she's proud to recommend – TTCU. She loves

the School Pride debit card that supports her local schools and all the ways TTCU gives back to its members.

"I love how TTCU is really strong in the community," Courtney said.

All in all, Courtney's glad that a moment of frustration led her to TTCU.

"TTCU is unique in that it is big enough for quick, efficient service but small enough for local hometown comfort," Courtney said.

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.

Refinance your vehicle and save!

GET ½ A POINT OFF OUR POSTED RATES.

Do you have places to be this summer? We want to join you on your next adventure by saving you money on your auto loan. Through the end of August, when you refinance your car with TTCU, you could save an average of \$1,000 a year! That's more money for your next getaway, wherever you want to go!

With approved credit. Some restrictions apply. Existing TTCU loans, real estate and credit cards are not eligible. Actual savings may vary depending on interest rates. Offer ends 8/31/22.

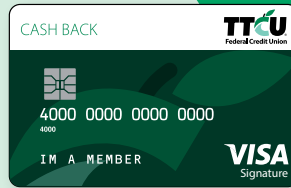


Earn 5% back on Date Night!

With TTCU's CashBack credit card, you'll get 5% cash back on your first \$2,500 in **restaurant and entertainment** purchases through September 30, 2022, and up to 1.5% cash back after that.

Apply online* or at any branch.

With approved credit. Some restrictions apply. Offer valid 7/1/22-9/30/22. 5% cash back on first \$2,500 in online purchases and up to 1.5% after that. 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 from your wireless carrier.



Message from the President

As we head into the warm summer months, I hope you get a chance to relax with your loved ones. Here at TTCU, we're already looking ahead to the back-to-school season. Our staff is preparing to collect school supplies for children in need and to attend back-to-school gatherings at schools to support teachers. Oklahoma teachers provide the critical service of helping our students build skills, self-confidence and a solid foundation for their future. We look forward to continuing to support educators in new ways in the future through the TTCU Cares Foundation.

In addition, TTCU continues to expand our network of physical locations to better serve our members. In May, TTCU staff broke ground in Pryor on a micro branch that will be completed by the fall of this year. The Pryor micro branch will bring TTCU's full suite of financial services in a smaller footprint. Its shipping container construction represents a bold, modern design for a credit union that is ready to move into the future with you.

TTCU also broke ground on its third location in the Oklahoma City area. This branch will be located near the Crown Heights neighborhood and will allow TTCU to continue to grow and better serve our OKC-area members.

Another big change is coming to TTCU's flagship branch on 31st St. Our Midtown branch celebrated its grand opening in 1967 and was expanded in the 1980s, serving as the corporate headquarters for many years. However, the building has begun to show its age and no longer meets the needs of TTCU's membership. Plans are underway to build a modern branch on the Midtown lot. This branch will be filled with lots of light and have cozy gathering spaces to serve members. We are excited to begin this journey and cannot wait to welcome you into the new branch.

Thank you for choosing TTCU as your trusted financial institution.

Tim Lyons

Tim Lyons

TTCU President / CEO



Ask an Expert

Q: I want to buy a new car. What's the difference between financing at the dealership and getting preapproved through TTCU?

Great question! It's smart to research when making a big financial decision. TTCU offers two different ways to get a loan – indirect and direct lending. It's important to understand the difference to find the best fit for you.

Direct Lending

The first way we can help you finance your new vehicle is through direct lending, where you apply for your loan online, in a branch or by phone before you shop. This means you can be preapproved for a car loan to help get you a head start in the car-buying process. Getting preapproval on your loan also allows you to compare offers without any pressure and helps determine your car-buying budget. Then you will know exactly how much you can spend before speaking with a dealer and be able to get the best deal for your new ride! Getting your approval letter helps streamline the negotiation at the dealership of your choice for the price point you want.

Indirect Lending

Wanting to drive away in your new car right away? At some dealerships, your TTCU loan can be processed right there on site. We have over 400 preferred dealerships to choose from to help you find the right car. You can find the full list on ttcu.com. You can also research vehicles through AutoSMART, which is an online auto marketplace that helps you find the cars you might be interested in at preferred dealers in your area. Visit <https://ttcu.cudlautosmart.com> to start shopping right now!

Lastly, but most importantly, TTCU offers competitive rates on your auto loan. This will help you save money while buying your car and give you some power when negotiating the final cost!

Floyd Goode is a Senior Vice President and the Chief Lending Officer for TTCU Federal Credit Union.

With approved credit. Some restrictions apply.

BUYING YOUR FIRST HOME:

Everything You Want To Know But Are Too Afraid To Ask

BY GINGER R.

For many people, buying a home is the pinnacle of the American Dream. It's also the largest purchase most people will ever make, full of complex contracts and agreements. The home-buying process can feel overwhelming for even the most seasoned buyer, let alone a first-time homebuyer.

I recently sat down with Sarah W., TTCU Senior Mortgage Loan Originator at TTCU, to ask her what advice she gives to first-time homebuyers.

The conventional wisdom states a buyer should have 20% of the purchase price saved for a down payment. Is that still the case?

Absolutely not! It's fantastic if a home buyer can save 20% for a down payment. We also realize that many borrowers are not able to do this. TTCU offers several loans that do not require a 20% down payment.



Is there a specific loan geared towards the first-time homebuyer?

Not specifically. However, TTCU has many loan options. We find the best mortgage loan for the member.

How does a first-time homebuyer determine how much they can spend?

A TTCU mortgage specialist will work with the member to determine a budget that best fits their needs. We look at what they are currently spending for housing and establish a level of comfort for a new mortgage payment. We never want our members to overextend themselves.

Some first-time homebuyers may have just started their professional career. Should they wait until they've been working a couple of years?

Not necessarily. TTCU likes to see a minimum of two years of work history. However, for the first-time homebuyer, we can use college or technical school transcripts plus current work history to help meet the two-year requirement.

And lastly, what's the first step in buying a home?

For first-time homebuyers, we suggest getting pre-approved. It's a simple process, giving buyers a good starting budget. It also has the added benefit of letting sellers know you're a serious buyer. And it's so easy to get started. You can visit ttcu.com* or stop by any of our locations.

With approved credit. Some restrictions apply. Property and flood insurance may be required. *Message and data fees may apply from your wireless carrier.

TTCU Stats

May 31, 2021

May 31, 2022

MEMBERS' SAVINGS



\$1,926,306,791

\$2,078,620,664

MEMBERS' LOANS



\$1,387,798,743

\$1,490,744,507

TOTAL RESERVES



\$317,340,220

\$261,660,911

TOTAL ASSETS



\$2,514,094,240

\$2,608,691,203

NUMBER OF MEMBERS



141,647

147,175

LAST CHANCE FOR YOUR TEEN TO GET \$50!

Your teen could receive \$50 when they open a new TTCU checking account with a Visa® debit card!

This account comes with:

- Free ATM access
- Free mobile banking app

Visit ttcu.com/teen to get started.

Hurry, this offer ends July 31!

Offer valid May 1 – July 31, 2022, for teenagers 15 – 19 years old at time of account opening. With approved credit. Some restrictions apply. Wireless carrier charges may apply. You may be charged a surcharge fee when using a non-TTCU ATM by the institution that owns the ATM. New checking customers will receive a 1099-INT or applicable tax form for the value of the promotional account credit received. TTCU is federally insured by NCUA.





Project School Supplies needs YOUR help!

Since 2001, TTCU has helped local families start the school year off on the right foot. Project School Supplies provides students with necessary supplies during the back-to-school season. This drive puts school supplies in the hands of children who might otherwise go without due to rising prices.

From July 11—Aug. 31, we invite you to drop off any of the supplies listed below or make a monetary donation at your local branch. TTCU delivers the donated supplies to local nonprofits to help those families in need.

TTCU partners with KTUL Channel 8 to promote the drive to a widespread audience, as well as nonprofit – Restore Hope in Tulsa to assist in their mission of helping families across the city.



School Supplies Needed:

- Backpacks
- 3-Ring Binders (1½")
- Pocket Folders (with brads)
- Rulers (12" with centimeters)
- Erasers (pink)
- Paper (notebook & graph)
- Spiral Notebooks (wide & college)
- Earbuds
- Scissors (5" blunt & pointed tip)
- Glue (4 oz. white bottle & glue sticks)
- Ink Pens (blue, black & red)
- Markers (broadline washable & dry erase in black)
- Crayons (24 count)
- Index Cards (3" x 5" ruled)
- Ziploc Bags (1 quart & 1 gallon)
- Pencils (no. 2, red lead & sets of 12 colors)
- Pencil Holders (large zipper bags & plastic boxes)

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.

MEMBER REWARDS PAYOUTS

Q1 MEMBER REWARDS:

\$976,008

TYD 2022

\$976,008

Some restrictions apply. Past dividend rates are not a guarantee of future dividend rates. See member rewards requirements at ttcu.com.



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

\$1,928,729

Donated to Oklahoma schools since 2007!

Visit us!

CORPORATE OFFICE
9815 E. 81st St.
Tulsa, OK 74133

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

ONLINE SERVICES
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

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 Goodrich Blvd.

MUSKOGEE
3801 W. Okmulgee

OWASSO
11725 E. 96th St. N.

SAPULPA
100 S. Mission

SAND SPRINGS
202 S. Main St.

TAHLEQUAH
778 E. 4th St.



TTCU is federally insured by the NCUA.

Get yours today!

