



We are the trusted source for financial solutions

access

 fall 2015

A Message from the President

Recently, we were named the “Best in the World” by Tulsa World readers. Sure, I could credit our great rates and services for this award, but do you know what really makes us the best? It’s **you** - our members!

Because we serve the best members, we want to make sure we give you our best in return with friendly, local service. You aren’t just another loan walking into our branches, we want to get to know you and truly find the best solution for your specific situation.

But, instead of hearing about it from me, see what your fellow members have to say.

TTCU member, Carolyne, shared her experience.

“We got our four kids TTCU accounts, because we wanted them to have that friendly, local feeling. I like when I go into my branch that people know who I am. They care. They ask about my kids or what I’m doing. And it seems I always see the same people, they’re not changing all the time.”

Her daughter, Olivia, echoed her sentiments.

“I work in production and I help cover a lot of college football games. There’s lots of travel all over the place. You might think I’d go with a megabank for the convenience. But actually, I switched to TTCU. Instead of signing up online, I decided to walk right in. And I’m so glad I did. They were super-friendly and genuine. When I signed up, I forgot my ID so I had to come back the next day, and they already knew me by name. And now when I travel, it’s like a little piece of home is always with me.”

We love hearing from our members, so keep the feedback coming!

Thanks for being the best in the world,

Tim Lyons

CEO



Unexpected.

Are you getting all your member rewards? Just ask!



Federally insured by NCUA. | Some restrictions apply.

BOARD POSITIONS

The election of the TTCU Board and Supervisory Committee members occurs each year at the annual meeting. The Board is accepting applications for nomination from members who wish to run for office. Applications may be obtained from the Midtown office and require the endorsement of 100 TTCU members.

Applications must be submitted no later than January 15th, 2016 to be on the ballot at the annual meeting. Nominations will not be accepted from the floor. Candidates for office should be active TTCU members in good standing.

Nominations will be accepted for the 2016 annual meeting for a three year term for Supervisory Committee position number 2, and three year terms for Director positions numbers 6 and 7.

The 2016 annual meeting is scheduled to be held at the Tulsa Public Schools Education Service Center on March 24, 2016.

QUICK TIPS FOR A HEALTHY CHECKING ACCOUNT

- 1** Always know how much money you have in your account. You can easily monitor all of your activity in online banking.
- 2** Make sure that you always have at least a \$100 minimum balance in your account. It's always good to have a little cushion in your account that will help you avoid overdraft fees.
- 3** Watch out for unnecessary charges – including ATM fees. All transactions at TTCU ATMs are free, but we can't stop another financial institution from charging you for using their machines.
- 4** Never get a checking account without a savings account at the same time. A savings account can keep you from bouncing checks and helps you prepare for unexpected expenses. This one is a freebie – as a TTCU member, you already have a savings account!

Foolproof.com

Now's the time to start growing your checking account! Switch to TTCU checking, and you'll get \$50 for you and your school!

Plus, switching has its perks!

- Easy online account opening – open whenever you want, wherever you are!
- Mobile banking, including mobile check deposit (just snap a picture – it's that easy!)
- Free bill pay
- Free ATMs
- Rewards Dividends

Interested? You'll wonder why you hadn't switched sooner – visit ttcu.com under Checking and Savings to learn more about our checking options. Then open your account online, or at any branch location.

*Offer valid 8/1/2015 through 12/31/2015. Cash bonus will be automatically deposited into the new account within 60 business days following second qualified direct deposit posting or second consecutive month of ten debit card transactions per month. \$25 minimum deposit to open. Annual Percentage Yield for dividend bearing accounts is 0.20% as of 9/11/2015. Rate is variable and subject to change after account opening. Fees could reduce the earnings on the account. Some restrictions apply. Wireless carrier charges may apply. Visit ttcu.com for more information about rewards dividends. TTCU is federally insured by NCUA.



Undeniably, the best members in the world!

Thanks for voting us one of the Best in the World.



FIVE MONEY-SAVING HOLIDAY TRAVEL TIPS

Dates to Remember

October

- 6- Owasso Taste of Home
- 10- JDRF Walk
- 12- Columbus Day (CU Closed)

November

- 11- Veteran's Day (CU Closed)
- 21- Jenks Christmas Parade
- 26- Thanksgiving Day (CU Closed)

December

- 10- Muskogee Christmas Parade
- 12- Claremore, Sapulpa & Tulsa Christmas Parades
- 25- Christmas Day (CU Closed)



BUY YOUR TICKETS EARLY

Prices will spike closer to your departure date



GET A RIDE TO THE AIRPORT

To avoid high holiday parking fees



GET TO THE AIRPORT EXTRA EARLY

Avoid missing your flight while waiting in long lines



DON'T PRE-WRAP YOUR GIFTS

With added holiday security, TSA may unwrap them for inspection



FLY THE DAY OF THE HOLIDAY

Better deals are usually available, since most people want to travel before the holiday

Realsimple.com

Where are you going this holiday season?

Flying out to visit with relatives? Taking a family road trip? Seeking warmer weather?

Wherever you go, don't forget to pack your TCCU Visa Platinum card.

A Visa Platinum comes with a free travel reservation service and Scorecard Points System complete with travel rewards that you can redeem for plane tickets and car rentals. It is the perfect travel companion – with no annual or cash advance/transfer fees, plus convenient online payments and a 25-day grace period on purchases.

There's always room for a Visa Platinum in your suitcase – safe travels!

TCCU is federally insured by NCUA. With approved credit. Some restrictions apply. Rates are variable and subject to change. As low as 6.90% APR.

Did You Know?

SPECIALIZED INVESTMENTS services are located at TCCU.

Do you want to invest your money, but don't know where to start? **SPECIALIZED INVESTMENTS** (located at TCCU) offers members an assortment of quality investment choices, through the registered reps affiliated with LPL Financial.

David Bogle is **SPECIALIZED INVESTMENTS'** Financial Consultant and can help you with the following:

- Retirement Planning
- 401K Rollovers
- Mutual Funds
- Fixed and Variable Annuities
- Tax Advantaged Investments
- Stocks/Bonds

Regardless of your financial needs, David has the experience to provide you with professional guidance and impartial recommendations. If you would like to explore your investment options, visit "Specialized Investments" located on the tccu.com homepage or contact David Bogle at 918-743-9861 ext. (2715) for additional information or to schedule an appointment.

Securities offered through LPL Financial, member FINRA/SIPC. Insurance Products offered through LPL Financial or its licensed affiliates. **SPECIALIZED INVESTMENTS** and TCCU The Credit Union are not registered broker/dealers nor affiliated with LPL Financial.

Not NCUA Insured. May Lose Value. No Credit Union Guarantee.



We want your feedback!

Has TTCU had an impact on your life? Our members are our first priority, and we would love for you to tell us your "TTCU Story!"

Name: _____

Email: _____

Phone Number: _____

Tell us your story: _____

Mail this form back to:

TTCU The Credit Union
Attn: Marketing
P.O. Box 4999
Tulsa, OK 74159

or fill out online
at ttcu.com

TTCU stats

Members' Savings

\$1,160,902,351

\$1,220,697,364

Members' Loans

\$1,140,398,548

\$1,148,109,451

Total Reserves

\$183,228,073

\$202,498,530

Assets

\$1,495,284,497

\$1,582,147,815

Number of Members

114,056

117,672

■ August 31, 2014

■ August 31, 2015

(918) 749-TTCU
(800) 234-TTCU



TTCU is federally
insured by the NCUA

Dividend Rates

Fees could reduce earnings

Shares	Rate	APY*
\$25.00 - \$10,000.00	0.20%	0.20%
\$10,000.01 - \$20,000.00	0.25%	0.25%
\$20,000.01 - \$40,000.00	0.30%	0.30%
\$40,000.01 - Above	0.35%	0.35%
Share Drafts - Classic & Rewards		
\$25.00	.20%	.20%
Traditional & Roth IRAs		
\$25.00 - \$20,000.00	0.40%	0.40%
\$20,000.01 - \$40,000.00	0.50%	0.50%
\$40,000.01 - Above	0.60%	0.60%

Share Certificate Rates

Rates are subject to change without notice.

Term	Rate	APY*
6 Month		
\$1,000	.55%	.55%
\$50,000	.60%	.60%
12 Month		
\$1,000	.65%	.65%
\$50,000	.70%	.70%
18 Month (PROMO)		
\$1,000	1.00%	1.00%
\$50,000	1.05%	1.05%
24 Month		
\$1,000	.90%	.90%
\$50,000	.95%	.95%
36 Month (PROMO)		
\$1,000	1.44%	1.45%
\$50,000	1.49%	1.50%
48 Month		
\$1,000	1.44%	1.45%
\$50,000	1.49%	1.50%

*Traditional and Roth IRA Share Certificate Rates

MIN Balance \$1,000

Term	Rate	APY*
12 Month	.70%	.70%
24 Month (PROMO)	1.05%	1.05%
36 Month (PROMO)	1.49%	1.50%
48 Month	1.49%	1.50%

**Penalty for early withdrawal.*

Money Market Account (MMA)

Fees could reduce earnings

Balance	Rate	APY*
\$25.00 - \$5,000.00	0.25%	0.25%
\$5,000.01 - \$20,000.00	0.30%	0.30%
\$20,000.01 - \$30,000.00	0.40%	0.40%
\$30,000.01 - \$50,000.00	0.45%	0.45%
\$50,000.01 & higher	0.50%	0.50%

APY=Annual Percentage Yield

Share, Club, Draft and Money Market accounts are variable rate accounts and may change after account opening. The APYs are effective as of the last dividend declaration date and are subject to change. Fees could reduce the earnings on the account. The Certificate APYs are effective as of September 23, 2015, and are subject to change. A penalty may be imposed for early withdrawal. Please contact an employee for current rates, APYs and further information about applicable fees and terms.

Corporate Office
3720 E. 31st St.

Eastland
14501 E. 21st St.

Midtown Branch
3720 E. 31st St.

North Pointe
140 E. Pine

Riverside
7155 S. Riverside Pkwy.

Southeast
10081 E. 81st St.

Bixby
13475 S. Memorial

Broken Arrow
1050 N. 20th St.

Broken Arrow South
6410 S. Elm Pl.

Claremore
1800 S. Highway 66

Jenks
105 S. 9th St.

Miami
303 Goodrich Blvd.

Muskogee
3801 W. Okmulgee

Owasso
11725 E. 96th St. N.

Sapulpa
100 S. Mission

Tahlequah
778 E. 4th St.

Tahlequah Reasor's
2001 S. Muskogee Ave.