

THE HOLIDAY ISSUE

The holidays are right around the corner!

Does this make you feel: a) excited! b) overwhelmed or c) a little bit of both?

If this time of year usually makes you feel overwhelmed and stressed, we want to help! We have compiled some fun tips to celebrate responsible spending, opportunities to give back and other things you can take advantage of as a member of TTCU. We want this season to be one to remember, and are here to help in any way.

Here's to a stress-free season of relaxation, celebration and reflection on what matters most!



GIVING BACK

Your swipes make a difference for schools!

Thanks to your swipes, TTCU donated more than \$80,000 to local schools this summer as a result of our School Pride program.

Your swipes are making a difference! This spring, the entire 5th grade class at Pryor Public Schools was able to fulfill their dream of visiting the Oklahoma City Science Museum — using the funds received through the School Pride program. One student came away from the experience expressing, “Instead of just buying stuff, you’re **helping** people.”



Want to give back? Choose from more than 50 school card designs as the debit card for your TTCU checking account. Along with showing school spirit for area schools, each time the card is swiped to make a purchase, we make a donation to the school featured on the card. Since inception, the program has donated more than a half million dollars to schools.

Some restrictions apply.

Get **\$100** when you open a new checking account!

Now through
October 31!

Plus, your swipes help area schools.

Some restrictions apply

A MESSAGE FROM THE PRESIDENT

As we enter into the last quarter of 2016, it's amazing to think that this time last year we had just established the foundation for our new corporate headquarters, and now we're gearing up to move into the new facility in a matter of months.

We had an eventful summer! In the past three months we:

- Donated more than \$80,000 to schools across northeast Oklahoma (thanks to **your** debit card swipes) through our School Pride program.
- Donated and delivered hundreds of school supplies to children in need through Project School Supplies.
- Initiated the SOS — Support Our Schools campaign to help area schools cope with state funding shortfalls — donating \$1 million to area schools in the process.

The way our community and members pulled together to raise funds for kids in need is just astounding. TTCU and its members

have been in the giving spirit more than ever, which is a perfect segue into the holiday season.

Speaking of the holiday season, we want it to be one of ease and enjoyment — not financial stress.

If you are feeling a little overwhelmed about spending extra money this season or just want to learn smart money practices, we're here to help! Feel free to visit any of our branch locations — we'll find the financial path that works the best for you and your situation.

Have a wonderful holiday season.

Tim Lyons
President / CEO

Did you know?

YOU CAN DEPOSIT CHECKS RIGHT FROM YOUR PHONE!



With TCU's mobile app, you can deposit checks any time, free of charge into your TCU accounts using your smartphone's camera. Sign the check and snap a picture — **it's just that simple!**

Enroll for Mobile Check Deposit under "More Options" in TCU's mobile app today!

Message and data rates may apply from your wireless carrier.



Try the new ITMs at our Jenks drive-thru!

Avoid the holiday rush — a new convenience for you!

Enjoy convenient, personable service from the comfort of your car! Our new Interactive Teller Machines (ITMs) combine the benefits of self-service ATMs and the TCU in-branch experience.

Work with real-life TCU video tellers to:

- Make deposits
- Make cash withdrawals
- Cash checks
- Make loan payments



Check it out!

Monday–Friday 8am–6pm and **Saturday** 9am–Noon

Closed on holidays



Celebrate responsible spending

Holiday items are lining every aisle, and each little trinket or decoration seems to be screaming, “Take me! You *need* me! You can’t live without me!” Sound familiar?

Let’s celebrate responsible spending this holiday season by avoiding those unnecessary purchases — even when they feel very *necessary* at the moment.

Here are some ways to save money that don’t take away from the celebratory season:

- 1 Decide how much you want to spend, and stick to it!** Take a few days (or weeks) to create a feasible budget for the entire holiday season. Then, take that amount out in cash — once the cash is gone, you are done!
- 2 Make a list** (and check it twice). Sticking to a list will help curb those impulse purchases that mysteriously end up in your cart.
- 3 Use gift wrap that doesn’t break the bank.** Before you buy the adorable high-dollar roll of wrapping paper, consider the ultra-affordable options at your local dollar store. You might be surprised by the great selection — we know your wallet will be!
- 4 Think of gifts that might not cost a lot of money, but will mean a lot to others.** Baking cookies for your family? Make an extra batch for that neighbor or teacher you have in mind. Know someone who is overwhelmed and has a lot on their plate? Gift them your “time” to help shuttle their kids, do yardwork or simply walk their dog.
- 5 Watch for deals!** Want a popular item that is a tad over your budget? Most stores run deals and sales around peak holiday times — you could end up getting your item for way less!

Celebrating responsible spending will relieve the financial stress of the season. And that’s the best gift you can give yourself!

Dates to Remember

October

- 10- Columbus Day (CU Closed)
- 31- Checking promotion ends

November

- 11- Veteran’s Day (CU Closed)
- 19- Jenks Christmas Parade
- 24- Thanksgiving Day (CU Closed)

December

- 9- Tahlequah Christmas Parade
- 10- Claremore, Muskogee, Sapulpa & Tulsa Christmas Parades
- 26- Christmas Day Observed (CU Closed)

2017 ANNUAL MEETING

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 15, 2017 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 2017 annual meeting three year terms for Director positions numbers 1 and 2 and for three year terms for Supervisory Committee positions numbers 3 and 4.

The 2017 annual meeting is scheduled for March 21, 2017 at the Redskin Room in the Union Multipurpose Activity Center (UMAC).



Festive fun for kids in October

October is HalloSavings month at TTCU, which means lots of fun for kids!

Through October 31, open a new Kids' Savings Account for your child (12 and under) and they will be entered to win a Night at the Movies for a family of four — with drinks and popcorn on us!

Kids are also invited to visit any of our locations on Halloween for some trick-or-treating fun — treat bags included.

Join in on the fun and teach your kids the importance of saving early — with a TTCU Kids Savings Account.

Some restrictions apply

We want your feedback!

Has TTCU had an impact on your life? Tell us your "TTCU Story!"

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

or comment online
at ttcu.com

TTCU stats

Members' Savings

1,220,697,364

\$1,295,668,927

Members' Loans

\$1,148,109,450

\$1,205,853,304

Total Reserves

\$202,498,530

\$220,286,269

Assets

\$1,582,147,817

\$1,691,636,249

Number of Members

117,672

121,559

■ August 31, 2015

■ August 31, 2016

(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	0.25%	0.25%
\$20,000.01	- \$40,000.00	0.40%	0.40%
\$40,000.01	- Above	0.50%	0.50%

Share Certificate Rates

Rates are subject to change without notice.

6 Month	Rate	APY*
\$1,000	.55%	.55%
\$50,000	.60%	.60%
12 Month		
\$1,000	.65%	.65%
\$50,000	.70%	.70%
15 Month (PROMO)		
\$1,000	1.05%	1.05%
\$50,000	1.10%	1.10%
18 Month		
\$1,000	1.00%	1.00%
\$50,000	1.05%	1.05%
24 Month		
\$1,000	1.00%	1.00%
\$50,000	1.05%	1.05%
36 Month		
\$1,000	1.34%	1.35%
\$50,000	1.39%	1.40%
48 Month (PROMO)		
\$1,000	1.59%	1.60%
\$50,000	1.69%	1.70%

*Traditional and Roth IRA Share Certificate Rates

MIN Balance \$1,000

	Rate	APY*
12 Month	.70%	.70%
15 Month (PROMO)	1.10%	1.10%
24 Month	1.05%	1.05%
36 Month	1.39%	1.40%
48 Month (PROMO)	1.69%	1.70%

**Penalty for early withdrawal.*

Money Market Account (MMA)

	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 16, 2016, 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.