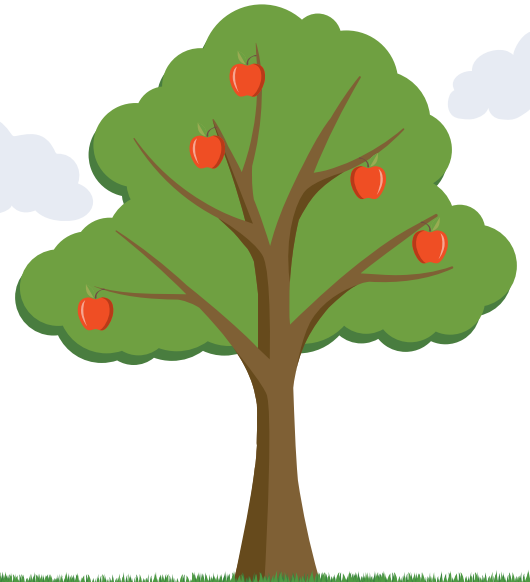


## THE GROWTH ISSUE

At TTCU, we want to help you grow your money as you grow your life and career. We know your needs change with different seasons of your life. Learn how you can grow with us at any TTCU branch!

### Where are you in your financial journey?



#### 1 Planting seeds

For those who are just getting started in their lives and careers, get help with your first mortgage or car loan through TTCU. Be sure to check out our article on four steps to take before getting preapproved.

#### 2 Growing strong

For those who are midway through building their careers and families, focus on smart spending. Use our TTCU CashBack card to get the most value for your money, and look into our competitive loan rates on RVs, cars and homes.

#### 3 Reaching the sky

Perhaps you've achieved your career pinnacle or have retired. Keep your money safe and growing through investing in share certificates.

Remember — Life is better in balance!

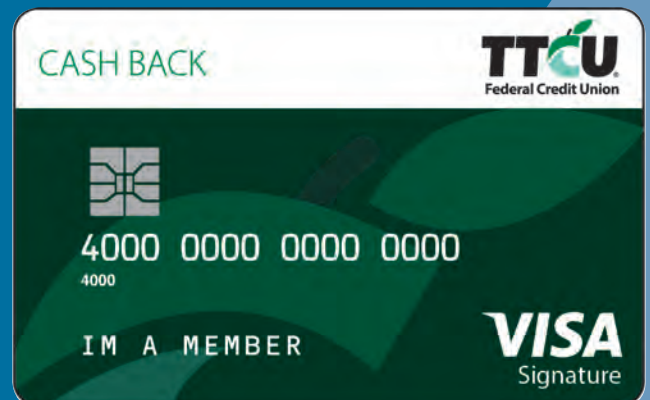
## GET CASH BACK TO HELP WITH HOLIDAY BILLS!

*If the thought of mounting bills after the holidays is stealing your Christmas spirit, get it back with our new CashBack credit card!*

You could earn up to 1.5% back on all your purchases. All cardholders automatically qualify for 1% back but there's a bonus for some of our more active members. If you have a TTCU checking account with a direct deposit set up, the card will pay 1.5% cash back. Apply the balance to your January statement or save it to use later. Who wouldn't want to give themselves the gift of a little extra cash?

Visit any branch or apply online at [ttcu.com](http://ttcu.com) to get your TTCU CashBack credit card today! Then sit back and watch your cash grow!

With approved credit. Some restrictions apply.



# A MESSAGE FROM THE PRESIDENT

Just like a tree starts as a small seed, our money starts small, too — as a first paycheck, a first apartment or a first car loan. But as your life and career grow, your money can grow and flourish, too. No matter what season of life you are in, TTCU is here to support your growth.

TTCU is growing as well. Ground will be broken this winter for a branch in Oklahoma City, bringing the TTCU experience to a new part of the state. The more we grow in both asset size and number of locations, the stronger we can be for our members. Our growth allows us to better serve our current members by offering new products and improving existing ones. For example, a new CashBack card launched this fall, giving our members money back with each purchase. We also show our commitment to our members through the member rewards dividends that we pay out quarterly. TTCU has paid out over \$33 million to our members since the program's launch 18 years ago.

See Rewards Dividend requirements at [www.ttcu.com](http://www.ttcu.com).

We are growing our commitment to education and giving back to our communities. Our School Pride program celebrated a big milestone this year. TTCU has now given out over \$1 million to area schools since the program's inception in 2007. Our members are part of this success, so thank you for making your TTCU School Pride debit card your payment method of choice.

As your needs grow and change, visit any of our branches to find the perfect solution. From a TTCU CashBack card that rewards you for your monthly purchases to a refinance option that will help grow your monthly budget with a smaller payment, we can help. Remember, life is better in balance.



**Tim Lyons**  
President / CEO

## GROW YOUR NEST EGG

*It pays to think ahead.*



Whether you are saving for retirement, a big trip, a wedding or a college fund, plant seeds that will grow by investing in share certificates.

Chief Financial and Technology Officer Shelby Beil weighed in on the benefits of share certificates.

“Share certificates are a great option for anyone who does not need immediate access to their funds,” Beil said.

A share certificate allows members to lock in a higher dividend rate than they would earn in a savings account.

TTCU offers term options from three months to four years, so Beil advises members to estimate when they will need the cash, then choose the appropriate term. When the share certificate reaches its maturity date, then all the funds will be available.

For those who value safe investing options, share certificates remove some of that potential worry.

“Unlike many other investment options, when members open up a share certificate, their principal balance is federally insured by the U.S. government,” Beil said.

## GROW YOUR PERSONAL WEALTH

As your finances and career grow, you'll likely begin looking for ways to invest your money. But often, you're too busy to manage it yourself. That's why we partnered with Regent Financial Services to help you build your financial future.



Whether you're looking to reduce your taxes, save for your child's college education or plan for retirement, Regent Financial

advisors bring you a disciplined approach to investment strategy that goes beyond just “stock picking.” They have a Portfolio Management team (Drawbridge Capital) that is solely dedicated to supervising your investments. They listen to understand your individual goals and come up with concrete solutions to help you get where you want to go.

No matter your season of life, now is a great time to take a look at your investment strategies. Regent Financial advisors can meet with you in any of the TTCU branches for your convenience. Visit Wealth Management at [www.ttcu.com](http://www.ttcu.com) for more information.



Securities offered through LPL Financial. Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. Advisory Services offered through Drawbridge Capital, LLC, A Registered Investment Advisor and wholly owned subsidiary of Regent Financial Services. Drawbridge Capital, Regent Financial Services and TTCU Federal Credit Union are separate entities from and not affiliated with LPL Financial. The investment products sold through LPL Financial are not insured TTCU Federal Credit Union deposits and are not NCUA insured.

These products are not obligations of TTCU and are not endorsed, recommended or guaranteed by TTCU or any government agency. The value of the investment may fluctuate, the return on the investment is not guaranteed, and loss of principal is possible. TTCU is not a registered broker/dealer.

Not NCUA Insured

No Credit Union Guarantee

May Lose Value



From the TTCU blog

# BEFORE YOU FALL IN LOVE WITH A HOUSE

BY ABIGAIL S.

I've never been more sure about anything than I was about my first "real" house. My husband and I walked in the door and fell in love. The price was right as well. Our realtor probably thought we were crazy since we only toured one home! But when you know, you know! After we decided to buy it, then the complicated part started. Inspections. Appraisals. And of course, a mortgage.

But getting a mortgage doesn't have to be hard. All you need is a little prep work. Here are four things you can do now to make approval easier down the road.

- 1 Pay down your debt.**  
If you're close to paying something off, focus and do it. Also, don't make a huge purchase right before, such as a boat or a motorcycle. This focus will pay off when you find your dream home.
- 2 Keep your job!**  
Most lenders want to know that you're getting paid so you can pay them! Make sure you do your best to keep a record of steady employment.
- 3 Build up savings for a down payment.**  
Look at your monthly budget to see what you can give up. So many articles have been written about giving up coffee, but think beyond that. Can you eat at home more? Give up a vacation? A small sacrifice now may pay out big later.
- 4 Check your credit score.**  
You wouldn't add someone to your fantasy football team without knowing their stats. Make sure you know your own stats! Look over your credit report and check for any inaccuracies that need to be corrected. Doing this ahead of time will make the loan process so much smoother!

Thanks to this financial checklist, you'll be in the best shape possible to get approved for that mortgage. So when you fall in love, you'll be ready to buy as well.

For additional helpful information, visit TTCU's blog at [ttcu.com/blog](http://ttcu.com/blog).

## Dates to Remember

### October

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

### November

- 12- Veteran's Day, Observed (CU Closed)
- 17- Jenks Christmas Parade
- 22- Thanksgiving Day (CU Closed)

### December

- 7- Tahlequah Christmas Parade
- 8- Claremore, Muskogee, Sapulpa & Tulsa Christmas Parades
- 25- Christmas Day (CU Closed)

## Did You Know?



Do you worry about keeping your money safe and secure? Take control of your debit card — anytime, anywhere with our new debit card app.

- **Misplace a card?** Turn it off immediately.
- **Have kids?** Control their cards and set spending limits.
- **Traveling?** Set location controls.
- **Only shop online?** Set transaction controls.
- **Don't use the ATM much?** Enable ATM transactions only when needed.

With TTCU's new debit card app, you can personalize your account to meet your family's needs. Focus on what really matters — growing your life and your career!

Message and data fees from your wireless carrier may apply.



# LAST CHANCE TO GET \$150!

You've heard the expression, "Money doesn't grow on trees." It doesn't, unless you switch to a TTCU checking account.

You could have \$150 deposited in your account when you open a new checking account by Oct. 31. See the terms and conditions below.

When you select a School Pride debit card to go with your new checking account, a percentage of every transaction will go to the school district of your choice. Be a hero and help grow the school budget as well! You'll soon be telling everyone that money really does grow on trees!

With approved credit. Some restrictions apply. A 1099-INT or applicable tax form for the value of the promotional account credit will be issued to account holder. Ask for more details. Federally insured by NCUA.

## We ♥ member stories!

Tell us your TTCU story. We'd love to hear from you!

### TTCU Federal Credit Union

Attn: Marketing  
P.O. Box 4999  
Tulsa, OK 74159

or comment online  
at [ttcu.com](http://ttcu.com)

## TTCU stats

### Members' Savings

\$1,348,539,618

\$1,386,893,646

### Members' Loans

\$1,250,906,056

\$1,281,897,639

### Total Reserves

\$230,615,058

\$240,862,559

### Assets

\$1,784,405,147

\$1,873,345,372

### Number of Members

125,216

129,048

■ August 31, 2017

■ August 31, 2018

(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	0.25%	0.25%
\$10,000.01 - \$20,000.00	0.30%	0.30%
\$20,000.01 - \$40,000.00	0.40%	0.40%
\$40,000.01 - Above	0.50%	0.50%
<b>Share Drafts - Classic &amp; Rewards</b>		
\$25.00	.20%	.20%
<b>Traditional &amp; Roth IRAs</b>		
\$25.00 - \$20,000.00	0.35%	0.35%
\$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*
<b>3 Month</b>		
\$1,000	1.00%	1.00%
\$50,000	1.10%	1.10%
<b>6 Month</b>		
\$1,000	1.39%	1.40%
\$50,000	1.49%	1.50%
<b>9 Month - PROMO!</b>		
\$1,000	1.99%	2.00%
\$50,000	2.08%	2.10%
<b>12 Month</b>		
\$1,000	1.99%	2.00%
\$50,000	2.08%	2.10%
<b>18 Month</b>		
\$1,000	1.89%	1.90%
\$50,000	1.99%	2.00%
<b>24 Month</b>		
\$1,000	1.99%	2.00%
\$50,000	2.08%	2.10%
<b>36 Month</b>		
\$1,000	2.18%	2.20%
\$50,000	2.28%	2.30%
<b>48 Month</b>		
\$1,000	2.28%	2.30%
\$50,000	2.38%	2.40%

## Traditional and Roth IRA Share Certificate Rates\*

MIN Balance \$1,000	Rate	APY*
<b>9 Month - PROMO!</b>	2.08%	2.10%
12 Month	2.08%	2.10%
24 Month	2.08%	2.10%
36 Month	2.28%	2.30%
48 Month	2.38%	2.40%
60 Month	2.72%	2.75%

*\*Penalty for early withdrawal.*

## Money Market Account (MMA)

*Fees could reduce earnings*

Shares	Rate	APY*
\$25.00 - \$5,000.00	0.50%	0.50%
\$5,000.01 - \$20,000.00	0.60%	0.60%
\$20,000.01 - \$30,000.00	0.70%	0.70%
\$30,000.01 - \$50,000.00	0.80%	0.80%
\$50,000.01 & higher	1.00%	1.00%

\*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 18, 2018, 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  
9815 E. 81st St.

Eastland  
14501 E. 21st St.

Midtown Branch  
3720 E. 31st St.

Downtown Branch  
501 S. Boston, Ste. 203

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.