

BUILD A STRONG FINANCIAL FUTURE

Are your financial foundations strong? When you're building a house, the first step is making sure you have stability. It's the same for your finances. No matter where you're starting from, we want to help you build a strong financial future!



FIND YOUR HAPPY PLACE WITH AN EXTRA \$200!

If you've been looking for a reason to smile these days, **TTCU can help**. You could get up to \$200 back when you open a new TTCU checking account.

Two ways to earn a bonus:

- ▶ Get \$100 when you add a recurring payroll or Social Security direct deposit of \$200 or more.
- ▶ Get 5% back, up to \$100, on Visa® debit card purchases through Nov. 30.

Whether you need some extra cash to pay down debt, buy essentials or get a special treat for yourself or a family member, **now's the time to consider opening a TTCU checking account.**

Open your account online or at any branch.

With approved credit. Some restrictions apply. \$5 minimum deposit to open; \$25 minimum average balance to receive dividends. Annual Percentage Yield for dividend-bearing accounts is .15% as of 5/28/2020. Rate is variable and subject to change after account opening. Fees could reduce earnings on the account. Offer valid 8/1/20-10/31/20. To receive the \$100 direct deposit bonus, a qualified recurring payroll or Social Security direct deposit must be established by Nov. 30, 2020. \$200 minimum direct deposit required. Account must be a new checking relationship with a new Visa® debit card. A 5% cash back bonus up to \$100 on total net debit card purchases made through Nov. 30, 2020. Maximum total bonus is \$200. Cash bonus will be deposited automatically into the new account by December 31, 2020. Offer does not apply to second or subsequent checking accounts. A 1099-INT or applicable tax form for the value of the promotional account credit will be issued to the account holder. Federally insured by the NCUA.

GET 5% BACK ON ONLINE PURCHASES!

With the holiday season fast approaching, TTCU wants to help you stretch your budget. That's why, with TTCU's CashBack credit card, you'll get 5% cash back on your first \$2,500 in online purchases through Dec. 31 and up to 1.5% after that. Thanks to your cash back rewards, your holiday shopping can stretch a little further.

Shop. Get cash back. Repeat ... again and again!

Apply online® or at any branch.

*Message and data fees may apply from your wireless carrier.

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.



IMPORTANT SYSTEM UPGRADE INFO
Look inside for more details



MARK YOUR CALENDARS!



MESSAGE FROM LEADERSHIP

We've been working hard behind-the-scenes to be able to serve you better! Over the weekend of October 10-12, we're upgrading our systems to prepare our credit union for the future. While this is a major undertaking for us, we want this transition to be as smooth as possible for you.

As we upgrade, many of our services will be unavailable. To minimize the impact to you, we have selected a time when we are

normally closed — Columbus Day weekend. We wanted to provide this information in advance to help you plan ahead and avoid any inconvenience.

The information below will help you prepare for the changes that are coming. Additional information is also available online at ttcu.com/system-upgrade. We appreciate your patience during this transition.

WHAT TO DO

- ▶ Check account balances before 6:30 p.m. on October 9; **you won't have access during the upgrade.**
- ▶ Make sure online loan payments are made before 6:30 p.m. on October 9.
- ▶ If you are planning a large debit card purchase, please have an alternative payment method, such as a credit card, available.

WHAT TO EXPECT

While our upgrade is taking place, many of our services will be unavailable. The following grid will help you **plan ahead to help avoid any inconvenience.**

	Business as Usual	System Upgrade Weekend			Business as Usual
	Friday, Oct. 9	Saturday, Oct. 10	Sunday, Oct. 11	Monday, Oct. 12	Tuesday, Oct. 13
Branches					
Branch Lobbies and Drive-Thrus	Normal Hours	Unavailable	Unavailable	Unavailable	Normal Hours
Shared Branching	Normal Hours ²	Unavailable	Unavailable	Unavailable	Normal Hours
ATMs	Normal Hours ²	Limited ¹	Limited ¹	Limited ¹	Normal Hours
Video Tellers	Normal Hours	Unavailable	Unavailable	Unavailable	Normal Hours
Night Deposit Drops	Available	Available	Available	Available	Available
Phone Services					
Member Relations Call Center	Normal Hours	Unavailable	Unavailable	Unavailable	Normal Hours
Self-Service Telephone Banking	Available	Unavailable	Unavailable	Unavailable	Available
Lost or Stolen Cards	Available	Available	Available	Available	Available
Online and Mobile Services					
Online & Mobile Banking	Available ²	Unavailable	Unavailable	Unavailable	Available
Bill Pay	Available ²	Unavailable	Unavailable	Unavailable	Available
Alerts	Available ²	Unavailable	Unavailable	Unavailable	Available
eStatements	Available ²	Unavailable	Unavailable	Unavailable	Available
Mobile Check Deposit	Available ²	Unavailable	Unavailable	Unavailable	Available
Text Banking	Available ²	Unavailable	Unavailable	Unavailable	Available
Online Account Opening	Available ²	Unavailable	Unavailable	Unavailable	Available
Card Services					
Debit Cards	Available	Available ³	Available ³	Available ³	Available
Debit Card Mobile App	Available	Available	Available	Available	Available
Credit Cards	Available	Available	Available	Available	Available
Credit Card Mobile App	Available	Available	Available	Available	Available

1. Deposits and limited cash withdrawals only. Balance inquiries unavailable. Check and cash deposits will post Tuesday, Oct. 13, 2020

2. Until 6:30 p.m. on Friday, Oct. 9, 2020

3. Temporary restrictions on spending limits

FREQUENTLY ASKED QUESTIONS

Why is TTCU upgrading? We're upgrading our systems to improve our behind-the-scenes processes that will help us serve you better.

YOUR ACCOUNTS

Is my member number changing?

No. You might notice additional zeros on your statement, but your member number will not be affected by the upgrade.

What is an account type code, and where will I find it?

Account type codes identify the different accounts you have under your membership, such as your savings, checking or loans. For example, your primary savings account (S1 today) will change to a four-digit code (0001) after upgrade weekend. This unique identifier is separate from your member number.

You will use your new account type codes on deposit slips and for member-to-member transfers in online banking. After upgrade weekend, members will see their new account type codes on their TTCU statements and in online banking. Even though account type codes are changing, your account descriptions (Primary Savings, Free Checking, etc.) will stay the same.

I use online banking to transfer money to other TTCU members. Will I need to change the way I request the transfer?

Yes. After upgrade weekend, the member-to-member transfer form will require a four-digit account type code. You will no longer enter an "S" value (for example, S1) but rather a four-digit code to specify the other person's account. The recipient will be able to find their account type code in online banking* or on their TTCU statement.

Will my TTCU debit card work properly during the upgrade weekend?

There may be temporary spending limits in place during the upgrade weekend (Oct. 10-12). If you are planning a large debit card purchase, please have an alternative payment method, such as a credit card, available.

What do I do if my debit or credit card is lost or stolen?

Because the Member Relations call center will be unavailable, please call (918) 749-8828 or toll-free (800) 234-8828 and select the appropriate call menu option. We will forward your call to 24/7 card assistance.

SERVICES

How will I know what services will be available that weekend?

Please refer to the convenient service availability grid. The grid will help you plan ahead to help avoid any inconvenience.

What can I do to prepare for the upgrade?

You can take a few steps to make sure your experience is as smooth as possible.

- **Account Balances** If you check your account balances online or at an ATM, we ask that you check on your accounts before 6:30 p.m. Friday, Oct. 9.** Access to account balances will not be available during the upgrade.
- **Online Loan Payments** If you need to make a loan payment online, please do so before 6:30 p.m. Friday, Oct. 9.
- **Bill Pay** Scheduled bill payments will be delivered as usual during upgrade weekend. Because Bill Pay is in online banking, you won't have access during the weekend, so please schedule any bill payments before 6:30 p.m. Friday, Oct. 9.
- **ATMs** Cash withdrawals on upgrade weekend will be limited. Check and cash deposits will be accepted at ATMs but will not post until Tuesday, Oct. 13, 2020.**
- **Travel** Our fraud protection services will continue to guard your accounts during the upgrade. Remember: Anytime you travel, please let the Member Relations call center know in advance. A note on your account will minimize the chance of it being mistakenly flagged for potential fraud.

Will I have access to shared branching during the system upgrade?

Just like our branches, shared branching will be unavailable during upgrade weekend.

I use Quicken with online banking to manage my finances. How should I prepare for this upgrade?

Before the upgrade weekend, you will need to download your account history from online banking. To be sure you have a secure backup, please download it by Oct. 7, 2020.

To download the file, select the appropriate account from your Account Overview screen in online banking. On the Account Details page, click the Export button. Select which type of file format you need: a spreadsheet (.csv), a Microsoft Excel spreadsheet (.xls), a Microsoft OFX file (.ofx) or a Quicken file (.qfx). The file will download to your default folder.

FRIDAY, OCTOBER 9 | 6:30PM

- ▶ Online banking will be **unavailable** through Monday, October 12
- ▶ Bill Pay will be **unavailable** through Monday, October 12

SAT-MON, OCTOBER 10-12

- ▶ Branches and Member Relations call center will be **closed**
- ▶ Shared branching will be **unavailable**
- ▶ You can access cash at ATMs, but deposits will not post until Tuesday, October 13, and balance inquiries will be **unavailable**

TUESDAY, OCTOBER 13

- ▶ Upgrade will be **complete**
- ▶ Branches will be **open**
- ▶ Online services and Member Relations call center will be **available**

A MESSAGE FROM THE PRESIDENT

This has been a busy season for TTCU. In addition to taking extra precautions to secure the health of our members and our employees, we're building a stronger digital infrastructure — system upgrade— for TTCU. More details are shared in this issue of the newsletter, but the most important thing is that this will prepare us to better serve your needs both in branch and online. We're committed to investing both in physical branches and digital infrastructure to bring the TTCU experience to wherever our members are.

TTCU is also committed to helping build stronger communities in the areas where we have branches. The biggest way we do this is through supporting teachers and education. I'm proud to announce that we donated \$119,500 to Oklahoma schools this August through our School Pride program. Every time our members swipe their School Pride debit card, we donate to their school.

At a time when Oklahoma schools and teachers are facing unprecedented challenges, we want to reaffirm our support. Whether students are learning in person or through distance learning programs, TTCU wants to help provide the resources they need to be successful. We're in awe of the way teachers and school districts have stepped up to educate our children. TTCU has been here for teachers since the Great Depression, and it's an honor to continue that tradition.

Thank you for trusting TTCU as your financial partner. We appreciate you.

Sincerely,



Tim Lyons
President / CEO

Life is better in balance.®



MEMBER STORIES

NAME: Gloria J.

HOME BRANCH: Eastland

MEMBER SINCE: 2016

Gloria J. didn't want to let her credit score hold her back from her dreams. When she first joined TTCU, she was looking for a local financial institution where she could deposit her cash tips. But she knew she also needed to do some work to rebuild her finances.

"I couldn't even get a credit card," she said. "No one would give me any credit."

She was advised to take out a secured loan with TTCU. She was sold on the loan by the fact that she wasn't out any money and hearing from friends who were TTCU members who shared how much it built their credit.

"I learned that on-time payments were extremely important," she said. "I set up automatic payments to make sure I never missed one."

She's raised her credit score over 100 points over the past four years, bringing her dreams within reach.

"I've been working very, very hard on it," she said. "Now we have the option to get a home."

It's perfect timing, as her apartment has started to feel cramped as her eighteen-month-old daughter gets bigger. She's dreaming of a house with space for her daughter, a garage for her vehicles and maybe even a gas stove for herself.

As she builds on the financial stability she's achieved so far, she's started to think about other financial priorities, too. She'd like to buy a new car and also start a college savings fund for her daughter. She's grateful that all of this is possible thanks to the credit union philosophy of "people helping people." Being a member of TTCU allowed Gloria to reach her dreams faster.

But, right now, her top priority is a yard for her daughter to play in.

TTCU stats

Members' Savings

\$1,449,716,908

\$1,696,744,676

Members' Loans

\$1,294,510,044

\$1,430,265,276

Total Reserves

\$277,958,129

\$301,419,179

Assets

\$1,958,959,850

\$2,286,513,250

Number of Members

132,878

138,499

■ August 31, 2019

■ August 31, 2020

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



TTCU is federally insured by the NCUA

Corporate Office 9815 E. 81st St.	Eastland 14501 E. 21st St.	Midtown 3720 E. 31st St.	Downtown 501 S. Boston, Ste. 103	North Pointe 140 E. Pine	Riverside 7155 S. Riverside Pkwy.	Southeast 10081 E. 81st St.	Bixby 13475 S. Memorial	Broken Arrow North 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.	Quail Springs 15104 N. Pennsylvania Ave.	Sand Springs 202 S. Main St.	Sapulpa 100 S. Mission	Tahlequah 778 E. 4th St.	