

A message from the President

The hallmark of TTCU always has been **delivering extraordinary service and value** to you, our members. In 2014, we continued to find ways of enhancing our members' financial experience:

- Innovations included improved online banking that is accessible from desktop, phone and now tablet.
- Extended call center hours provide for even greater access to assistance.
- Members in the Tahlequah area have the added convenience of TTCU's new branch in the Tahlequah Reasor's store.
- Eligible TTCU members collectively received \$2.5 million in Member Rewards Dividends in 2014.
- Oklahoma schools continued to reap rewards from our School Pride Check Card program and TTCU's financial support of many local school foundations.

Our pledge to you is that in 2015, we will continue to focus on you and how we can best meet your changing needs. We will grow our eServices so that we can better serve you electronically. We will explore new ways to serve you, in person, within our branches. And we will continue to seek out and add new products to bring even greater benefits to you.

TTCU is well-positioned for the future, thanks to the continued trust you place in us. TTCU's roots, beginning as Tulsa Teachers Credit Union, are firmly planted in the cooperative principle of people helping people. Today, as TTCU, we continue to stand by, and live by, the same principle – returning our success to you through better rates and lower fees, and striving every day to **deliver extraordinary service and value**.

Thank you for making TTCU your **trusted source for financial solutions**.

Kim Lyons

Tim Lyons - CEO

Unbelievably
smooth mortgages.

- Low closing fees • 100% local mortgage team!



Oly M.
TTCU Member

TTCU Home Loans

Same team, from start to finish

Think about all of the major decisions you have to make in your lifetime.

Buying a home likely is one of those decisions – and choosing who handles your mortgage is a critical part of the decision-making process.

At TTCU, you'll receive our one-on-one service and attention throughout the entire process. Our Mortgage Specialists will work with you to find the solution that works best for you and your family. Our goal is to help you meet your goals.

Already have a mortgage with another institution? Consider a refinance with TTCU.

Longtime members Mark S. and his wife recently refinanced with TTCU to take advantage of current low rates.

"We have the house, three college apartments and tuition," he said. "We asked, how can we make this happen? And TTCU said, we've got an idea, and we can start it today! They're just so responsive and helpful. You really get the sense this person values me as a member – and there's a security in that. If they didn't deliver it, it would just be words. But they've shown us time and again that they live it."

Life is full of difficult decisions, but this one is easy! At TTCU, you are not a loan, you're a member.

Call, click or visit any branch for more information about TTCU home loans.

With approved credit. Property and/or flood insurance may be required. Federally insured by NCUA. Some restrictions apply.

Fun Housing Facts:



The world's smallest house, located in London, is only 188 square feet, but is listed at over \$450,000!

Huffingtonpost.com



The world's largest house, located in Mumbai, is over 400,000 square feet and is worth \$1 billion.

(Just think, over four of TTCU's 90,000 square foot corporate office buildings could fit in that one house!)

forbes.com



The Three Little Pigs had it wrong! Turns out you can build a house out of straw! Homes, schools, parks and even businesses have used straw bales to build sustainable, durable and attractive structures

Loc.gov

Coming soon – a new **ttcu.com!**

As part of our initiative to continually **seek innovative solutions** and **deliver extraordinary service and value** to our members, we are currently building a brand new TTCU website!

The new site will feature:

- Easy navigation
- A clean look and feel
- A design that will work with any screen size – desktop, tablet, mobile phone
- A TTCU blog

That's just a sneak peek at some of the upgrades to our site. Stay tuned for more information and look forward to experiencing the new site for yourself this summer!



Did you know?

SPECIALIZED INVESTMENTS services are located at TTCU

Do you want to invest your money, but don't know where to start?

SPECIALIZED INVESTMENTS (located at TTCU) offers members an assortment of quality investment choices, through the registered representatives 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 ttcu.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 TTCU The Credit Union are not registered broker/dealers nor affiliated with LPL Financial.

Not NCUA Insured

May Lose Value

No Credit Union Guarantee

TTCU Kids' Savings Accounts

"Well, I think the biggest mistake is not learning the habits of saving properly early. Because saving is a habit. And then, trying to get rich quick. It's pretty easy to get well-to-do slowly. But it's not easy to get rich quick." – Warren Buffet

It's never too early to start saving your money, especially when it's fun!

April is National Credit Union Youth Month, and we will celebrate all month long with a "Wild About Savings" promotion. Each time a child makes a deposit into their Kids' Savings Account, they will be entered to win one of three family passes to the Tulsa Zoo!

Our Kids' Savings Accounts are available for kids 12 years and younger. These accounts help kids start their financial future on the right path by introducing them to the fundamentals of savings and money management at an early age.

Is your kid a Kids' Savings Account member? Bring them in to any of our branches to open their very first savings account today!

*Some restrictions apply.
Federally insured by NCUA.*



Dates to Remember

April

11- Azalea Parade (Muskogee)

15- Tax day

May

2- TTCU Fun Run – Rooster Days
(Broken Arrow)

9- Rooster Days Parade
(Broken Arrow)

25- Memorial Day (CU Closed)

June

6- Kids' Fishing Day (Bass Pro Pond)

Apple Pay

Get ready to pay on the go with your TTCU cards – soon!

We are happy to announce that you will soon be able to add your TTCU cards to Apple Pay, which allows you to pay in stores and apps with a single touch on your iPhone 6.

Paying with Apple Pay is easy, secure and private.

- Make payments in stores and within apps
- Accepted at hundreds of thousands of stores and participating apps
- Payments are secure with the use of passcodes and TouchID

Watch for more information coming soon to ttcu.com.



Untangle

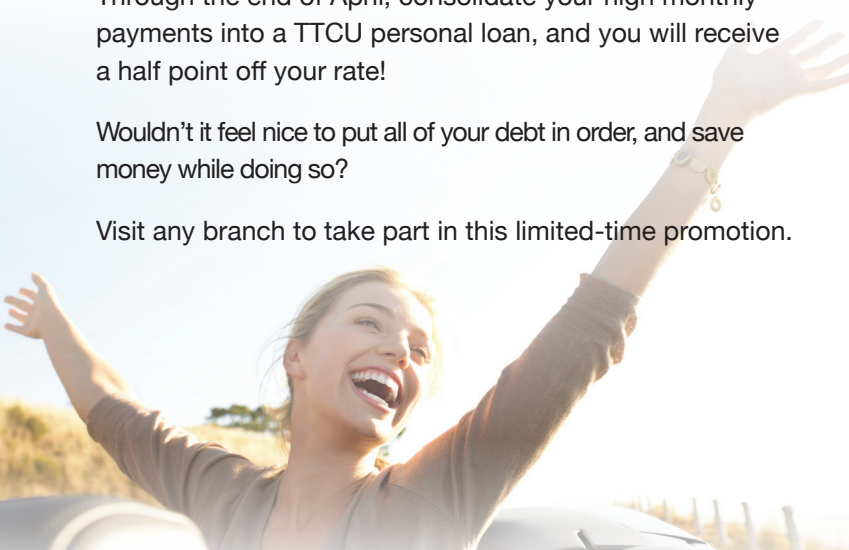
Do you sometimes feel like your finances are a tangled mess? Does it seem like the more you try to straighten out your loan payments, the more knotted they become?

We can help you Untangle your debt once and for all – and this is the perfect time!

Through the end of April, consolidate your high monthly payments into a TTCU personal loan, and you will receive a half point off your rate!

Wouldn't it feel nice to put all of your debt in order, and save money while doing so?

Visit any branch to take part in this limited-time promotion.



With approved credit. Some restrictions apply. Eligible to all tiers. .5% rate reduction will be applied to published TTCU rates. Does not apply to secured, credit cards, real estate, share secured, certificate secured, shelter and equity line of credit loans. \$1000 minimum loan amount. Offer ends April 30, 2015. Federally insured by NCUA.

TTCU stats

Members' Savings

\$1,132,012,657

\$1,211,113,514

Members' Loans

\$1,110,694,247

\$1,116,620,936

Total Reserves

\$175,190,197

\$192,754,932

Assets

\$1,447,948,567

\$1,559,858,980

Number of Members

111,678

114,518

■ February 28, 2014
■ February 28, 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.

	Rate	APY*
6 Month		
\$1,000	.55%	.55%
\$50,000	.60%	.60%
12 Month		
\$1,000	.65%	.65%
\$50,000	.70%	.70%
18 Month		
\$1,000	.70%	.70%
\$50,000	.75%	.75%
19 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		
\$1,000	1.24%	1.25%
\$50,000	1.29%	1.30%
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

	Rate	APY*
12 Month	.70%	.70%
19 Month (PROMO)	1.05%	1.05%
24 Month	.95%	.95%
36 Month	1.29%	1.30%
48 Month	1.49%	1.50%

**Penalty for early withdrawal.*

Money Market Account (MMA)

Fees could reduce earnings

	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 March 16, 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.