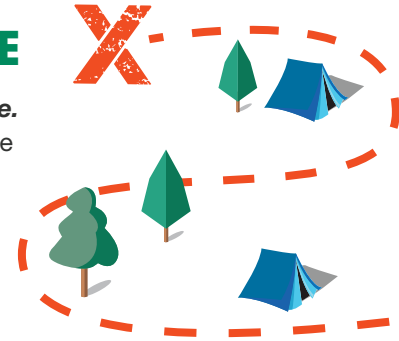


THE “CHOOSE YOUR OWN ADVENTURE” ISSUE

At TTCU, we want you to be able to focus on what really matters, because *Life is better in balance*. We'll handle the details, giving you the freedom to choose your own adventure! Whether it is a home renovation, a new set of wheels or traveling with 24/7 access to your accounts — the adventure is yours for the taking.

So, what will you do next? **Read ahead** for some ideas!



CHOOSE YOUR OWN HOME LOAN ADVENTURE!

Thinking of buying a new home, moving, building or even refinancing? We make home loans easy — allowing you to choose your own adventure. Here are a few to choose from:

ADVENTURE 1

Let your home work for you.

A TTCU home equity loan allows you to use the equity in your home to add an extra room, consolidate other debts or take that dream vacation.

ADVENTURE 2

Channel your inner fixer-upper.

A home improvement loan allows you to make much-needed repairs or updates that may increase the value of your property.

ADVENTURE 3

Build your dream home!

We can help you with a loan to purchase investment property or purchase land to make those dreams come true.

Have your own adventure in mind? We have specialists ready to help you find the home loan that fits your specific needs. Let us handle the details, so you can focus on what really matters.

Interested? Call, click or come by any branch for more information about TTCU home loans.

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

ADVENTURE IDEA



Make a seasonal calendar. Want to remodel, but don't have the time to do everything on your list? Make a list

of four rooms/projects and start with the one you want to complete the most. Then, each season, focus on another item from your list. By next winter, you'll have completed four household projects!

A MESSAGE FROM THE PRESIDENT

In 2016, TTCU harnessed *opportunity and technology* to serve our members and the communities where they work, live and raise their families.

- When Oklahoma schools suffered a state funding crisis, TTCU saw an *opportunity* to help and launched the **SOS-Support Our Schools initiative**. Pledging \$1 million to school districts in the areas we serve generated nearly \$2.8 million dollars to help northeast Oklahoma's cash-strapped schools.
- As *new technologies bring greater opportunities* to engage and serve our members, TTCU is embracing innovation, installing interactive video teller machines at our Jenks branch in 2016 to provide greater convenience for members.
- We found more *opportunities to enhance convenience* through our electronic banking services with the addition of Touch ID for mobile banking. Improvements to our Member Relations Center allowed our team to handle nearly 255,000 member calls.

- More options for mortgage lending allow us greater *opportunity* to find the best mortgage for each member's individual circumstances. In 2016, we introduced VA loans, Section 184 Indian Bureau loans, land loans and unsecured home loans to our lending line of products.
- Our new Corporate Office is a durable reminder of our core purpose — *to enrich our members' lives through financial leadership*. With its technological infrastructure, advanced training centers and innovation-inspired environment, the new facility is a key component in our strategy to recruit and retain the best talent, and to nurture our next generation of leadership.

TTCU now is well positioned for the growth, development and innovation that will allow us the honor, privilege and *opportunity to serve our members* well into the future.

Tim Lyons
President / CEO



STAY CONNECTED

Wherever your adventure takes you!

Getting a head start on summer vacation planning? Gearing up for college? Keeping your options open? Wherever your adventure takes you, you can rest assured that your TTCU accounts are never far away.

With online and mobile banking, you have free 24/7 access to your accounts — anytime, anywhere!

- Check account balance and history
- Deposit checks
- Transfer funds
- Pay bills

You choose the device — you can access your own personal TTCU branch from your computer, phone or tablet. Wherever you go, we're along for the adventure.

Must be enrolled in online banking. Message and data rates may apply from your wireless carrier.

ADVENTURE IDEA



If you're traveling out of state or internationally, please let us know in advance by calling (918) 749-8828. We will add a note to your account, reducing the chance of your card being deactivated due to a potential fraud alert. That way, your adventure will be nothing but smooth-sailing!



WIN A BICYCLE!

With a TTCU Kids' Savings Account

In celebration of National Credit Union Youth Month, those 12 and under who open a Kids' Savings Account or deposit \$10 into their existing accounts* in the month of April will be entered to win a new bicycle!

Wouldn't it be great if your kids learned the value of saving money at an early age? You can help them start their financial futures on the right path by introducing them to the fundamentals of saving and money management.

Our Kids' Savings Accounts are available for kids 12 years and younger. Bring your kid(s) in to any of our branches to open their first savings account today!

*Some restrictions apply.

ADVENTURE IDEA



Plan a fun summer activity with your kids, and then have them save money for part of the activity. They'll be able to witness firsthand the fruits of their good savings habits, while having fun doing so!



From the TTCU blog

“I’M GOING TO DISNEY WORLD!”

AND OTHER THINGS YOU MIGHT SAY AFTER RECEIVING A TAX REFUND.



BY GINGER R.

“You just received your tax refund, what are you going to do next?” Before you answer, “I’m going to Disney World!” — have you considered all of the options that come with your sudden windfall?

Before you hit the theme parks or book that flight to Vegas, here are a few other options to consider.

- 1 Fund Your Emergency Fund** – Experts recommend having 3-6 months of living expenses stashed away in case of an emergency. Knowing you have some money saved for a rainy day gives you peace of mind that you won’t have to rely on a high-interest credit card if the unexpected happens.
- 2 Pay Off / Pay Down Debt** – If you’re carrying a credit card balance, find out how long it will take you to pay off your debt if you make only the minimum payment each month. You might be shocked by what you discover. Or you could take your refund, pay off a good chunk of that balance and possibly be debt-free by this time next year. Think how liberating that would feel!
- 3 Invest in Your Home** – If your emergency fund is well-funded and your credit card debt is minimal, consider investing in your home with small upgrades or repairs. Most upgrades and improvements to your home will help increase the value, adding to your equity.

If all else fails and the urge to splurge is too much to resist, consider a 50-50 split. Use half of your windfall wisely and live it up with the other half.

Ultimately the choice is yours. Everyone loves a good time, but the results that come with being smart about your money can be just as satisfying.

Dates to Remember

April

- 8- Azalea Parade (Muskogee)
- 18- Tax Day

May

- 6- TTCU Fun Run – Rooster Days (Broken Arrow)
- 13- Rooster Days Parade (Broken Arrow)
- 29- Memorial Day (CU Closed)

June

- 3- Kids’ Fishing Day (Bass Pro Pond)



GET A LOWER CREDIT CARD RATE FOR 12 MONTHS!

Save for what really matters

There’s nothing worse than lugging around extra baggage on an adventure — especially if that baggage happens to be a credit card with a high balance and fees.

Through May, you can transfer your high credit card balances into a low-rate TTCU Visa Platinum card.

Perks:

- Get a lower rate — **4.99% APR*** for 12 months
- No balance transfer fees

Ditch the extra baggage and save for what really matters with a TTCU Visa Platinum card. Visit ttcu.com to apply online. After you apply, come by a branch location or call to submit the balance transfer form.

*APR = Annual Percentage Rate. With approved credit.

*Fully indexed rate between 7.40%-19.49%. Rates are variable and subject to change after 12-month promotional period. Offer ends 5/31/17.

Did you know?

YOU CAN DEPOSIT CHECKS RIGHT FROM YOUR PHONE!



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

Haven't enrolled for mobile check deposit? Choose, "Mobile Deposit Setup" under More Options in your TTCU mobile app.

Message and data rates may apply from your wireless carrier. 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

\$1,265,590,518

\$1,338,672,065

Members' Loans

\$1,156,804,271

\$1,204,111,955

Total Reserves

\$213,800,869

\$220,282,393

Assets

\$1,649,588,000

\$1,734,090,630

Number of Members

119,157

122,657

■ February 28, 2016

■ February 28, 2017

(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.

Term	Rate	APY*
6 Month		
\$1,000	.60%	.60%
\$50,000	.65%	.65%
12 Month		
\$1,000	.70%	.70%
\$50,000	.75%	.75%
15 Month (PROMO)		
\$1,000	1.10%	1.10%
\$50,000	1.15%	1.15%
18 Month		
\$1,000	1.00%	1.00%
\$50,000	1.05%	1.05%
24 Month		
\$1,000	1.05%	1.05%
\$50,000	1.10%	1.10%
36 Month		
\$1,000	1.39%	1.40%
\$50,000	1.49%	1.50%
48 Month (PROMO)		
\$1,000	1.64%	1.65%
\$50,000	1.79%	1.80%

*Traditional and Roth IRA Share Certificate Rates

MIN Balance \$1,000

Term	Rate	APY*
12 Month	.75%	.75%
15 Month (PROMO)	1.15%	1.15%
24 Month	1.10%	1.10%
36 Month	1.49%	1.50%
48 Month (PROMO)	1.79%	1.80%

*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 March 15, 2017, 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.

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.