

## “WE ARE FAMILY” ISSUE

What’s your biggest priority in life? If you’re like many Americans, you answered, “family” to that question. We get it. From family bonding at Kids’ Fishing Day to teaching your kids about money through our kids’ accounts, we’ve got you covered! At TTCU, we consider our members part of the TTCU family, and that’s why we’re ready to help anytime you need us. Consider talking to a certified Credit Union Advisor today to see how we can help your family reach your financial goals faster!

*TTCU is federally insured by the NCUA.*

“  
TTCU has helped our financial journey by saving us money with lower mortgage and personal loan payments, therefore allowing us to put more toward retirement.

— Rodney D.

## Picture your family in a new home!

Does spring fever have you picturing your family in a brand-new space? Or maybe it’s given you the urge to do more than spring cleaning. Whether your future involves a brand-new home or a new-and-improved remodeled version of your current home, we can help you! Since you’re a valued member of the TTCU family, when you take out a loan with us, our team will work with you all the way to your final payment.

### Try our easy online application!

Whether you’re a first-time home buyer who isn’t sure what to do or an old hand at home-buying, our easy online application will have you through the first step in minutes! Whether you’re looking for a mortgage, a home equity loan or a home equity line of credit, it’s all available through one easy application.

Don’t worry. If you prefer, you can still talk to someone in person at a branch or on the phone. We’ll help you get to the fun part faster — enjoying your brand-new space!

### Visit [ttcu.com](http://ttcu.com) to get started.

*With approved credit.*

*Property and flood insurance may be required.*



**TOP REASONS TO BUY YOUR FIRST HOME**

A recent study showed the top five reasons Americans start looking for that first house:

- More living space (66%)
- Equity (36%)
- Yard for a dog (33%)
- Marriage (25%)
- Birth of child (19%)

*Source: Harris Poll*

# A MESSAGE FROM THE PRESIDENT

Over the past 85 years, we have been a part of generations of Oklahoma families. As we continue to celebrate our anniversary this year, we've asked some of our long-time members for their stories about TTCU. Over and over, the same theme emerged: when they walk into "their" TTCU branch, they feel like they are part of the family.

It's been a growing family. When TTCU started in a desk drawer in Central High School, it had 21 members. Over the years, the credit union grew, hitting 5,000 members in 1960. After we expanded our field of membership, our family tree grew — a lot. In 2013, we celebrated another big milestone: 100,000 members! Now, with over 130,000 members and sixteen branches, we're so pleased that we still have that family feel!

Our family will expand some more over the next couple of years. This past month, we announced plans to build a modern, innovative branch in Sand Springs in 2020. We currently have nearly 7,000 members in the Sand Springs area, and this branch will make it easier for them to access TTCU's products and services. In addition, our branch in the Oklahoma City area will open later this year, bringing greater access for our members in central Oklahoma. No matter how much we grow, we never forget where we came from. We are standing on the shoulders of those who came before us.

A former CEO, Dave Temple, knew it was very important to help our members learn to manage their finances. That's a service that is still offered today. If you need any help meeting your financial goals, we invite you to stop by any TTCU branch to talk to a member of our staff. They will be happy to help you find the right solutions. After all, you're part of our TTCU family.



**Tim Lyons**  
President / CEO



“  
I joined when I was sixteen in 1979. My mom was an administrator at Tulsa Education Service Center. She signed me up. Best gift she ever gave me! I love my TTCU family.

— Donna F.



## Your child could win \$250

### Celebrate Youth Savings Month!

In honor of National Credit Union Youth Month, we're giving away \$250 to two lucky kids! It's super easy to enter. Your child or teen simply needs to make two deposits for a grand total of \$25 or more in April to be entered to win!

At TTCU, saving money can be a family activity!

Must be 17 and under to be eligible. Money must be deposited into the child's savings account. Transfers from an existing TTCU account are not eligible. Winners will be randomly selected from all eligible entries and notified. Cash bonus will be automatically deposited into the account no later than 5/31/19. TTCU is federally insured by the NCUA.

## Don't miss Kids' Fishing Day!

You've heard the old song, "You bring the line, I'll bring the pole."

At Kids' Fishing Day, we've got the pole and all the needed fishing gear, so all you need to bring is excited kids! The first 600 children 12 and under receive a FREE fishing pole, compliments of TTCU Federal Credit Union and Bass Pro Shops!

Kids' Fishing Day will be held from 8 a.m. to 10 a.m. on June 1 at the Bass Pro Pond in Broken Arrow. Put on by TTCU, the event provides a fun day of fishing for our member families and the general public.

Since Kids' Fishing Day is a family event, children must be accompanied by an adult. The event coincides with free fishing days, so a license will not be required for adults to fish alongside the children. Bring the whole family for a fun-filled time outdoors!





**We did it!** My boyfriend and I finally closed on our new home! We found the house that works for us — and it checked almost all our boxes, including a flat driveway and nearby QT. We're excited to move our family into a great new space!

As with most adventures, I learned a few things the hard way. Here are the biggest takeaways and what you can do to save yourself some grief (and money).

- 1 The Paperwork:** Be prepared to submit more financial documentation than you ever thought possible. Most lenders will lend you money. A reputable lender will ensure you can afford the home you are purchasing. Part of that means opening up your financial life to scrutiny. Although it may seem intrusive at times, know that the lender has your best interest at heart. Be organized and keep copies of everything you submit. This will save you time should you need to refer back to something.
- 2 The Inspections:** A home inspection is never a bad idea! However, a standard home inspection doesn't always go deep enough. Consider having additional inspections done, such as foundation or fireplace inspections. One of the biggest selling points of our new home is the gorgeous rock fireplace. Imagine our surprise when we found out we needed a new chimney cap. Had we known before we closed, we could have potentially negotiated the replacement cost with the seller.
- 3 The Shopping Sprees:** It's exciting to buy a home! Believe me, I get it! And you want it to look nice. And maybe that sofa you've had since college isn't up to snuff anymore. But hold off on buying that new leather sectional until you have keys in hand. *Why?* Your lender may request financial documents up until the day you close. And any large transactions may require additional explanations. You don't want to delay your closing any longer than necessary because you couldn't wait an extra day or two for a new sofa.
- 4 The New Digs:** Don't forget to set aside money for all the incidentals you suddenly need. It had been 10 years since my last home purchase, and quite honestly, I forgot how expensive it is to get a house up and running. In the first week of owning our home, I've probably spent \$600 on *stuff*. Things such as shelf paper, trash cans, curtains, and the list goes on. Fortunately, I had set aside money just for this occasion. Had I not, I would have had to rely on credit cards or dip into savings — neither of which would have made me happy.

Whether you're buying your first or fiftieth home, it's a major life event! To help alleviate some potential stress, make sure your lender meets your needs, understands your financial picture and has your best interest at heart. And before you know it, you'll be making your new house a home.

## Dates to Remember

### April

- 13- Azalea Parade (Muskogee)
- 15- Tax Day

### May

- 11- TTCU Fun Run — Rooster Days (Broken Arrow)
- 11- Rooster Days Parade (Broken Arrow)
- 27- Memorial Day (CU Closed)

### June

- 1- Kids' Fishing Day (Bass Pro Pond)

## Last chance!

### Save up to \$15 on TurboTax®!

If filing your taxes is still hanging over you, don't dread it anymore. We are once again partnering with TurboTax to offer our members a special discount on TurboTax's online tax filing service.

With TurboTax and TTCU, it's easy to file your own taxes. TurboTax stays up-to-date on all the latest tax laws, so you can have peace of mind about filing yourself from the comfort and privacy of your own home. If you end up needing help, TurboTax Live even offers a chance to talk to a CPA about any questions you may have.

Visit [www.ttcu.com](http://www.ttcu.com) for more details.

Limited time offer for TurboTax 2018. Savings are on TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners.

# Maximize your savings with our new certificates!

Your family's needs change in different stages of life, and TTCU has three new certificates designed for wherever you are — right now.

## Ready, Set, Grow!

If you're working your first "grown-up" job, you're probably thinking about starting to save. This certificate offers members who are age thirty-five and below a high interest rate on a six-month term, and you can get started for only \$300! Get rewarded for saving today!

## Flex Certificate

Life changes fast, so this certificate gives you the flexibility you need. The flex certificate offers the higher dividend rate of a certificate while still allowing one withdrawal per quarter without penalty. This is the perfect way to maximize your emergency fund!

## Income certificate

If you are either thinking about retirement or have already taken that step, TTCU understands that protecting your nest egg is a top priority. This certificate offers security for your savings while paying a monthly dividend for your day-to-day living expenses.

Call us or stop by today! We'd be happy to help you get started saving for the way you live today!

Some restrictions apply. TTCU is federally insured by the NCUA.

## Specialty Certificate Rates

Rates are subject to change without notice

Certificate	Term	Min. Balance	Dividend Rate	APY*
Ready, Set, Grow	6 month	\$300	2.97%	3.00%
Flex	18 month	\$5,000	2.13%	2.15%
Flex	18 month	\$50,000	2.28%	2.30%
Income	6 month	\$100,000	1.83%	1.85%
Income	12 month	\$100,000	2.52%	2.55%
Income	18 month	\$100,000	2.42%	2.45%
Income	24 month	\$100,000	2.52%	2.55%
Income	36 month	\$100,000	2.72%	2.75%
Income	48 month	\$100,000	2.81%	2.85%

**READY SET GROW:** Maximum age 35 years. Limit one per member. **FLEX:** Members may add money in the amount of \$1,000 or greater without changing rate or term. Additional deposits cannot exceed 20% of opening balance over life of certificate. Withdrawals limited to 10% of current certificate balance and one withdrawal a quarter without penalty.

\*APY = Annual Percentage Yield. The Certificate APYs are effective as of 3/5/19 and are subject to change. Fees could reduce earnings. A penalty will or may be imposed for early withdrawal. Please contact an employee for current rates, APYs and further information about applicable fees and terms.

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



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## Dividend Rates

Fees could reduce earnings

Shares	Rate	APY*
\$25.00 – \$10,000.00	0.30%	0.30%
\$10,000.01 – \$20,000.00	0.40%	0.40%
\$20,000.01 – \$40,000.00	0.55%	0.55%
\$40,000.01 – Above	0.70%	0.70%

Share Drafts — Classic & Rewards

\$25.00	.20%	.20%
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Traditional & Roth IRAs

MIN Balance	Rate	APY*
\$25.00 – \$20,000.00	0.50%	0.50%
\$20,000.01 – \$40,000.00	0.60%	0.60%
\$40,000.01 – Above	0.75%	0.75%

## Share Certificate Rates

Rates are subject to change without notice

3 Month	Rate	APY*
\$1,000	1.69%	1.70%
\$50,000	1.79%	1.80%
6 Month		
\$1,000	1.84%	1.85%
\$50,000	1.94%	1.95%
9 Month (PROMO)		
\$1,000	2.18%	2.20%
\$50,000	2.28%	2.30%
12 Month		
\$1,000	2.18%	2.20%
\$50,000	2.28%	2.30%
18 Month		
\$1,000	2.23%	2.25%
\$50,000	2.38%	2.40%
19 Month		
\$1,000	2.38%	2.40%
\$50,000	2.48%	2.50%
24 Month		
\$1,000	2.38%	2.40%
\$50,000	2.48%	2.50%
36 Month		
\$1,000	2.38%	2.40%
\$50,000	2.48%	2.50%
48 Month		
\$1,000	2.48%	2.50%
\$50,000	2.58%	2.60%

## Traditional and Roth IRA Share Certificate Rates\*

MIN Balance \$1,000	Rate	APY*
9 Month (PROMO)	2.28%	2.30%
12 Month	2.28%	2.30%
19 Month (PROMO)	2.48%	2.50%
24 Month	2.48%	2.50%
36 Month	2.48%	2.50%
48 Month	2.58%	2.60%
60 Month	2.77%	2.80%

\*Penalty for early withdrawal

## Money Market Account (MMA)

Fees could reduce earnings

	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 – \$100,000.00	1.00%	1.00%
\$100,000.01 – \$150,000.00	1.20%	1.20%
\$150,000.01 – \$250,000.00	1.40%	1.40%
\$250,000.01 – Above	1.60%	1.60%

\*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 10, 2019, 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  
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  
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.