

MODERN MONEY

Life is better in balance.®



SPRING 2021



MEET A MEMBER

Andreyia W.

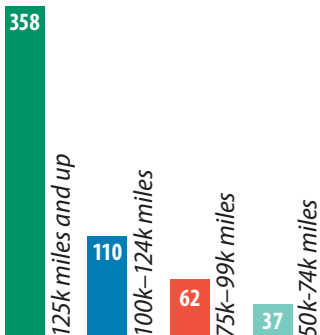
Home Branch: North Pointe

MEMBER SINCE 2019

"Now I can watch my credit score grow along with my bank account!"

YOU SAID...

I'm thinking 'trade-in' when my odometer hits...



Source: TTCU Website Poll

A Happy Birthday After All

Getting into a car accident was not Andreyia W.'s idea of a happy birthday. But it turned out to be a blessing in disguise.

After the accident on her thirtieth birthday, Andreyia didn't waste any time. She thought her car would end up being totaled, and a coworker at the University of Tulsa had told Andreyia all about her car loan experience with TTCU. Andreyia immediately applied to be a TTCU member online.

"It was super easy," Andreyia said. "I also liked that (TTCU) had a branch close to my house. It's convenient to go through the drive-thru."

While her car was being assessed, she was driving a rental car. At the same time, a TTCU employee helped her navigate using her GAP insurance coverage, which makes up the difference between the amount owed and the value of the car. Once she got word that her car was officially totaled, she began car shopping.

Andreyia had been driving a Lexus SUV, but the expense had been hurting her budget. She worked to find a Honda SUV with all the extras she loved, and with her low interest rate from TTCU, she began saving \$220 a month!*

"It helped me turn my financial situation around," Andreyia said.

With the extra money in her budget, Andreyia tackled her debt. Six months later, she celebrated paying off all her credit card debt, and she's still reaping the rewards of the extra cash flow.

"My credit score continues to rise," Andreyia said.

Thanks to TTCU, her car accident on her thirtieth birthday turned out to have a happy ending after all.

*Some restrictions apply. Your savings and rate will vary depending on your credit score.

Get 5% back on home improvement purchases* with TTCU's CashBack credit card!

With TTCU's CashBack card, you'll get 5% cash back on your first \$2,500 in purchases from select home improvement retailers through June 30, 2021, and up to 1.5% cash back after that.

Apply online or at any branch.

*Select retailers: Home supply warehouse stores such as Lowe's and Home Depot. Lumber & building materials stores such as Pixley Lumber, Sutherlands and M&M Lumber. Paint & wallpaper stores such as Sherman Williams. Hardware stores such as Atwoods, Westlake and Harbor Freight. 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.



TTCU resources to help you meet your goals.

Spring always brings me a sense of hope and renewal, but especially this spring, as the vaccine distribution continues. Together, we can all hope for a brighter future, where we can safely gather in our communities with friends, family and neighbors.

Spring is also a good time to consider your financial hopes and dreams. If you've suffered a loss of income due to COVID-19, you may have put some of those plans on hold. We're here to help you rebuild your finances and figure out your next steps. Did you know that TTCU has resources to help you meet each of your goals?

Build an emergency fund. Whatever your savings goal, TTCU can help you get there. If you need a better way to track your budget and make sure your spending stays on track, TTCU offers a tool, Money Manager, through online banking that can help.

Save for retirement. In addition to utilizing any options offered by your employer, you can make an appointment to meet with a financial advisor. TTCU partners with Regent Financial to offer this service in our branches. Find out more at ttcu.com.

Buy a home. Even if you're not ready to apply for a mortgage yet, TTCU has a step-by-step guide with all the questions you might be afraid to ask. Find out more at ttcu.com/homeguide.

Raise your credit score. Our Certified Financial Counselors can help find the right steps for you, whether that's getting a secured loan or working on your payment history, or something else. TTCU also offers Savvy Money, where you can get an updated credit score every time you log in to online banking to track your progress in real time..

As always, if you want to visit with someone about your financial goals, TTCU has Certified Financial Counselors in all our branches. We'd love to help you reach the next step in your financial journey.

Remember, life is better in balance.

Tim Lyons

Tim Lyons
TTCU President / CEO

Online banking: Message and data fees may apply from your wireless carrier. Savvy Money: The credit score provided is intended to help you understand the factors that affect your credit score, and ways you may be able to save money with TTCU Federal Credit Union loan products. Regent Financial: Securities are offered through LPL Financial (LPL), a registered broker-dealer (member FINRA/SIPC). Insurance products offered through LPL or its licensed affiliates. Investment advice offered through Drawbridge Capital, LLC, a Registered Investment Advisor and separate entity from LPL Financial. TTCU Federal Credit Union and Regent Financial Services are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Regent Financial Services, and may also be employees of TTCU Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and affiliates of, TTCU Federal Credit Union or Regent Financial Services. Securities and insurance offered through LPL or its affiliates are not insured TTCU Federal Credit Union deposits and are not NCUA insured. These products are not obligations of TTCU Federal Credit Union and are not endorsed, recommended or guaranteed by TTCU Federal Credit Union 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 federally insured by the NCUA.

LevelUp Your Savings!

If you're looking to start saving more money, TTCU can help. TTCU's new LevelUp account grows your savings - faster!

- It's Simple! Automatically round up purchases with your TTCU debit card. The change gets deposited into your LevelUp account.
- It's Smart! Your LevelUp account pays 3% APY*, a much higher rate than a standard savings account. It's meant to supplement your main savings account, so you can't transfer in additional money.

Watch your spare change add up to more!

SIGN UP AT ANY BRANCH TODAY.

LevelUp account is not eligible for transfers from other accounts or deposits. Rate may change after account is opened. Fees could reduce earnings. \$5 minimum deposit to open. \$25 minimum average balance to receive dividends. Transaction limits apply. * APY = Annual Percentage Yield.

Your child could win \$100!



BE A CREDIT UNION SAVER AND YOUR SAVINGS WILL NEVER GO EXTINCT.

In honor of Youth Savings Month, we're giving away \$100 to a lucky member under age 18 at each branch! It's super easy to enter. Your child simply needs to make two deposits for a grand total of \$25 or more in April to be entered to win!

Some restrictions apply. Must be under 18 years of age to be eligible. Money must be deposited into the kid's savings account. Transfers from an existing TTCU account are not eligible. One winner from each branch will be randomly selected from all eligible entries and notified. Cash bonus will be automatically deposited into the account no later than 5/31/21. Full rules can be found at http://bit.ly/ttcu_youthsavings21.



TTCU is federally insured by the NCUA.

EVERY CENT COUNTS

BY SHERMAN M.



Ever since I can remember, my mother was frugal. From mailing a utility payment to save on the convenience fee to driving store-to-store for the best sales, she could stretch a dollar. As a youngster, I could never understand her ways. But as a single bachelor, I now know why she was perfecting the art of frugality.

Recently, I opened my freezer and pantry, and found only a few random items remained. The simple solution to this problem would be to shop for more groceries. However, I was between paychecks and my food budget wasn't saying filet mignon or even dollar-menu. I took the opportunity to be creative and

pretended I was on one of those cooking shows with a mystery basket and random ingredients.

At first, the challenge was easy. I had frozen pizza, peanut butter and jelly, a pasta salad kit and breakfast egg sandwiches. Not the healthiest but I really needed to utilize the groceries I had purchased.

It was coming down to the last few days before payday. I only had a few remaining items, which included instant mashed potatoes, frozen ground beef, frozen vegetables and brown gravy mix. When I looked at these items separately, they didn't seem very appealing. But combined, they turned into an untraditional shepherd's pie

with a brown gravy reduction. This creation made enough for several meals, and I was even able to freeze a few portions. And with those last few meals, I had more than enough to make it to payday. Talk about bang for your buck!

My pantry, freezer and refrigerator are now decently full, but I have a better appreciation for my mother's frugal tendencies. I work hard for my money and every cent makes a difference in my budget.

Do you need help with your budget? One of our Credit Union Advisors would love to assist you with meeting your financial goals.

TTCU Stats

Feb. 29, 2020 ■ Feb. 28, 2021 ■

MEMBERS' SAVINGS



\$1,546,823,297
\$1,828,978,824

MEMBERS' LOANS



\$1,307,461,700
\$1,394,762,230

TOTAL RESERVES



\$292,253,334
\$311,031,842

TOTAL ASSETS



\$2,087,958,693
\$2,417,865,822

NUMBER OF MEMBERS



133,741
140,439

MEMBER DIVIDENDS



\$755,139
\$850,038

Ask an Expert

Q: I've built up some equity in my home. When should I consider tapping into those funds with a HELOC?

A Home Equity Line of Credit (HELOC) is a loan that allows you to borrow against the equity you've built up in your home. It gives you more financial flexibility than any other type of loan. You can choose to use some or all of your available funds at any point during the five-year draw period – whereas a traditional loan requires you to reapply every time you need to borrow additional funds.

Here are some financially-savvy uses for a HELOC:



Home improvement

If your home needs repairs or upgrades that will improve its value, a HELOC can provide access to funds.



Short-term financing

If you're expecting a windfall – such as a bonus or tax return – you could use funds from your HELOC as short-term financing for a major purchase such as a boat or a car, with the idea that you'd pay it off once the expected money arrives.



Debt consolidation

If you have built up a balance on credit cards or other high-interest funding options, a HELOC could allow you to consolidate that debt at a lower interest rate and give you more time to pay it off.



Higher education

If you need funds for higher education, whether it's for you or a child, it's worth comparing interest rates between a HELOC and traditional educational loan. Sometimes – but not always – a HELOC may give you a better rate.

If you would like to visit with someone about whether a HELOC is right for you, TTCU has Certified Financial Planners available at any branch.

Dan Newberry is the Senior Vice President of Lending at TTCU Federal Credit Union.



TTCU pays you back!

Are you getting your member rewards? When you reach gold member status, you qualify for member rewards dividends. Gold membership requires an active checking account, a direct deposit in the last 60 days and having any combination of loan and deposit balances of \$20,000 or higher. The more you use TTCU's services, the more you can get back!

For a full list of the levels and benefits, visit ttcu.com.

MEMBER REWARDS PAYOUTS

QUARTER FOUR 2020

\$850,038

YEAR-TO-DATE

\$3,550,726

Some restrictions apply. Past dividend rates are not a guarantee of future dividend rates. See member rewards requirements at ttcu.com.

Visit us!

CORPORATE OFFICE

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Tulsa, OK 74133

TELEPHONE

918.749.TTCU (8828)
1.800.234.TTCU (8828)

ONLINE SERVICES

www.ttcu.com

Tulsa

DOWNTOWN

501 S. Boston, Ste. 103

EASTLAND

14501 E. 21st St.

MIDTOWN

3720 E. 31st St.

NORTH POINTE

140 E. Pine

RIVERSIDE

7155 S. Riverside Pkwy.

SOUTHEAST

10081 E. 81st St.

OKC Area

QUAIL SPRINGS

15104 N. Pennsylvania Ave.

Northeast Oklahoma

BIXBY

13475 S. Memorial Dr.

BROKEN ARROW NORTH

1050 N. 20th St.

BROKEN ARROW SOUTH

6410 S. Elm Pl.

CLAREMORE

1800 S. Hwy. 66

JENKS

105 S. 9th St.

MIAMI

303 Goodrich Blvd.

MUSKOGEE

3801 W. Okmulgee

OWASSO

11725 E. 96th St. N.

SAPULPA

100 S. Mission

SAND SPRINGS

202 S. Main St.

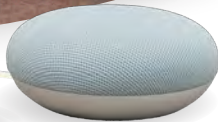
TAHLEQUAH

778 E. 4th St.

"Alexa, what's my checking account balance?"



"Hey Google, talk to TTCU"



Did you know?

INTRODUCING VOICE BANKING!

Use the TTCU Action on Google with your Google Assistant-enabled device or the TTCU Alexa Skill on your Amazon device to manage your TTCU accounts.

Find out more at ttcu.com.

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PEOPLE HELPING PEOPLE.



TTCU is federally insured by the NCUA.



TTCU supports your school!

Every time you use your School Pride® debit card, TTCU donates to your school.

With approved credit. Some restrictions apply.

SCHOOL PRIDE DONATIONS

\$1,384,229

Donated to Oklahoma schools since 2007!

Get yours today!

