



We are the trusted source for financial solutions

access



summer 2015

A message from the President

It is amazing to think that it has been over 80 years since our humble beginnings in a cigar box in the right-hand desk drawer in Miss Linnie B. Wilson's classroom.

In 80 years, we have grown from a handful of employees and members with assets of \$1,600 to a \$1.5 billion credit union with over 350 employees and a membership of more than 116,000. Needless to say, we have far outgrown that cigar box!

And, we have outgrown our current headquarters, which has been home to our corporate offices, along with the Midtown branch, since 1967.

This leads me to some very exciting news!

On June 25, we broke ground on our brand new TTCU headquarters, located right next to our Southeast branch.

In the spirit of serving our members at the highest level, a lot of thought and consideration has gone into the design and construction plan for the new headquarters. It will be six stories and 90,000 square feet. Its exterior design of brick, steel and glass honors our schoolhouse history, provides a modern vision of strength and represents the transparency of our business practices.

As the central nervous system of TTCU, our new facility will let us provide even greater levels of service to our membership and will position us for growth in the years to come.

Stay tuned for updates – we are excited to have more opportunities to grow in our mission to be your trusted source for financial solutions.

Thank you for your continued loyalty,

Tim Lyons - CEO





It's here! A fresh, new ttcu.com

Have you visited ttcu.com lately?

You're in for a treat!

We recently launched a brand new website – designed with you, our members, in mind.

As promised, you'll now notice:

- **Easy navigation**
- **A clean look & feel**
- **A design that will work with any screen size – desktop, tablet, mobile phone**
- **New features!**



So, take a look around! Plus, you'll want to visit often to check out new blog posts and updates to our interactive poll questions.

Enjoy the new experience – a fresh, new ttcu.com!

TTCU Home Loans – We make it easy!

You may not have noticed, but rates are very, very good right now.

As you may already know, saving interest on your home can make a huge difference in your monthly budget, freeing up cash for more exciting things (insert dream vacation here). So, whether you're thinking of buying a home, moving, building or refinancing, now is a great time!

Sure, getting a home loan is a big step - but we make it easy:

- **Loan specialists identify your specific needs and customize a product just for you**
- **Smooth, low-price closings**
- **100% financing available***
- **Earn Rewards Dividends – your mortgage pays you back!****



Take advantage of those low rates. We're here for you every step of the way and want your home-buying experience to be as fun as your home-shopping experience!

Get started now – apply online at ttcu.com, or schedule a meeting with a loan specialist at a branch near you.

**100% financing available with minimum of 680 credit score. Fixed rate only. No down payment required on 100% financing. For example: 80% of the appraised value is a 30-year fixed rate with an Annual Percentage Rate of 4.612%. The payment per \$1,000 financed would be \$5.07. 20% of the appraised value is a 15-year fixed rate with an Annual Percentage Rate of 6.504%. The payment per \$1,000 financed would be \$8.71. Rates as of 6/16/15 and are subject to change. Property and/or flood insurance may be required.*

***Rewards levels based on share and loan balances and participation in credit union services. Visit ttcu.com for requirements to receive Rewards Dividends*

With approved credit

School Supplies List

- 1-1/2" 3-Ring Binders
- 12" Ruler with Centimeters
- Notebook Paper
- 5" Blunt & Pointed Tip Scissors
- 4oz Bottle of White Glue
- Ink Pens (Blue, Black & Red)
- Broad Washable Markers
- Compass (Safety Point)
- Crayons (24 count)
- Dry Erase Markers (Black)
- Glue Sticks
- Graph Paper
- Large Zipper Pencil Bags
- No. 2 Pencils
- 3 x 5 Ruled Index Cards
- Pink Erasers
- Plastic Pencil Boxes
- Pocket Folders with Brads
- Protractors
- Red Lead Pencils
- Colored Pencils (Set of 12)
- Spiral Notebooks
- Ziploc Bags (1 qt.)
- Ziploc Bags (1 gal.)

Un-tethered

Open an account anywhere!

Opening a TTCU account has never been easier – with online account opening!

You now have the freedom to open an account from home, while relaxing on the beach or even during on-the-go activities like grocery shopping and exercising at the gym.

With a 10-minute (approximate) application time, just think of all of the things you can accomplish while opening one of these accounts:

- Savings
- Money Market
- Checking
- Share Certificate

Open from a phone*, tablet* or desktop – whatever is most convenient for you! So, where will you open your TTCU account? The possibilities are endless – with online account opening. Visit ttcu.com under Get Started to open an account today!

Imagine the things you could do while opening a TTCU account online! Open an account while...



Lounging at the pool



On a picnic



Jet-setting to your favorite vacation spot



Bungee jumping (extreme account opening)

*Wireless carrier charges may apply. Some restrictions apply.

\$50 for you and your school!

Who says you can't earn \$50 and donate it too?

Wouldn't it be nice to have options when it comes to checking? We have four!

There's a checking account for you at TTCU! Choose between our four account options that include free ATM access, free Visa Check Cards, Direct Deposit and more.

And, this is a great time to open a TTCU checking account – our 50/50 promotion is back!

From August 1 through December 31, when you open a new TTCU checking account with a Visa Check Card, you will be eligible to receive \$50! Even better - you get to choose your favorite school in northeast Oklahoma to receive \$50 as well.

What a great way to earn easy money while donating to your favorite school! Last year, we donated more than \$82,000 to schools in northeastern Oklahoma through the promotion.

Do you have a School Pride® Visa Check Card? If you're loyal to a particular school – as a parent, student, teacher or even an alumnus – it's easy to show your support every day with our School Pride card. Choose from 40 unique designs and help a local school each time you use your card. Since 2007, we have donated more than \$475,000 to Oklahoma schools

Interested in earning free money for you and your favorite school? Visit ttcu.com to open an account or visit any of our branches and ask about our 50/50 promotion.

Some restrictions apply. Annual Percentage Yield for dividend bearing accounts .20%; rate as of June 19, 2015 is variable and subject to change after account opening. \$25 minimum deposit to open account, fees could reduce the earnings on the account. Cash reward will be automatically deposited into the new account within 60 business days following second qualified direct deposit posting or second consecutive month of ten debit card transactions per month.

Dates to Remember

July

13- Project School Supplies begins

August

1- 50/50 promotion begins

31- Project School Supplies ends

September

7- Labor Day (CU closed)



We want your feedback!

Has TTCU had an impact on your life? Our members are our first priority, and we would love for you to tell us your "TTCU Story!"

Name: _____

Email: _____

Phone Number: _____

Tell us your story: _____

Mail this form to:

TTCU The Credit Union
Attn: Marketing
P.O. Box 4999
Tulsa, OK 74159

or fill out online
at **tccu.com**

TTCU stats

Members' Savings

\$1,149,719,248

\$1,220,101,422

Members' Loans

\$1,130,025,654

\$1,130,372,260

Total Reserves

\$180,178,571

\$199,063,325

Assets

\$1,474,690,590

\$1,576,423,302

Number of Members

112,998

115,913

■ May 31, 2014

■ May 31, 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.

Term	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

Term	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

Balance	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 June 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.