

# THE HELP ISSUE

*What can TTCU do for you?*

At TTCU, there's an underlying question associated with each of our member interactions – **how can we help you?** No matter what season of life you're in, there's a financial area that might seem confusing or scary, like buying a home, starting a long-term savings plan or paying off student loans. But you don't have to do it alone. We want to be your trusted source for financial solutions and work with you to find the very best financial outcome for you and your situation.

**So, what can TTCU do for you?**

## Reap the rewards of TTCU Checking!

Let us **HELP** put some extra cash in your wallet

August-October, open a new TTCU checking account with a Visa Check Card and you will be eligible to receive \$100!

But why stop there when you could earn up to \$400 more?

- \$50 for each new TTCU Visa Platinum card
- \$100 for every new non-TTCU auto refinance
- \$200 for a mortgage refinance, second mortgage and/or Equity Line of Credit

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.

Let us help put some extra cash in your wallet! Visit [ttcu.com](http://ttcu.com) to open an account or visit any of our branches and ask about our checking promotion – we'll find the account that works best for you!



Some restrictions apply. With approved credit. Annual Percentage Yield for dividend bearing accounts .20%; rate is variable and subject to change after account opening. \$25 minimum deposit to open account, fees could reduce the earnings on the account. Offer valid August 1, 2016 – October 31, 2016. Cash bonus 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. ATM transactions may be subject to surcharge fees charged by the individual ATM owner. Visa Platinum bonus awarded if \$500 is spent in the first two months of opening. Minimum \$10,000 refinance to be eligible for auto refinance bonus. Mortgage bonus eligible if loan is originated before 11-1-16.

## TECH IT OUT!

Fingerprint TOUCH ID® now available!

Logging in to your mobile app is now easier than ever! Using Touch ID on your iOS device, you can securely log in with the touch of your finger.

How do I activate fingerprint Touch ID?

- 1 Update your TTCU mobile app through the App Store, if you haven't already, and log in
- 2 Under the Menu, visit Security settings under More Options
- 3 Slide the Touch ID switch to "On"

**4** After reading about the feature, select continue and you'll be asked to log in again; this will authorize your app to use Touch ID as your authentication method

**5** When prompted, hold your finger on the home button to log in

If the Touch ID switch does not turn on, check the Touch ID settings on your iOS device. Make sure Touch ID is enabled and allowed to be used with apps (Settings > Touch ID & Passcode).



# A MESSAGE FROM THE PRESIDENT

If you've seen any of our ads or commercials the past year and a half, then you might be familiar with the phrase, **the unbank**.

But, what does it really mean?

Besides the obvious fact that we are not a bank, **the unbank** means so much more.

We are a cooperative, and not-for-profit. All profits return to TTCU and our members – not a group of investors. This is how we can offer you, our members, higher earnings on deposits and lower rates on loans. We are committed to making sure that you get financial services that best fit your needs – the mortgage that works for your income and family, or the type of deposit account that benefits you most financially, for example.

We give back to the community through financial contributions to schools and by supporting community events and causes.

Our culture values people – our members and the community at large. Simply put, we are 'people helping people' – that's what credit unions are all about!

**So, how can we help you?** We have certified financial counselors at each of our branches who are ready to help you with your tough financial decisions. I encourage you to schedule a visit with a counselor at one of our branches, and you can see **the unbank** in action, firsthand.

Thank you for your continued loyalty.



**Tim Lyons**  
President / CEO

## Project School Supplies

How can you **HELP** out?

The cost of outfitting a child with the most basic of school supplies is around \$60. For some families, that is an expense that is out of reach – forcing children to start the school year unprepared.

But you can help – through Project School Supplies.

For the fifteenth year, TTCU is teaming up with organizations in northeast Oklahoma to raise money and supplies for children in need through Project School Supplies. July 11 through the end of August, you may make a monetary donation or donate school supplies at any TTCU location, and we will make sure the supplies go to children in need in those communities.

**Unsure of what to buy? Use the supply list below for easy shopping.**



### SCHOOL SUPPLIES LIST

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Backpacks                       | <input type="checkbox"/> Crayons (24 count)        | <input type="checkbox"/> Pocket Folders with Brads   |
| <input type="checkbox"/> 1-1/2" 3-Ring Binders           | <input type="checkbox"/> Dry Erase Markers (black) | <input type="checkbox"/> Protractors                 |
| <input type="checkbox"/> 12" Ruler with Centimeters      | <input type="checkbox"/> Glue Sticks               | <input type="checkbox"/> Red Lead Pencils            |
| <input type="checkbox"/> Notebook Paper                  | <input type="checkbox"/> Graph Paper               | <input type="checkbox"/> Colored Pencils (Set of 12) |
| <input type="checkbox"/> 5" Blunt & Pointed Tip Scissors | <input type="checkbox"/> Large Zipper Pencil Bags  | <input type="checkbox"/> Spiral Notebooks            |
| <input type="checkbox"/> 4oz Bottle of White Glue        | <input type="checkbox"/> No. 2 Pencils             | <input type="checkbox"/> Ziploc Bags (1 qt.)         |
| <input type="checkbox"/> Ink Pens (Blue, Black & Red)    | <input type="checkbox"/> 3'x5' Ruled Index Cards   | <input type="checkbox"/> Ziploc Bags (1 gal.)        |
| <input type="checkbox"/> Broad Washable Markers          | <input type="checkbox"/> Pink Erasers              |  |
| <input type="checkbox"/> Compass (Safety Point)          | <input type="checkbox"/> Plastic Pencil Boxes      |  |





From the TTCU Blog

## HOW I FOUND GUILT-FREE SPENDING

BY GINGER R.

Budget. Let's face it – a budget is not exciting, fun or carefree. It's boring, bland and khaki. Or at least, that was my perception. But, I've had a change of attitude.

Until recently, I'd been operating under the assumption that if I had a budget I would not be able to have any fun and that I would feel deprived of things. I could not have been more wrong. Having a budget means you have money to pay your bills and pay them on time. It means you have money to go out to dinner (granted, maybe not as often as before) and not feel guilty. It is liberating!

The secret is to budget accordingly. When I initially started, I didn't allot enough money for entertainment. I'd go out and splurge on something, then feel guilty because I couldn't stick to my budget.

Then I had a crazy thought – I would increase my entertainment budget a little each week until I found the "sweet spot." Move the needle just enough to feel comfortable, but still frugal enough to make me think twice about purchases.

If you've tried to budget in the past and it didn't work, I urge you to try again! It may take a few attempts to find a method or process that works for you, but the rewards are unbelievable.

For additional helpful information about budgeting and more, visit TTCU's blog at [ttcu.com/more/other/blog](http://ttcu.com/more/other/blog).

## Dates to Remember

### July

11- Project School Supplies Begins

### August

01- Checking promotion begins

31- Project School Supplies ends

### September

05- Labor Day (CU Closed)



## How would your teenager like an extra \$50?

*HELP jumpstart their financial future!*

First jobs, back-to-school shopping, getting ready for college – there are many reasons why your teen might need a checking account – and to learn how to manage their money.

Bring your teenager in to open a new TTCU checking account with a Visa Check Card and they could receive \$50!

Our checking comes with free options like mobile check deposit, free ATM access and more! Let us help – we'll answer all your questions and get your teen started on the right track!

Don't miss out! This promo ends July 31, 2016. Visit any TTCU branch to get started.

\*Cash bonus will be rewarded if 7 debit transactions are made over two months. Cash bonus will be automatically deposited into the new checking account within 60 days following 7th debit card transaction. Offer valid May 1 – July 31, 2016, for teenagers age 15-18 as of May 1, 2016. \$25 minimum deposit to open. Annual Percentage Yield for Classic and Rewards accounts 0.20% as of June 14, 2016. Rate is variable and subject to change after account opening. Fees could reduce the earnings on the account. Some restrictions apply. Wireless carrier charges may apply. You may be charged a surcharge fee when using a non-TTCU ATM by the institution that owns the ATM.

## 💡 Did You Know?

**HELP yourself stay current on your credit card activity!**

Did you know you can set up alerts for your TTCU Visa Platinum card?

There are many alert options to help you stay up-to-date on your credit card account and activities.

Want an email reminder before your payment is due? Or even a reminder for an upcoming birthday or special event? These options (and more!) are available – visit [eZcardinfo.com](http://eZcardinfo.com) to get started today!

# 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: \_\_\_\_\_

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Mail this form back to:

**TTCU The Credit Union**

Attn: Marketing

P.O. Box 4999

Tulsa, OK 74159

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

## TTCU stats

### Members' Savings

**\$1,220,101,422**

**\$1,288,818,453**

### Members' Loans

**\$1,130,372,260**

**\$1,179,846,064**

### Total Reserves

**\$199,063,325**

**\$216,727,517**

### Assets

**\$1,576,423,302**

**\$1,674,708,856**

### Number of Members

**115,913**

**120,058**

■ May 31, 2015

■ May 31, 2016

**(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%
<b>Share Drafts - Classic &amp; Rewards</b>		
\$25.00	.20%	.20%
<b>Traditional &amp; Roth IRAs</b>		
\$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.*

6 Month	Rate	APY*
\$1,000	.55%	.55%
\$50,000	.60%	.60%
<b>12 Month</b>		
\$1,000	.65%	.65%
\$50,000	.70%	.70%
<b>15 Month (PROMO)</b>		
\$1,000	1.05%	1.05%
\$50,000	1.10%	1.10%
<b>18 Month</b>		
\$1,000	1.00%	1.00%
\$50,000	1.05%	1.05%
<b>24 Month</b>		
\$1,000	1.00%	1.00%
\$50,000	1.05%	1.05%
<b>36 Month</b>		
\$1,000	1.34%	1.35%
\$50,000	1.39%	1.40%
<b>48 Month (PROMO)</b>		
\$1,000	1.59%	1.60%
\$50,000	1.69%	1.70%

## \*Traditional and Roth IRA Share Certificate Rates

*MIN Balance \$1,000*

	Rate	APY*
12 Month	.70%	.70%
15 Month (PROMO)	1.10%	1.10%
24 Month	1.05%	1.05%
36 Month	1.39%	1.40%
48 Month (PROMO)	1.69%	1.70%

*\*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 June 15, 2016, 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.