

SUMMER 2018

WE ARE THE TRUSTED SOURCE FOR FINANCIAL SOLUTIONS

THE RELATIONSHIP ISSUE

At TTCU, we're all about relationships. We value our relationship with you, but we also value helping you with your relationships. Many of our big relationship decisions impact our finances. Whether you're buying a first house together with your special someone or looking for a car that fits another baby, we're here to make it easy for you.

After all, we want you to relax and enjoy your big moments!



What will your car or RV get you this summer?

Through July, get a ½ pt. off our posted rates when you refinance your non-TTCU car or RV loan!

On average, people saved \$57 a month* when they refinanced their auto loan with TTCU last year. That's \$684 a year! The savings can be used to build your relationships with the people who matter most to you.



Interested in saving money for whatever you need most?

Drop by a branch today or fill out an application online at TTCU.com.

5 THINGS YOU COULD DO WITH AN EXTRA \$50

1. **Take a trip to the zoo or aquarium.** Whether you have kids, grandkids or adults only, animal cuteness is something everyone can get behind. 
2. **Date night!** Try a restaurant you and your significant other have never been to before to create a unique experience.
3. **Take in a drive-in movie.** Switching up the regular movie experience will be memorable!
4. **Gourmet ice cream!** Fancy ice cream shops have sprung up all over Oklahoma in recent years. Find one near you and enjoy! 
5. **Take the kids to a children's museum.** They'll love the interactive exhibits so much, they don't realize they're learning on summer vacation!

* Actual savings may vary and depends on the interest rate.

With approved credit. Some restrictions apply. Existing TTCU loans, real estate and credit card loans are not eligible. Offer ends 7/31/2018.

A MESSAGE FROM THE PRESIDENT

Family relationships have been very important to me over the course of my life. They have even inspired my success. I got my start in business through entrepreneurship at a young age. My lawn mowing business and part-time work helped contribute to my family's finances during some very lean years. I understand how important it is to have strong relationships, both with your family and the place you entrust to keep your family's financial future safe. Our staff at TTCU work hard to make sure we put our members first – that means you and your family!

TTCU Federal Credit Union was built on relationships – the relationship between teachers who worked hard to help each other out. From our humble origins in the desk drawer of a teacher at Central High School to our current structure of 16 branches and \$1.8 billion in assets, we have worked hard to keep relationships at the center of all we do.

We also had the chance to renew our relationship with downtown Tulsa after a 50-year absence with a beautiful new branch in the historic Philcade building at 5th & Boston. We are excited to be a part of the renaissance of downtown and invite all of our members to stop by and say hello!

As we continue to make plans for future growth, we consider each change and how it will better help us serve our members. We value our relationship with you and thank you for being a part of our TTCU family!

Tim Lyons

Tim Lyons
President / CEO



10 commonly forgotten things when packing:

1. Sunglasses
2. Pajamas
3. Laptop charger
4. Cell phone charger
5. Prescriptions/over-the-counter medicine
6. Hand sanitizer
7. Sunscreen
8. Insect repellent
9. Cash
10. Your TTCU credit or debit card



Why Americans aren't taking a summer vacation

- 50% can't afford it
- 25% family concerns
- 22% no time off work
- 4% don't want to
- 11% other

Source: Bankrate summer vacation survey

CATCH VACATION FEVER!

Make memories this summer

Summer vacation. Even the words bring up thoughts of sunny days spent at the beach or the pool or amusing yourself on a long car trip (probably before everyone had a tablet!).

When the open road is calling your name, don't let your dreams be squashed by a low bank account balance. Use the equity you already have in your house to make memories with your family. With no annual fees, you can borrow up to 100% of your home's value with a home equity line of credit. Feel free to start daydreaming!



Road Trip

From the Redwood Forest to Niagara Falls, natural beauty is only a car ride away.



Beach

Lazy days by the beach can make all the stress of life melt away.



Europe

Old-world architecture, food and culture is only a plane ride (or two!) away.

* With approved credit. Rates are subject to change. Property and flood insurance may be required. You may be required to reimburse TTCU for HELOC closing costs if the credit line is closed within the first 3 years. You may be required to pay for the full appraisal if you request a full appraisal. Some Restrictions Apply.



ADVENTURES IN HOUSE HUNTING

BY GINGER R.



My boyfriend and I have recently started the house hunting process and let's get one thing straight – it's nothing like an episode of House Hunters. On House Hunters, potential buyers tour three homes, select one and a commercial break later, they've settled in. It's been three months for us and we're still looking.

So what have we learned so far that might help you on your house-hunting journey? Read on.

Know your budget! It's easy to get caught up in granite counter tops, jetted tubs and in-ground swimming pools, but it's more important to be realistic about what you can reasonably afford. Mortgage calculators are a great starting point. You should also factor in other expenses such as property taxes, insurance, increased utility costs, HOA's and maintenance and upkeep of your new home. If you're moving from an apartment to a home, these extra expenses could catch you off guard.

Know what you want, don't want and where you're willing to compromise. When we first started the process, we had a general idea of what we wanted in a home - three bedrooms, two bathrooms, a fireplace and a separate laundry room. Everything else was negotiable. But as we toured open houses, we began to modify our list. In addition to our initial wants, we've since added: a home not situated on a through street, a specific school district, a nearby QuikTrip, lots of natural light and a flat driveway. It's ok to be choosy!

Fixer Upper or Move-In Ready? Some people thrive on doing home improvements; some people panic at the mere thought of painting a room. Know which type of person you are and embrace it. There is absolutely no shame in wanting a move-in ready home where your biggest challenge is deciding where the sofa goes. Conversely, if you have the skill set that allows you to take on a fixer upper, then go for it! The important thing is to know your limits. I'm comfortable with (and actually prefer) the idea of doing a complete renovation. My boyfriend? Not. At. All. So we've compromised on the idea of buying a mostly move-in ready home that needs minimal updating.

And finally... Just like any other major purchase, research is key! There's no easy return policy when it comes to buying a home. Take your time and decide what's really important to you and your family.

Once you find the home of your dreams, stop by a TTCU location and let us find the right mortgage solution for you.

Some restrictions apply.
With approved credit.
Equal Housing Lender.



Dates to Remember

July

- 16- Project School Supplies begins
- 31- Teen checking promotion ends

August

- 3- Project School Supplies ends

September

- 3- Labor Day (CU Closed)



What's a three-ring binder mean for someone's future? Quite a lot, sometimes. The lack of school supplies can stand between a child and success.

With 23 percent of local children living in poverty, they depend on people like us to make up the gap. TTCU's Project School Supplies is back for its 17th year of equipping children with basic supplies. Thanks in part to our members and employees, Restore Hope Ministries was able to provide school supplies for 2,764 students last year. Drop off any of the supplies below at your local branch to participate this year!

School Supplies Needed:

- Backpacks**
- 3-Ring Binders (1-1/2")**
- Pocket Folders (with brads)**
- Rulers (12" with centimeters)**
- Erasers (pink)**
- Earbuds**
- Paper (notebook & graph)**
- Spiral Notebooks (wide & college)**
- Scissors (5" Blunt & Pointed tip)**
- Glue (4 oz. white bottle & glue sticks)**
- Ink Pens (blue, black, & red)**
- Markers (broadline washable & dry erase in black)**
- Crayons (8 & 24 count)**
- Pencils (no. 2, red lead & sets of 12 colors)**
- Pencil holders (zipper bags & plastic boxes)**
- Index Cards (3" x 5" ruled)**
- Ziploc Bags (1 quart & 1 gallon)**

Not from the greater Tulsa area? Don't worry, your school supplies stay local to your community! Each of our branches in these towns – Broken Arrow, Claremore, Miami, Muskogee, Owasso, Sapulpa and Tahlequah – identify their own community partner who will distribute supplies.

WHAT WOULD YOUR TEEN DO WITH \$50?

What would your teen do with an extra \$50? Sign them up for a teen checking account with a Visa check card at TTCU and they'll get a \$50 bonus after they meet the requirements!* This is the perfect opportunity to introduce them to their first checking account and talk over the benefits of budgeting and saving with them.

TTCU checking accounts come with great benefits, including only a \$25 minimum deposit, no minimum balance, free online and mobile banking and free eStatements. Your teen can track their money from their phone.

Make sure to stop by any TTCU branch by July 31, 2018. Your teen will thank you!

* Cash bonus will be automatically deposited into the new checking account within 60 days following 7th debit card transaction within the first two months of account opening. Offer valid May 1-July 31, 2018 for teenagers 15-19 years old at time of account opening. \$25 minimum deposit to open. Annual Percentage Yield for dividend bearing accounts 0.20% as of April 25, 2018. 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. New checking customers will receive a 1099-INT or applicable tax form for the value of the promotional account credit received.

Message and data fees may apply from your wireless carrier.

We member stories!

Tell us your TTCU story. We'd love to hear from you!

TTCU Federal Credit Union

Attn: Marketing
P.O. Box 4999
Tulsa, OK 74159

or comment online
at ttcu.com

TTCU stats

Members' Savings

\$1,350,394,339

Members' Loans

\$1,221,987,638

Total Reserves

\$225,843,261

Assets

\$1,772,428,769

Number of Members

123,778

■ May 31, 2017

\$1,837,064,568

127,349

■ May 31, 2018

(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	0.25%	0.25%
\$10,000.01	- \$20,000.00	0.30%	0.30%
\$20,000.01	- \$40,000.00	0.40%	0.40%
\$40,000.01	- Above	0.50%	0.50%
Share Drafts - Classic & Rewards			
\$25.00		.20%	.20%
Traditional & Roth IRAs			
\$25.00	- \$20,000.00	0.35%	0.35%
\$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

3 Month	Rate	APY*
\$1,000	.95%	.95%
\$50,000	1.00%	1.00%
6 Month		
\$1,000	1.24%	1.25%
\$50,000	1.29%	1.30%
12 Month — PROMO!		
\$1,000	1.84%	1.85%
\$50,000	1.89%	1.90%
18 Month		
\$1,000	1.84%	1.85%
\$50,000	1.89%	1.90%
24 Month		
\$1,000	1.99%	2.00%
\$50,000	2.03%	2.05%
36 Month		
\$1,000	2.18%	2.20%
\$50,000	2.23%	2.25%
48 Month		
\$1,000	2.28%	2.30%
\$50,000	2.33%	2.35%

*Traditional and Roth IRA Share Certificate Rates

MIN Balance \$1,000	Rate	APY*
12 month — PROMO!	1.89%	1.90%
24 month	2.03%	2.05%
36 month	2.23%	2.25%
48 month	2.33%	2.35%
60 month	2.72%	2.75%

*Penalty for early withdrawal.

Money Market Account (MMA)

Fees could reduce earnings

Shares	Rate	APY*
\$25.00 – \$5,000.00	0.35%	0.35%
\$5,000.01 – \$20,000.00	0.50%	0.50%
\$20,000.01 – \$30,000.00	0.55%	0.55%
\$30,000.01 – \$50,000.00	0.65%	0.65%
\$50,000.01 & higher	0.75%	0.75%

*APY=Annual Percentage Yield

Share, Club, Draft and Money Market accounts are variable rate accounts and may change after account opening. The APY's 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 19, 2018, 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.