



A message from the President

Our mission at TTCU is to be your trusted source for financial solutions.

To achieve this mission, we must continually follow our core values – one of which is **Deliver Extraordinary Service and Value.**

Although extraordinary service starts with offering great rates and low fees, it's really about how we approach our member service and the way we work with you individually to reach financial success. That's the credit union difference – we are owned by you, our members, and we operate solely for your benefit.

So, what makes credit unions different?

Credit Unions		Banks
Members	Ownership	Investors
Serve & educate members	Mission	Return for investors
Enrich people's lives	Vision	Create profit for shareholders
Unpaid volunteers	Governed by	Paid directors
Not-for-profit financial co-op	Status	For profit
NCUA	Insured by	FDIC

We are committed to excellence in our service to our members, and are continually looking for ways to better serve you.

Thank you for your continued loyalty.

Kim Lyons
Tim Lyons - CEO



Unexpected.

Are you getting all your member rewards? Just ask!



Your new online banking experience is here!

For your convenience, we have made your online banking experience even better!

Think: consistent, modern and user-friendly.

Here are just a few of the exciting features:

- ✓ A consistent look and feel across all your devices - desktop computer, mobile phone and tablet
- ✓ Clear navigation that's easy to use
- ✓ A modern design that puts your most commonly used features on a brand new home page
- ✓ New mobile apps that work on your tablet - iOS and Android
- ✓ Text alerts and custom messages that you control
- ✓ Better search so you can quickly find your most important data
- ✓ An interactive service that lets you find a convenient branch or ATM close to your location

View more information and FAQs at ttcu.com.



TurboTax®

We are once again offering TurboTax to our membership.

With TurboTax® and TTCU, it's easy to do your own taxes and save. TurboTax coaches you every step of the way to the biggest refund you deserve, searching over 350 deductions and credits as you go. Start TurboTax today and save! Visit ttcu.com for more information.

40 School Pride® cards now available!

We are excited to announce that our School Pride® program has grown to 40 cards, giving you more options to show your school spirit.

Introducing our newest installment to the line-up – the ORU Golden Eagles card! ORU hosts two TTCU ATMs on its campus, so this addition is a perfect fit for the program.

So far, because of your swipes, TTCU has given Oklahoma schools more than \$420,000 in donations.

Now that's a lot of school spirit!

Do you have a School Pride® card?
Call 918-749-8828 to request one today!



Simple online payments with Visa Checkout!

Buying is better when paying is fast and secure. TTCU now offers Visa Checkout, a digital payment service that can make online payment as fun as online shopping. This service allows you to securely store your card numbers digitally, and easily use them for online purchases.

With Visa Checkout, paying online is:

- ✓ Simple
- ✓ Fast
- ✓ Secure



Simply visit the Visa Checkout page under the Online Services tab at ttcu.com to enroll.

Dates to Remember

January

19- Martin Luther King, Jr. Day
(CU Closed)

February

16- Presidents' Day (CU Closed)
28- Diaper Dash (ORU)

March

26- Annual Meeting (TPS Education Service Center)

Unwind with TTCU!

Through February, refinance your car, RV or boat loan and receive a **1/2 point off** our posted rates!

After an expensive holiday season there's no need to worry about high loan rates - we've got you covered. Visit any branch to refinance your loan, and then kick back and unwind with your new, lower rate.

Ahhhh. Feeling relaxed already?

Visit ttcu.com for more information.

Some restrictions apply. Existing TTCU loans, real estate and credit card loans are not eligible. Offer ends 2/28/15. With approved credit.

Five ways to unwind after the holidays

1

Get some sleep!

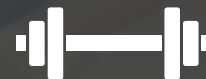
After weeks of holiday events – you deserve it!

ZZZZZZ

2

Exercise.

This will not only make you feel better, it will help you sleep (see #1)



3

Schedule a weekend getaway.

Start the new year off with some R & R



4

Start a new hobby.

Changing up your regular routine can shake off post-holiday stress



5

Catch up on thank you notes.

Feeling grateful helps brighten your mood, thus relieving stress



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 ttcu.com

TTCU stats

Members' Savings

\$1,092,711,752

\$1,171,100,586

Members' Loans

\$1,102,609,682

\$1,126,004,880

Total Reserves

\$172,369,956

\$187,802,290

Assets

\$1,406,374,983

\$1,514,570,119

Number of Members

111,057

114,379

■ November 30, 2013
■ November 30, 2014

(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	.75%	.75%
19 Month (PROMO)	1.05%	1.05%
24 Month	1.05%	1.05%
36 Month	1.29%	1.30%
48 Month	1.49%	1.50%

**Penalty for early withdrawal.*

Money Market Account (MMA)

	<i>Fees could reduce earnings</i>	
	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 December 17, 2014, 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.