



## THE SAVING ISSUE

Want to develop your savings, but aren't sure where to start? We've gathered some tips and tricks from our experts, as well as easy ways you can challenge yourself to save! And guess what? You're well on your way! The first step to becoming a member is to open a savings (share) account, so you have taken the most vital step of your savings journey.

Are you ready? Let's start saving!



### 52-WEEK SAVINGS CHALLENGE

**Start off your year in the "saving spirit" – with a challenge!**

The premise is simple – for each week in the year, save the amount of dollars that are equal to that particular week. For example, week 1, you save \$1, week 2, you save \$2

and so on. By the end of the year, you will have saved \$1,378!

Late to the game? Don't fret! Even if you don't start the first week of the year, you can always catch up. Just think – at the end of this year, your savings will be at least \$1,378 richer!



# A Message from the President

## Happy New Year, TTCU!

Are you feeling overwhelmed coming out of the holiday season?

I encourage you to step back and take a fresh look at your financial situation. Look at where you are, but most importantly, determine where you want to be.

I want this year to be great financially for you and your family. There's no better time than now to take those important steps that will set you up for success for the future.

And we're here to help!

I asked our Senior VP of Lending, Chuck Chastain, for some simple tips you can use to improve (or maintain) your finances this year.

- 1** Make sure all required payments are made on or before their due date – try to pay more than the minimum, if possible. This will protect your credit score and give you the opportunity to qualify for the best rates and terms.
- 2** Speaking of credit scores, use Credit Karma (it's free!) to track your score. Here, you can see all of the factors affecting your credit, and what you can do to make it better.

- 3** Review all of your credit card balances – pay any small balances you can to eliminate financial charges that burn cash and provide no value. Credit cards with larger balances should be consolidated into a single loan. Debt consolidation loans almost always have lower rates.
- 4** Work to create a three-month cash reserve to meet unexpected costs.
- 5** Save, save and save again, as much as you can afford, into your 401k or IRA account each month.

I challenge you to work these steps into your financial planning, and see how much you can save and grow your finances this year.

As always, your success is our priority – let us help make your 2016 one to remember!



Tim Lyons – CEO

## Did You Know?

### Did you know that we have free savings calculators at [ttcu.com](http://ttcu.com)?

There are a variety of calculators that can help you figure out how much you need to save for a major purchase, compare IRA options, calculate retirement savings and more!

Save time (and money) and let our calculators do the work for you!

Visit [ttcu.com](http://ttcu.com) and click “Calculators” under the Resources tab.

## Watch your savings grow in online banking!

### Accounts

 Vacation Savings

 Rainy Day Fund

Did you know that you can name all of your TTCU accounts in online banking? That makes it super easy to specify savings accounts for vacations, rainy days, birthdays – you name it! Edit your account names anytime on the Account Overview page.

Now it's time to watch those newly-named accounts grow! And online banking makes it so easy.

- 1** Visit Funds Transfer in online banking
- 2** Choose the accounts you want to transfer to and from
- 3** Input the amount you want to save, and make it a recurring transaction – you get to choose the frequency, and how long the cycle lasts
- 4** Now sit back, and start saving!

### Note from a TTCU employee:

*I've personally tried this out with my own TTCU savings account that I use for vacations. The recurring funds transfer makes saving for big trips seem so much more doable. I love watching my amount grow after each weekly transfer!*





# BACK TO THE BASICS

*An eye-opening experiment*

Recently, one of our employees realized she used her TTCU debit card so much (great!), that she didn't even know how much she was spending (not-so-great). To become more aware, she decided to buckle down and try a cash-only experiment. Check out her story, and see how it changed her spending habits.

“ Until recently, I never carried cash and used my debit card religiously! Bag of ice for \$1.04? Debit card. Pack of gum for \$1.83? Debit card. And try as I might, I frequently forgot to record purchases. I often had an **unpleasant surprise** when I finally got around to checking my account online.

To get a **better grip** on my finances, I researched smart money practices, and the cash-only method was a recurring theme. The theory behind this method is that you would “see” where your money was going, which would make you think twice about each purchase.

It sounded simple enough, and if it actually saved me money – well, sign me up! I started with a basic plan – I would pay all of my bills using TTCU's online bill pay and then use cash for my daily purchases (gas, groceries, entertainment, walking-around money, etc.). Figuring out how much to allot for my cash purchases was **my first stumbling block** since I had used my debit card for so long – I didn't know how much anything cost! Without thinking too much about it, I guesstimated \$50 for groceries and \$40 for walking around money. For two weeks.

My first inkling that **things were going to be different** was when I set out to run errands. My first thought was, “Oh, I'll just grab a bagel for a quick breakfast.” My second thought was, “Wait. If I stop at the bagel shop, that'll cost me \$6 and then I'll only have \$34 left.” So, a bowl of cereal it was. The next situation came when a friend asked me to meet for dinner. Suddenly, **I wasn't comfortable** dropping \$15-\$20 a meal. So we compromised and had \$1 tacos at a place downtown.

Grocery shopping was **another adventure**. Previously, if I saw something I wanted, it went in my basket, no questions asked. This time, I came armed with a list and a clear plan of what I actually needed. Did I really need a full-priced Cap'n Crunch when Froot Loops were on sale and just as tasty? All in all, I spent \$49.67 of my \$50 grocery budget.

So, how was it, you might ask?

The experiment was not easy, but it **opened my eyes** to my spending habits. Now, when I use my TTCU debit card, I'm more conscious of my purchases and the alternatives I can take to **save more money**, while still having fun.”

## Dates to Remember

### January

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

### February

15- President's Day (CU Closed)  
19- Diaper Dash (ORU)

### March

24- Annual Meeting  
(TPS Education Service Center)



Do these spending habits sound a little too familiar? Try tracking your spending for two weeks and determine where you can cut back – it might be surprising to see just how much you can save!

## REFINANCE AND SAVE!

Through April, refinance your car, RV or boat loan and receive a ½ point off our posted rates!

Visit any branch to refinance your loan and enjoy the money you're saving with your lower rate!

Visit [ttcu.com](http://ttcu.com) for more information.

Some restrictions apply. Existing TTCU loans, real estate and credit card loans are not eligible. Offer ends 4/30/16. With approved credit.



## Save with TurboTax®!

We are once again offering TurboTax to TTCU members.

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](http://ttcu.com) for more information.

# 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 **tccu.com**

## TTCU stats

### Members' Savings

**\$1,171,100,586**

**\$1,234,228,508**

### Members' Loans

**\$1,126,004,880**

**\$1,155,278,678**

### Total Reserves

**\$187,802,290**

**\$205,850,524**

### Assets

**\$1,514,570,119**

**\$1,610,079,889**

### Number of Members

**114,379**

**118,589**

■ November 30, 2014  
■ November 30, 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%
<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.*

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 <b>(PROMO)</b>		
\$1,000	1.00%	1.00%
\$50,000	1.05%	1.05%
24 Month		
\$1,000	.90%	.90%
\$50,000	.95%	.95%
36 Month <b>(PROMO)</b>		
\$1,000	1.44%	1.45%
\$50,000	1.49%	1.50%
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%
24 Month <b>(PROMO)</b>	1.05%	1.05%
36 Month <b>(PROMO)</b>	1.49%	1.50%
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 December 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.