

## THE “HOW YOUR CREDIT UNION BENEFITS YOU” ISSUE

*Benefit [ben-uh-fit]: noun. Something that promotes well-being. An advantage.*

Being a credit union member works in your favor. Low-rate loans and high-dividend earning accounts give you the advantage and benefit you financially. We encourage you to use your benefits to the fullest in the new year by visiting with one of our Certified Financial Counselors, taking part in our free financial literacy services, viewing helpful tips on our blog and social media sites or taking advantage of one of our many promotions.

**Read ahead** for some upcoming benefits offered to you, as well as ways you can benefit others this year.



## REFINANCE AND SAVE SOME POST-HOLIDAY CASH!

Through March, refinance a non-TTCU auto loan and receive ½ point off our posted rates!

Visit any branch or apply online at [ttcu.com](http://ttcu.com) to refinance your loan and enjoy the money you're saving with your lower rate.

With approved credit. Some restrictions apply. Existing TTCU loans, real estate and credit card loans are not eligible.



## See TTCU at the Tulsa Boat Show!

Mark your calendars! TTCU will be at the Tulsa Boat Show January 30 – February 5.

**Come visit our booth for on-site financing, giveaways and more!**

We'll have people available to answer any questions you may have. Visit [ttcu.com](http://ttcu.com) for current boat loan rates and we'll see you at the show!



# A MESSAGE FROM THE PRESIDENT

Happy New Year, TTCU!

Whew! A lot has happened in three months. Specifically, two big changes have occurred.

- We expanded into our new Corporate Office right next to our Southeast branch — just a short 17 months after groundbreaking. This facility will let us provide even greater levels of service to our membership and will position us for growth in the years to come.
- The final tally for SOS — Support Our Schools donations came in at more than \$2.8 million, impacting 40 school systems. Thank you to all who donated and supported our initiative — you made a difference!

Now on to 2017. Coming off the holidays can be overwhelming, both mentally and financially. We want to help you start off on fresh footing as you enter the new year.

Are you taking advantage of your credit union membership? If you want to discuss the benefits of your membership or seek some financial guidance, we're here for you! Feel free to visit any of our branch locations — we'll find the financial path that works the best for you and your situation.

I encourage you to take advantage of the benefits that 2017 brings — as always, your success is our priority



**Tim Lyons**  
President / CEO

Did you know?

**YOU CAN  
APPLY FOR A  
LOAN ONLINE!**



You have the freedom to apply for a loan anytime, anywhere.

Visit [ttcu.com](http://ttcu.com) under 'Loans and Credit' to apply for:

- Home loans
- Auto loans
- Personal loans

And more!

You can always save your application and continue the process later — apply on your own time with TTCU's Online Loan Application.



## **READING PARTNERS** AN OPPORTUNITY TO HELP

U.S. Senator James Lankford visited TTCU in October at the invitation of TTCU's CEO, Tim Lyons. Senator Lankford, a credit union supporter, met with Tim, Doug Aldrich and Dan Newberry to discuss issues important to credit unions and to TTCU members.

While at TTCU, Senator Lankford also discussed an organization of importance to him — **Reading Partners**. The organization recruits and trains volunteers to work one-on-one with elementary school students who struggle with reading, particularly students who attend low-income schools. Tulsa Public Schools has a number of elementary schools that participate with Reading Partners.

If you're looking for opportunities to help others in the new year, consider reaching out to Reading Partners at [www.ReadingPartners.org](http://www.ReadingPartners.org). You don't have to have a teaching background, just a desire to help. You could make a real difference in a child's life!





*From the TTCU blog*

## DEEP IN THE HEART OF TEXTING

BY GINGER R.

I recently started using mobile banking and use it all the time to check my balances, pay bills and transfer funds. My success with mobile banking led me to rethink my status on other technology I had previously avoided — specifically, text banking. I honestly never saw the point.

Since I already had the mobile app on my phone, enabling the text banking feature was super easy. I then set up the text banking number (226563) as a contact in my phone so it would be easily accessible while on-the-go. And the benefits were immediate. Just last week as I was heading out of town, I had a brief moment of panic that I didn't transfer funds from my savings to my checking. With a simple text, I realized that I indeed spaced on this task, so with another quick text, I made the transfer and was on my way.

With a simple text I can check the status of my accounts in a matter of seconds. No app. No computer. No phone call. It's like a texting relationship with my TTCU accounts! And unlike some text messages I receive from my friends, I can always understand what my account is telling me — no autocorrect fails here!

Today, when I need to check my account balance or transfer money from savings to checking, I have options. Just a few months back, I did everything on my computer. I didn't necessarily feel restricted, but it was definitely limiting. But now, I just do what comes naturally — I text! Oh my goodness, it's like mobile and text banking were designed just for my lifestyle.

For more helpful information about managing your finances day-to-day, check out TTCU's blog at [ttcu.com/more/other/blog](http://ttcu.com/more/other/blog).

Message and data rates may apply from your wireless carrier.

## Dates to Remember

### January

- 16- Martin Luther King, Jr. Day (CU Closed)
- 30- Tulsa Boat Show begins

### February

- 5- Tulsa Boat Show ends
- 20- President's Day (CU Closed)

### March

- 21- Annual Meeting (UMAC)



## DOES YOUR MEMBER INFORMATION NEED A REFRESHER?

Is your current information on file correct? Perhaps you have moved or received a new phone number, or maybe you have changed your email address.

We want to make sure we have your correct information, and updating is easy!

Visit online banking and click on "Address Change" under the More Options tab.

There, you can easily update your phone numbers, email and address info.

	<b>More Options</b> 
	Account Display
	Add Bill Pay Accounts
	Security
	Mobile Deposit Setup
	Text Banking
	<b>Address Change</b>
	Themes
	Add a NEW Account

## SAVE WITH TURBOTAX®!

We are once again offering TurboTax as a benefit for 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! Visit [ttcu.com](http://ttcu.com) for more information.



**YOU COULD WIN  
\$50!**

*We value our readership,  
and want to reward you.*

Mail this coupon with your name and number to:

**TTCU The Credit Union, Attn: Marketing**  
PO Box 4999, Tulsa, OK 74159

Or send us an email to [marketing@ttcu.com](mailto:marketing@ttcu.com) for  
a chance to win a \$50 gift card — just for reading  
the newsletter!

Entry must be received by 3-31-17.

## We want your feedback!

Has TTCU had an impact on your life? Tell us your "TTCU Story!"

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

or comment online  
at [ttcu.com](http://ttcu.com)

## TTCU stats

### Members' Savings

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

**\$1,313,230,060**

### Members' Loans

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

**\$1,207,335,905**

### Total Reserves

**\$205,850,524**

**\$217,149,283**

### Assets

**\$1,610,079,888**

**\$1,711,368,136**

### Number of Members

**118,589**

**122,660**

■ November 30, 2015

■ November 30, 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	0.25%	0.25%
\$20,000.01 - \$40,000.00	0.40%	0.40%
\$40,000.01 - Above	0.50%	0.50%

## 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)

*Fees could reduce earnings*

	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 12, 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  
9815 E. 81st 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.