

MODERN MONEY

Life is better in balance.®

FALL 2021

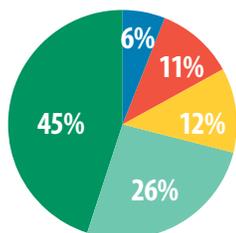
MEET A MEMBER

Seth and Ashley P.
Home Branch: Downtown
MEMBERS SINCE 2015

"I've always had great customer service with TTCU."

YOU SAID...

What is your favorite thing about Fall?



- 6% Sweater weather
- 11% Leaves changing
- 12% Football season
- 26% Cooler temps
- 45% All of the above

Love and Money

First comes love, then comes marriage and then, for Seth and Ashley, came the joint bank account. When Seth and Ashley got married last year and began combining their lives, they also wanted to combine their money. They began looking around for the perfect financial institution for their new joint accounts.

"We actually did it on Valentine's Day, so I guess that says love to us," Seth said. "We had a nice lunch, then went down to the [downtown TTCU branch]."

They chose TTCU for several reasons. Seth had experience with TTCU thanks to an auto loan. When he first started shopping for a new vehicle back in 2015, TTCU hadn't even been on Seth's

radar. But when his financing with another institution fell through, the dealership helped him get a loan with TTCU for a Dodge Ram.

"It had an even better interest rate than the other loan, so that worked out well," Seth said. "And I've always had great customer service with TTCU, so eventually I got a checking and savings, too."

They also both worked in downtown Tulsa, so they were looking for a financial institution with a convenient downtown location. They decided to build their future with TTCU.

"It was an effortless, easy experience switching [financial institutions]," Ashley said. "And TTCU's app has really helped us

with budgeting – it's easy to see where our money's going."

As a newly married couple, they began working on their financial goals. First, they paid off their vehicle loans, then their next financial priority was to build an emergency fund. They look forward to buying their own home someday and having children, and see TTCU as their financial partner through strong economic times and downturns.

"With everything going on in the world right now, we're seeing the importance of having six to eight months' income in reserve," Ashley said.

Each member's rates, products and eligibility are based on individual circumstances. All offerings, rates and approvals are based on the member's information provided to the credit union at application.

Get 5% back on online purchases!

Want to add a little extra cheer to your holiday budget? With TTCU's CashBack card, you'll get 5% cash back on your first \$2,500 in online purchases through December 31 and up to 1.5% cash back after that.

Apply online* or at any branch.

With approved credit. Some restrictions apply. 5% cash back on first \$2,500 in online purchases and up to 1.5% after that. CashBack percentage is not guaranteed and may change at any time. Eligible transactions are subject to change at any time. 1.5% CashBack reward requires a TTCU checking account with direct deposit of \$250 or more; other CashBack cardholders receive 1% back.

*Message and data fees may apply from your wireless carrier.



And Edmond makes nineteen!

Our new Edmond branch, conveniently located on a corner lot at 925 Covell Village Dr., officially opened for business in August. Edmond brings our current branch count to nineteen and is our second location in the greater OKC area.

"We're excited to expand our physical footprint in the OKC area to better serve our members," CEO and President Tim Lyons said. "As a not-for-profit, our members' financial success is our primary goal."

If you're in the area, come visit! We'd love to see you.

HIGHLIGHTS

Modern, open feel

.....

Video teller machines that allow members to do simple transactions themselves in the drive-thru



Ask an Expert

Q: I've realized that I need to start taking a closer look at my finances. How do I go about conducting a financial checkup?

The past year has made many of us aware of the fragility of our personal financial situations. Most experts suggest you conduct a regular personal financial checkup on an annual basis. When doing so, it is important to follow a system to make sure you don't leave anything out or miss something critical to your financial well-being. Gaining greater control over your finances can give you greater control over your life.

Here's a simple checklist to follow:

- ✓ Set two or three attainable financial goals to achieve during the year and commit them to writing. This will help guide your financial choices throughout the year.
- ✓ Review any major life changes that have happened since your last financial checkup. Have you changed jobs or moved? Gotten married or divorced? Welcomed a new family member? These are all things to consider that may alter your plans moving forward.
- ✓ Review your budget. Your budget is the plan you follow to handle your income and expenses. The idea is to make sure you have enough income to cover all expenses and still leave funds to meet your financial goals. Each month, review and adjust as needed.
- ✓ Review your debt and look for ways to accelerate repayment. If your debt is rising, especially credit card debt, it might be time to adjust spending so that those balances start to decline.
- ✓ Review your credit reports annually. There are three main credit reporting companies: Equifax, Experian and

TransUnion. Each are required by federal law to provide you with a free copy of your credit report annually. You can obtain your reports at AnnualCreditReport.com. If you find any errors, dispute them immediately.

- ✓ Build your savings. Routinely set aside funds to build an emergency account that covers 60 to 90 days of basic living expenses. In addition, check available interest rates to make sure your savings are going into the highest-yielding accounts possible. Having a safety net gives you greater control over your finances and prepares you for the unexpected.
- ✓ Make sure you have the insurance you need at a competitive price. Remember to check on premium quotes annually to insure you aren't overpaying for your coverage.
- ✓ If you hit a road bump due to job loss or illness, don't hesitate to contact those you owe to. Most will willingly work with you and help you move past current challenges.

Just like any kind of checkup, performing a yearly financial one like this can help you identify those areas that need more attention and where you should make some adjustments. Finally, to maintain a good idea of your financial well-being, repeat the steps above each year.

Charles Chastain is the EVP/Chief Operations Officer at TTCU Federal Credit Union.

Celebrating Milestones

TTCU had several reasons to celebrate recently. Thanks to your trust in your credit union, TTCU continues to grow in both membership and asset size. We recently reached \$2.5 billion in assets, which is a 15% increase since this time last year. We also added over 6,000 members over the past year. Your credit union is safe and sound and ready to help you weather the continued uncertainty brought by our ongoing pandemic.

We also celebrated a milestone in giving back to the community. Thanks to our members who regularly use their School Pride® debit cards, TTCU's School Pride program increased its giving to local schools by 20% this August! We were so pleased to give \$144,750 to over 60 schools and colleges across Oklahoma. TTCU also had a busy back-to-school season. Our staff members were able to visit nearly 150 schools to give teachers supplies, including planners, for the upcoming school year. TTCU was founded by teachers, but now we accept members from all walks of life. However, our passion for supporting local schools remains the same.

We also celebrated the opening of our nineteenth branch this August. Located in Edmond, this branch will allow us to continue to grow and serve additional people in the Oklahoma City area. We also have plans to open another OKC branch in 2022. If you live near our new location, we would love for you to drop by and visit us.

As always, if there is any way we can help you, please stop by any location or give us a call. Thank you for choosing TTCU as your trusted financial institution.

Tim Lyons

Tim Lyons
TTCU President / CEO



ONE SIZE DOES NOT FIT ALL

BY GINGER R.

There are a ton of great financial resources out there. Websites like The Penny Hoarder and NerdWallet give you endless tips on managing your money. But let's be honest — **financial advice is not a one-size-fits-all.**

When I set out to get my financial life in order, I read a lot of different articles and books. I would take the advice and tips to heart, only to fail again and again. This led me to give up, which in turn, made my financial life even worse.

I eventually managed to turn my financial life around, but I still remember the feeling of not being heard. Below are some of the most common financial tips that didn't work for me and what I did instead.*

Set your bills to pay automatically

This advice is great in helping you avoid late fees. However, when I was living paycheck to paycheck, I couldn't guarantee the money would be in my account when the automatic payment took place. If the money wasn't there, I could possibly incur overdraft fees, making my financial situation even worse. My solution was old school. I bought a calendar and wrote down the due date of every bill. I still incurred the occasional late fee, but it was not as often, and it was still less than multiple overdraft charges.

If you get a raise, increase your retirement contribution

Again, this is great advice! Retirement will come sooner than you expect, and you want to be prepared. But when you are struggling financially, getting a raise

can give you some much needed breathing room. For me, it was more important to meet my daily needs. Instead of increasing my retirement account, I used the extra funds to get caught up on my bills and continue to pay down my debt.

Use monetary windfalls to start or increase an emergency fund

If you already have a budget and are making ends meet, this is phenomenal advice. But if you're trying to correct bad financial decisions and climb out of debt, it may not be the best course of action. Personally, I compromised. I used a portion of my tax refund to start an emergency fund. It wasn't much but it was the start of something. I then used the remainder of my tax refund to continue working on my debt.

Adapting common financial advice to better suit my needs eventually allowed me to set a budget that was sustainable. This opened a path to better handling of my finances. Finally, I was able to utilize all those great tips I couldn't at the beginning of my journey. To keep yourself motivated, Liz Stidham, Chief Branching Officer, recommends tackling smaller debts first. Seeing progress on smaller debts can give you a much-needed boost to stay on track.

If you need help getting started, TTCU is here for you. No matter where you are, we have someone on hand who can work with you to get you on the right path so that you, too, can live life in balance.

**Opinions are my own and do not reflect financial advice.*

TTCU Stats

Aug. 31, 2020

Aug. 31, 2021

MEMBERS' SAVINGS



\$1,958,773,888

\$1,696,744,676

MEMBERS' LOANS



\$1,371,864,038

\$1,430,265,276

TOTAL RESERVES



\$330,222,097

\$301,419,179

TOTAL ASSETS



\$2,556,382,880

\$2,286,513,250

NUMBER OF MEMBERS



143,311

138,499

What would you do with \$200 in fun money?

- A. Spend a relaxing day at the spa
- B. Buy that tool set you've been eyeing forever
- C. Take a weekend vacation
- D. Sure, those sound fun — but you'd do something totally different!



Through October, when you open a new TTCU checking account with direct deposit, you can get a \$200 bonus to spend on anything you want!

Now that sounds like fun!

Ready to get started? Apply for a new checking account online or at any branch location.

*With approved credit. Some restrictions apply. Offer valid 8/1/2021 to 10/31/2021. Account must be a new checking relationship; offer does not apply to second or subsequent checking accounts. A 1099-INT or applicable tax form for the value of the promotional account credit will be issued to the account holder.

WANT TO PUT YOUR EXTRA \$200 TOWARD A GOAL?

Our free Money Manager can help. It's a simple, convenient way to keep your finances in order — and can be used inside online or mobile banking.*

Simple — Build your budget, watch your spending and stay on track.

Convenient — See accounts from all your financial institutions in one place.

Secure — All the security benefits of our online and mobile banking platforms.

*Message and data fees may apply from your wireless carrier.



Coming Soon!

A fresh look for the TTCU website

We've made some changes to our website and are excited for you to see the updates! With the fresh new look, you'll also find a simple, straightforward navigation and convenient new features designed to improve your website experience.

Created with you in mind, we've put an emphasis on providing helpful solutions for all your financial needs. The updated design makes finding resources quick and easy.

WHAT YOU CAN EXPECT:

- Fresh design and layout
- Easy-to-use navigation
- Simple solutions and answers to popular questions
- Helpful new tools, like calculators
- Spanish language enhancements

We hope you'll love this new ttcu.com experience.

Message and data fees may apply from your wireless carrier.



TTCU is federally insured by NCUA.

TTCU pays you back!

Are you getting your member rewards? When you reach gold member status, you qualify for member rewards dividends. Gold membership requires an active checking account, a direct deposit in the last 60 days and having any combination of loan and deposit balances of \$20,000 or higher. The more you use TTCU's services, the more you can get back!

For a full list of the levels and benefits, visit ttcu.com.

MEMBER REWARDS PAYOUTS

QUARTER TWO 2021

\$925,019

YEAR-TO-DATE

\$1,829,777

Some restrictions apply. Past dividend rates are not a guarantee of future dividend rates. See member rewards requirements at ttcu.com.



TTCU supports your school!

Every time you use your School Pride® debit card, TTCU donates to your school.

With approved credit. Some restrictions apply.

SCHOOL PRIDE DONATIONS

\$1,798,979

donated to Oklahoma schools since 2007!

Get yours today!

Visit us!

CORPORATE OFFICE

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Tulsa, OK 74133

TELEPHONE

918.749.TTCU (8828)
1.800.234.TTCU (8828)

ONLINE SERVICES

www.ttcu.com

Tulsa

DOWNTOWN

501 S. Boston, Ste. 103

EASTLAND

14501 E. 21st St.

MIDTOWN

3720 E. 31st St.

NORTH POINTE

140 E. Pine

RIVERSIDE

7155 S. Riverside Pkwy.

SOUTHEAST

10081 E. 81st St.

OKC Area

EDMOND

925 Covell Village Dr.

QUAIL SPRINGS

15104 N. Pennsylvania Ave.

Northeast Oklahoma

BIXBY

13475 S. Memorial Dr.

BROKEN ARROW NORTH

1050 N. 20th St.

BROKEN ARROW SOUTH

6410 S. Elm Pl.

CLAREMORE

1800 S. Hwy. 66

JENKS

105 S. 9th St.

MIAMI

303 Goodrich Blvd.

MUSKOGEE

3801 W. Okmulgee

OWASSO

11725 E. 96th St. N.

SAPULPA

100 S. Mission

SAND SPRINGS

202 S. Main St.

TAHLEQUAH

778 E. 4th St.

