

MODERN MONEY

Life is better in balance.®



SPRING 2022



MEET A MEMBER

Jocelyn T.
Home Branch: Southeast
MEMBER SINCE 2017

"It felt like the credit union met me where I was and helped me with my financial goals."

TTCU made budgeting easy!

When Jocelyn moved to Oklahoma four years ago, she was excited to launch her adult life. One of the things she needed was a financial institution to help her manage her money.

"I had been educated on the difference between credit unions and banks," Jocelyn said. "I appreciated the fact that credit union members were the owners of the credit union."

TTCU had a location near her new home, so it was the perfect choice.

Once Jocelyn opened an account, she found out just how much she loved her new membership at TTCU.

Saving money is important to her, and TTCU's mobile app is part of her toolkit to launch her dreams. She found it to be easy to navigate and transfer between accounts when needed. Jocelyn uses the built-in budgeting feature all the time.

"TTCU's budgeting app is great on the go!" Jocelyn said. "It helps me make sure all my money is going where it needs to!"

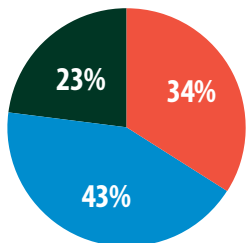
Jocelyn dreams of someday being an entrepreneur and launching her own business, and she is happy to have TTCU as her partner along the way.

"It felt like the credit union met me where I was and helped me with my financial goals," she 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.

YOU SAID ...

How has COVID-19 affected your financial status?



Gotten Better 23%
Gotten Worse 43%
Stayed the Same 43%

Introducing the TTCU Cares Foundation!

We're so excited to announce a new initiative to give back to our community! We've been working behind the scenes for over a year to bring this dream into reality.

FUNDING PRIORITIES

- ▶ Grants will be given to assist teachers. As a credit union founded by teachers, helping educators and students will always be part of our giving philosophy.
- ▶ Community betterment grants will be available for nonprofit organizations involved in making our communities better places to live and work.
- ▶ Human services grants will be available for organizations providing assistance with basic needs like food and shelter to help everyone in our community lead a stable life.



TTCU cares
FOUNDATION™

Get 5% back on home improvement purchases!

Landscaping or working on home repairs? When you use your TTCU CashBack credit card, you'll get 5% cash back on your first \$2,500 in purchases from select home improvement retailers* through June 30, 2022, and up to 1.5% cash back after that. Don't miss out on maximizing your rewards!

DON'T HAVE A TTCU CASHBACK CARD YET? APPLY ONLINE OR AT ANY BRANCH.

* Select retailers: Home supply warehouse stores such as Lowe's and Home Depot. Lumber & building materials stores such as Pixley Lumber, Sutherlands and M&M Lumber. Paint & wallpaper stores such as Sherwin Williams. Hardware stores such as Atwoods, Westlake Ace Hardware and Harbor Freight. With approved credit. Some restrictions apply. 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.



Announcing the TTCU Cares Foundation

I have exciting news to share with you. TTCU is launching the TTCU Cares Foundation to invest in our community educators and charitable partners through fundraising and grants, and we are inviting you to be a part of it.

I believe in the power of building a legacy. Giving back to the community is a commitment that TTCU Federal Credit Union made over 85 years ago. It's part of the credit union philosophy of people helping people. This foundation will formalize our giving efforts and allow us to have an even greater impact on the communities in which our members live.

This is a project that has been many years in the making and is near and dear to my heart. Through the foundation, we will be able to continue to support educators and our schools in new ways. Teachers invest their time and energy every day in helping our youngest citizens learn and succeed. The TTCU Cares Foundation honors that work by providing assistance to our educators and schools.

We will also support programs that improve the quality of life in our members' communities. We believe in the power of investing back in the communities that have chosen to invest in us through credit union membership. After all, these communities are our homes, too.

I invite you to become a member of the TTCU Cares Foundation by contributing at least \$1 a month. You can talk to the staff in any branch or call Member Relations at (800) 234-8828 to get started. Together, we can shape a bright future for our teachers, our students and our communities.

Tim Lyons

Tim Lyons

TTCU President / CEO



Ask an Expert

Q: I'm expecting a nice tax refund this year. What should I do with the money?

This is exciting! A large tax refund is the perfect opportunity to use the money to get ahead and build the financial future you dream of. Here are some ideas of ways you can use that money to build your financial future:

- Pay off debt. This should be your top priority, especially if it is high-interest debt such as a balance carried on a credit card. Using the money to pay this down will give your budget some breathing room in the next year.
- Create an emergency fund. This can save you from having to use a credit card for emergencies in the future so you can avoid creating that high-interest debt in the first place.
- Further your education. If there is a class, certificate or degree that you have been wanting to pursue, now might be the time to do it, especially if it has the potential to boost your income. Using your windfall to invest in your future earning potential is a decision you can feel good about.
- Put it toward retirement. The earlier you can build your retirement account, the more time it has to grow and help you have a comfortable lifestyle later.
- Start a college fund for your kids. Once you have a child, it is never too early to start planning for their future education. You can put the money in a 529 College Savings plan or in a money market account set aside for that expense.

Liz Stidham is the Senior VP of Branch Operations at TTCU Federal Credit Union. She has over 33 years of experience in helping TTCU members.

HOW ARE YOUR CHILD'S MONEY SMARTS?

BY ABIGAIL S.

We never expected birthday money to lead to tears.

When my brother was four, he was given some cash for his birthday. And he knew just what he wanted to spend it on: this wooden train bridge he'd been eyeing in the local toy store.

But when my brother handed the money over, and the clerk handed him the toy, he burst into tears! After some comforting, my dad discovered that my brother didn't realize he wouldn't get to keep the money, too. He learned an important financial lesson that day: You can only spend your money once.

Experts say your kids' money habits may be set by age five. A University of Michigan study found that kids as young as five have emotional reactions to spending and saving, and those emotions will form the basis of their future money habits.

It's never too early to start teaching good financial habits, according to the researchers.



HERE ARE SOME TIPS FOR AGE-APPROPRIATE SKILLS TO TEACH:

AGE 3-5

Have your child set a small savings goal for a toy they want. You could also consider a matching program where for every dollar they save for a week or more, you double it so they have greater spending power. Researchers at Stanford found that kids who learned delayed gratification at a young age had better SAT scores and grades in college.

AGE 6-10

Start to explain to them how budgeting works. Tell them about all the different expenses your money has to go toward, before you can spend on fun things. Maybe give them a certain amount of money they can spend on snacks at the store so they learn how to make choices within a budget. With their own money, encourage them to start three "buckets": spending, saving and charitable giving.

AGE 11-13

If your child doesn't have a savings account already, take them to your local credit union to sign up. At this age, they can see the gratification of saving up for larger items. Also, explain to them how dividends work for savings accounts and show them the interest they earn on their statements.

AGE 14-18

This is the perfect age for kids to sign up for a checking account and get their first (parent-supervised!) debit card.

Nationally, more than 457,000 kids have savings accounts. If your child doesn't have one yet, now is the perfect time! Your child could have a chance to win \$50! Visit your local TTCU branch today to get set up.

Source: <https://www.weforum.org/agenda/2018/01/children-develop-their-spending-and-saving-habits-by-the-age-of-5>

TTCU Stats

Feb. 28, 2021

Feb. 28, 2022

MEMBERS' SAVINGS



\$1,828,978,824

\$2,051,309,689

MEMBERS' LOANS



\$1,394,762,230

\$1,394,267,470

TOTAL RESERVES



\$311,031,842

\$311,760,632

TOTAL ASSETS



\$2,417,865,822

\$2,614,506,953

NUMBER OF MEMBERS



140,439

145,046

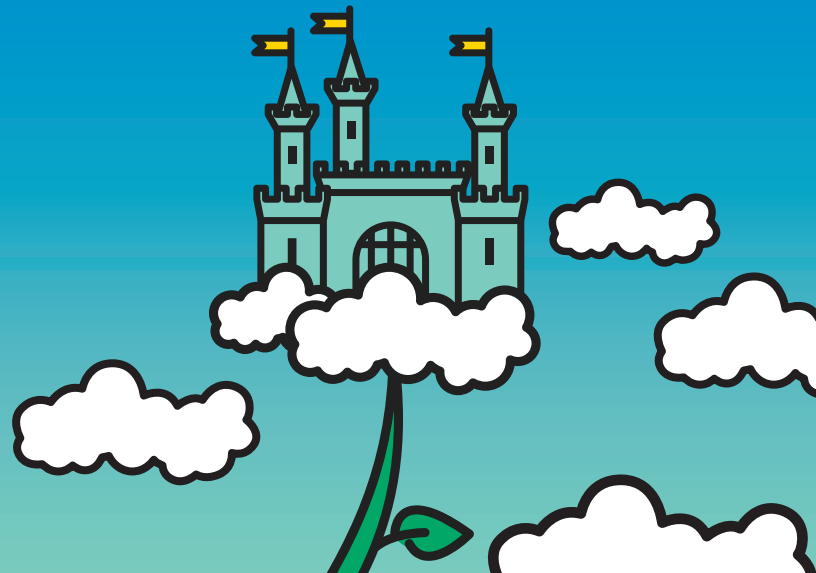
Your child could win \$100!

Save small, dream big at TTCU, and one day you may have enough to fulfill a financial dream! It's Youth Savings Month, which is the perfect time to start teaching your children the money lessons they need to be successful later in life.

In honor of Youth Savings Month, we're giving away \$100 to a lucky member under age 18 at each branch! It's super easy to enter. Your child simply needs to make two deposits for a grand total of \$25 or more in April to be entered to win!

Some restrictions apply. Must be under 18 years of age to be eligible. Money must be deposited into the child's savings account. Transfers from an existing TTCU account are not eligible. One winner from each branch will be randomly selected from all eligible entries and notified. Cash bonus will be automatically deposited into the account no later than 5/31/22. Full rules can be found at http://bit.ly/ttcu_youthsavings22.

TTCU is federally insured by the 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

2021 FOURTH QUARTER
\$953,302

2021 TOTAL
\$3,719,655

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

Visit us!

CORPORATE OFFICE
9815 E. 81st St.
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.

Did you know?

YOU CAN BECOME A MEMBER OF THE TTCU CARES FOUNDATION!

If you commit to giving at least \$1 a month, you can become a member of the TTCU Cares Foundation! We'll put your donation to good use helping our community and keep you updated on all the good work the foundation is doing.

Call (800) 234-8828 or visit any branch to give now. For more information, visit www.ttcucares.org.



MEET THE FOUNDATION DIRECTOR!

Stephanie Bonner has been serving

Tulsa nonprofits since 1997. Her experience has spanned from helping area aging seniors to serving an agency for abused children. Stephanie has come to the TTCU Cares Foundation from the Tulsa Regional Chamber, where she served as the VP of Resource Development. She is a native Tulsan and graduate of the University of Oklahoma. Stephanie has been married to her husband, David, for 28 years. They have one daughter, Sheridan.

PEOPLE HELPING PEOPLE.



TTCU is federally insured by the NCUA.



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
\$1,928,729

Donated to Oklahoma schools since 2007!

Get yours today!

