

MODERN MONEY

Life is better in balance.®

❄️ WINTER 2024

MEET A MEMBER

Kenneth L.
Home Branch: Midtown
MEMBER SINCE 2014

"I didn't have to worry about juggling a bank, or a broker or all those different moving parts."

Finding a forever home with TTCU

BY LESLIE P.

At the height of the Covid-19 pandemic two years ago, Kenneth and his family were ready to embark on their next milestone: buying a house. With Covid-19 changing so many aspects of life, including how financial institutions were able to conduct their business, Kenneth was glad to have a partner like TTCU to help him navigate the changes. Despite Covid-19 restrictions, TTCU was able to help secure a mortgage for their new home.

"I was able to fill out everything digitally and send it back to them," Kenneth said. "I didn't have to worry about juggling a bank, or a broker or all those different moving parts."

This wasn't Kenneth's first experience with TTCU. After having difficulty finding a bank that would approve him for a car loan, TTCU approved one in 2011, which resulted in him eventually switching all his accounts over a few years later. For Kenneth, choosing TTCU for his mortgage was a no-brainer.

As a member of the Cherokee tribe, it was important to Kenneth that his loan officer was familiar with the Cherokee Mortgage Assistance Program. He was put in contact with a loan officer in Tahlequah that helped him with this extensive process entirely online.

"Our loan officer met us at our communication comfort level," Kenneth said. "She was also the one that referred us to our realtor, who was also experienced with the Cherokee Mortgage Assistance Program."

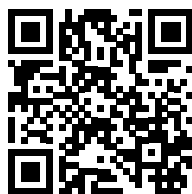
Thanks to his experience with great customer service, Kenneth and his family closed the deal on their forever home March of 2022.

"If you want to be a part of a financial institution that almost feels more like a community than a for-profit enterprise, then I would highly recommend TTCU," he said.

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

TTCU GIVES BACK!

Learn more about the
TTCU Cares Foundation.



Build your credit today, achieve your dreams tomorrow!

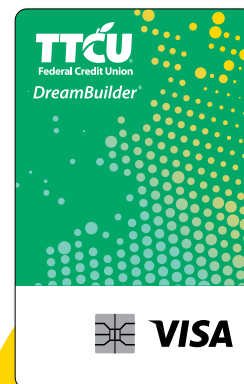
Pave the way towards your financial dreams with the TTCU DreamBuilder® Platinum credit card! This specialized card is designed for those aiming to establish and enhance their credit score while setting the stage for future milestones like owning a new vehicle or a dream home.

Worried about eligibility? It's as easy as depositing funds into your TTCU savings account and maintaining consistent on-time payments for a year. After successfully meeting these

requirements, you'll be eligible to apply for our regular Visa® Platinum card. Whether it's building credit from scratch or simply strengthening your financial profile, the DreamBuilder® card provides a solid foundation for your financial journey.

Applying is easy, just visit ttcu.com or any branch!

With approved credit. Some restrictions apply. Share pledge (savings deposit) amount 100% of credit limit and will not be available for withdrawal. Message and data fees may apply from your wireless carrier.



Message from the President

For many of us, the new year encourages us to make a new financial plan. Whether you're saving for a vacation or an emergency fund, TTCU can assist in creating your plan. Setting aside money to save for significant purchases is important because it provides greater security in life. Saving can help cover future expenses, alleviate financial stress and plan for things like vacations.

Planning for something that's months away may not feel urgent, but saving money instead of waiting until the last minute can pay off in the long run. It's important to list your various goals and develop savings strategies for both short-term goals (such as a vacation or a down payment on a house) and long-term goals (such as opening a business or retirement). It also helps to make savings goals "SMART" goals. SMART is an acronym for Specific, Measurable, Attainable, Realistic and Time-Related. Thinking through your goals can help you achieve them.

Fortunately, we have resources in the TTCU banking app to help you plan for any future expenses. Within the "financial wellness" tab we've introduced a useful tool under "savings goals." It's like a virtual piggy bank! You can choose what you're saving for, the amount and the target date. You'll also be able to take a financial literacy quiz, which will then direct you to resources perfect for your life stage.

As you're saving for the future, you'll want to make sure that you're getting the best return on your investment. If you don't plan to spend the money you're saving for a while, you could consider investing in one of TTCU's many certificate options. These time-locked savings accounts offer the potential for a higher interest rate compared to a regular savings account.

No matter your age, stage of life or level of wealth, creating a savings plan can put you on the path toward reaching your financial goals and keeping up your financial health. Let TTCU guide you into making a new financial plan for the new year.

Tim Lyons

Tim Lyons
TTCU President / CEO



Get free admission to Greenwood Rising, courtesy of TTCU!

Greenwood Rising Black Wall Street History Center, located at 23 N Greenwood Ave in Tulsa, tells the remarkable and resilient story of the Greenwood community by bringing the story of Tulsa's Black Wall Street to life.

As part of TTCU's sponsorship of Greenwood Rising, the museum will be offering free admission to Oklahoma residents on Fridays starting January 12, 2024, and ending on March 1, 2024.

Visit [greenwoodrising.org/freedom-fridays-ttcu](https://www.greenwoodrising.org/freedom-fridays-ttcu) for all the details.



MASTERING FINANCIAL WELLNESS

BY LESLIE P.

We're all familiar with credit scores but have you heard of a "FinHealth Score"? Well, I recently had the opportunity to find my financial health score through a short quiz on TTCU's mobile banking app. I decided to give the quiz a shot and received a score of only 42%. This score sounds kind of low, right? But here's the kicker — about half of Americans score the same. It just goes to show that understanding your financial situation can be a real challenge.

As a college student set to graduate in December, I've got my fair share of financial worries. I often find myself contemplating the state of my finances. The looming uncertainty of post-graduation expenses, including student loans and rent, can be overwhelming. Growing up, finances weren't a topic of conversation, so I never learned how to properly budget and save money.

Thankfully, after taking the financial health quiz on my app, I was redirected to TTCU's website to receive personalized financial tips dependent on my score. There I discovered a wealth of resources and tips to improve my financial well-being. I was provided with budgeting tools and educational articles on saving and financial literacy. I was even provided with information about different savings plans that could help me save more money than a regular savings account. TTCU is committed to helping individuals like me navigate the complexities of personal finance.

Understanding your financial health is a crucial step towards making informed financial decisions. Whether you're a recent graduate or simply looking to gain control of your finances, TTCU's financial health quiz and online resources can be valuable tools on your journey to financial stability.

Message and data fees may apply from your wireless carrier.

Earn cash back on gas and groceries!

Need some wiggle room in your budget? With TTCU's CashBack card, you can earn up to 5% cash back on gas and grocery purchases, now through March 31, 2024. Earn cash back on your first \$2,500, and up to 1.5% cash back after that. It's one more way TTCU is here to help.

Apply online* or at your local branch.

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% cash back reward requires a TTCU checking account with a direct deposit of \$250 or more. Other CashBack cardholders receive 1% back. *Message and data fees may apply from your wireless carrier.



ASK THE EXPERT



Q: Is a certificate the right choice for my savings?

Great Question! In a world full of investment options, finding the right option to grow your savings can be an overwhelming task, especially for beginners. This is where certificates come into play, offering a low risk yet rewarding investment strategy.

Q: What are certificates?

Certificates are time-locked savings accounts offered by financial institutions. What makes them unique is their ability to fetch a higher interest rate compared to a regular savings account. The interest you earn in certificates adds to your savings, so you earn interest on top of interest. It's like making your money work harder for you! However, there is a catch — withdrawing funds prematurely will result in penalties. The duration of these certificates varies depending on the institution, ranging from 45 days to 72 months, requiring an initial deposit usually starting at \$500.

Q: Are there different types of certificates?

There certainly are. At TTCU for instance, three promotional certificates are offered: 45-day, nine months and 19-month options. Each of these options are offered in different financial tiers, including "Regular" for balances under \$50,000, "Jumbo" for amounts exceeding \$50,000, and "Super Jumbo" for balances of \$200,000 and above. Dividends also play a key role when it comes to choosing certificates. You see, as your money grows within the certificate, dividends accumulate adding to your overall earnings.

Q: What factors should I consider when choosing a bank or financial institution to purchase a certificate from?

Before jumping into the certificate bandwagon, take a second to ponder. Assess your financial needs — is this money you can tuck away without needing a quick rescue? Flexibility is also extremely important to think about; scan the market and be aware of potential penalties for premature withdrawals. These penalties can vary but often range from 30 to 180 days' worth of dividends based on the certificate's term. While they're not always transparent on websites, a quick call to the financial institution will provide you with precise penalty information.

So, there you have it — an insight into the world of certificates, offering growth and stability for your savings. To dive deeper into the workings of certificates and explore options tailored to your financial goals, consider visiting ttcu.com or a nearby TTCU branch for more information.

Liz Barnes is the Regional Director of Branch Operations at TTCU.

Message and data fees may apply from your wireless carrier. A penalty will or may be imposed for early withdrawal. Promotional certificates may automatically renew into varying terms.



This tax season you can get the **biggest savings on tax prep services and expert tax help.**

Plus, enter for a chance to win \$10,000 from Love My Credit Union® Rewards.



Get a bigger discount this tax season with **savings of up to 20% on TurboTax** federal products. Hand off your taxes, get help from experts or file on your own — with TurboTax, America's #1 tax preparation provider.



Get expert tax help and the best-in-market offer of **savings up to \$25 on H&R Block** professional tax prep. Get your taxes done by a tax pro in an office, via video or by phone — with H&R Block, experience counts.



Scan the QR code to get your discounts and enter to win, or visit taxservices.lovemycreditunion.org today!

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 tccu.com.

MEMBER REWARDS PAYOUTS

2023 YEAR-TO-DATE:
\$2,923,873

Some restrictions apply. Past dividend rates are not a guarantee of future dividend rates. See member rewards requirements at tccu.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
\$2,401,229

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NORTH POINTE
140 E. Pine

RIVERSIDE
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SOUTHEAST
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OKC Area

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QUAIL SPRINGS
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Northeast Oklahoma

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13475 S. Memorial Dr.

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1050 N. 20th St.

BROKEN ARROW SOUTH
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