

YOUR TRUSTED
SOURCE FOR
FINANCIAL SOLUTIONS



MODERN MONEY

Life is better in balance.®

 **SPRING 2023**

MEET A MEMBER

Justin K.
Home Branch: Southeast
MEMBER SINCE 2006

"(TTCU staff) had a high level of attention to detail and a high level of expertise. I am always satisfied with my interactions with TTCU team members."

Great Rates Lead to a Great Upgrade

With growing children, Justin and his wife, Maiko, had been thinking about buying a new home. Their current home was starting to feel cramped, but they finally kicked off the process with a little nudge from TTCU.

When someone at TTCU talked to Justin about TTCU's loan rates, he decided it would be the perfect time to buy a home. He and his wife put their home on the market and began shopping around. They found the perfect house, which doubled their living space, and TTCU helped them find the perfect loan.

"It was a great process, all the way through to close," Justin said. "(TTCU staff) had a high level of attention to detail and a high level of expertise. I am always satisfied with my interactions with TTCU team members."

The new house has a playroom, which is perfect for their children, Lilah and Kai, to practice gymnastics,

Tai Kwon Do and violin. Even their dwarf hamster, Yu Ki Oh, is enjoying the extra space, as he spends most evenings rolling around in his ball. Everyone in the family is living their best life in the new home.

It wasn't Justin's first experience with TTCU. He had walked into the Southeast branch to ask about a truck loan back in 2006, then ended up using TTCU for a car loan as well. Thanks to his great experiences with those loans, he decided to use TTCU for all his loans moving forward.

"Using TTCU just made sense to us," Justin said.

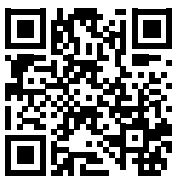
For Justin, it's the people that really make the experience at the branch so wonderful.

"Money's money, but I love the people," Justin 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.

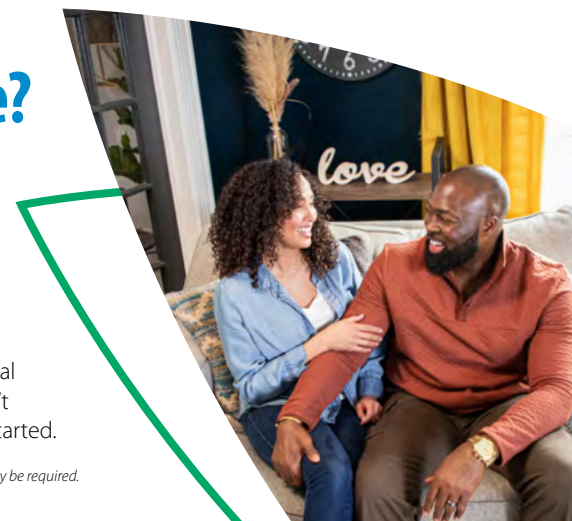


What could you do with the equity in your home?

- ✓ **Remodel?**
- ✓ **Pay tuition?**
- ✓ **Consolidate debt?**

If you need some extra wiggle room in your budget, TTCU Federal Credit Union can help with a home equity loan, even if you didn't finance your home with us! Visit any branch or ttcu.com to get started.

Equal Housing Lender. With approved credit. Some restrictions apply. Property and flood insurance may be required. Message and data fees may apply from your wireless carrier.



Exciting changes coming to your digital banking experience!



We've been working hard behind the scenes to be able to serve you better and prepare our credit union for the future. On April 25th, we are taking digital banking to the next level by launching a new digital banking experience.

You will have access to new features designed to deliver a quick, seamless and more intuitive experience so you can manage your accounts with ease.

As we upgrade, some of our services will be unavailable, and you will need to take action to continue to access your accounts online. Most importantly, you will need to set a password for your TTCU online banking account.

The information on this spread will help you prepare for the changes that are coming.

Whether you log in to your TTCU accounts through a web browser or our app, be watching for exciting new features to help you better manage your money!



WHAT DO I NEED TO KNOW RIGHT NOW?

When will online banking be inaccessible?

Great news, we plan for online banking to be unavailable **for only about ten minutes** on April 25th. If you try to log in and cannot, please try again in a little bit, as the system should be back online shortly.

Will my transaction history still be available?

We know how important your financial information is to you! All your transaction history for the past two years will be automatically entered into the new system. If you need access to earlier information, please sign up for eStatements, as all your transaction history will be available there.

What will happen with my scheduled bill payments and money transfers?

Good news! All your scheduled bill pay information and money transfers will be automatically transferred to the new system. Your payments will process as usual. However, as we make exciting changes and enhancements to our system, there will be a **scheduled blackout period** to upgrade our Bill Pay service.

WHAT NEW FEATURES CAN I LOOK FORWARD TO?

TTCU's upgraded online banking system will include exciting new features, including:

- Zelle** (peer-to-peer) payments available to all users over 18 years old.
- Savings goals that track your progress.
- Customized budgeting features that can use your payment history to help you track your money.
- And much more!

Be watching for more details on how to get the most out of your online banking account. It's never been easier to manage your money, your way!

If you currently use Bill Pay, there is some key information you should know:

- ▶ **Bill Pay will be unavailable from Wednesday, April 19th through Tuesday, April 25th.** During this time period, payments cannot be viewed or scheduled via Bill Pay.
- ▶ **Previously scheduled payments will not be affected.** Any payments scheduled prior to April 19th or any payments scheduled to be paid during the blackout period will process as normal.
- ▶ **New payments or modifications to existing payments will be unavailable.** Adding new payments or modifications to existing scheduled payments will need to take place prior to April 19th. Additions and changes to payments cannot be made during the blackout period.
- ▶ **Existing payees and future scheduled payments will transfer to the new system.** Once we have completed the upgrade and the blackout period concludes, existing payees and scheduled payments will remain unaffected. We do recommend that Bill Pay users confirm the accuracy of payees and delete any payees that are no longer valid prior to April 19th.

What if I need to transfer money?

You will still be able to make immediate transfers to either TTCU accounts or accounts at another financial institution. These will process as normal.

Be watching for all the information you'll need to log in and navigate your new online banking experience!

* U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes and generally do not incur transaction fees. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Message and data fees may apply from your wireless carrier.

TTCU will never ask you to send money to anyone, including yourself nor request your PIN, password, username, or access code; these should not be shared with anyone. If this information is requested, contact TTCU immediately; You may be the target of identity theft. Neither TTCU Federal Credit Union nor Zelle® offer a protection program for authorized payments made through the service (for example, if you do not receive the goods or services that you paid for, or the goods or services that you received are damaged or are otherwise not what you expected). This service is intended for sending money to family, friends and others whom you trust. You should not use Zelle® to send money to persons with whom you are not familiar, have not met in person, or you do not trust. Services offered are subject to their respective terms and conditions, and availability may vary by device. Member in good standing, 18 years old and older, 60-day waiting period on new online banking enrollees.

Federally insured by NCUA.

TTCU Stats

Feb. 28, 2022

Feb. 28, 2023

TOTAL DEPOSITS



\$2,051,309,689

\$2,019,398,016

MEMBERS' LOANS



\$1,394,267,470

\$1,683,615,322

NET WORTH RATIO



12.78%

12.92%

TOTAL ASSETS



\$2,614,506,953

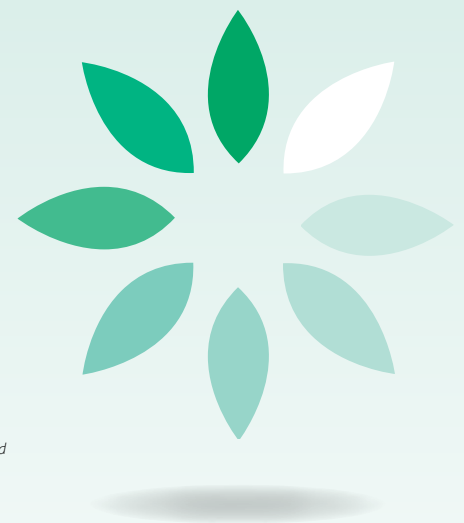
\$2,684,976,212

NUMBER OF MEMBERS



145,046

153,132





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

Q4 PAYOUT:
\$997,493

2022 YEAR-TO-DATE:
\$3,975,312

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

Visit us!

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

CROWN HEIGHTS
1045 NW 49th St.

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 Admiral Tressler Blvd.

MUSKOGEE
3801 W. Okmulgee

OWASSO
11725 E. 96th St. N.

PRYOR
304 S. Mill St.

SAND SPRINGS
202 S. Main St.

SAPULPA
100 S. Mission

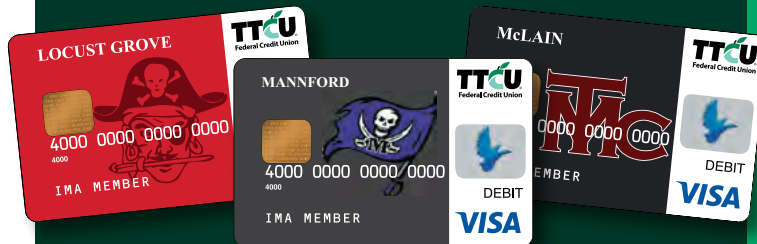
TAHLEQUAH
778 E. 4th St.

Get 5% back on home improvement purchases!

Ready to tackle that bathroom or kitchen makeover? Want to have the backyard of your dreams? With your TTCU CashBack credit card, you can achieve your home improvement goals and get 5% cash back on your first \$2,500 in purchases from select home improvement retailers through June 30, 2023, and up to 1.5% cash back after that.

Apply online* or at any branch.

With approved credit. Some restrictions apply. Offer valid 4/1/23-6/30/23. 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.



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
\$2,240,979

Donated to Oklahoma schools since 2007!

PEOPLE HELPING PEOPLE.



TTCU is federally insured by the NCUA.

Get yours today!

