

MODERN MONEY

Life is better in balance.®

SUMMER 2023

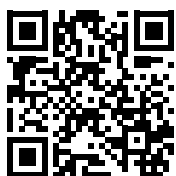
MEET A MEMBER

Tim H.
Home Branch: Muskogee
MEMBER SINCE 2016

"I appreciate that this grant is designed to help teachers stay in the classroom."

TTCU GIVES BACK!

Learn more about the
TTCU Cares Foundation.



TTCU Classroom Hero Grant helps with funeral expenses

When two teachers suffered the devastating loss of a stillborn son, worrying about funeral expenses was the last thing they needed.

With emotions still raw, Tim and Donda had to plan a funeral for a child. Their loss came on the heels of a series of financial challenges. Tim's truck had broken down and needed a new engine. Both Tim and his wife had medical bills they needed to pay. The funeral expenses were a heavy burden adding to all that.

"We needed to come up with probably \$25,000 in a year," Tim said.

Then Donda saw a Facebook post about TTCU's Classroom Hero program, which provides grants to educators experiencing financial hardship. The purpose of the grant is to help classroom teachers overcome hardship so they can remain in the classroom, and to encourage teachers to continue teaching in Oklahoma. The program is funded by the generous donations of TTCU members and the community, and distributed through the TTCU Cares Foundation.

Tim and Donda were awarded \$5,000 to help them achieve financial stability after their hardships.

"(The grant) was a breath of fresh air," Tim said. "It helped to lighten the load."

Knowing they had received the grant gave them peace of mind when it came time to face the difficult task of choosing a headstone for their son's grave.

"We didn't have to worry about where the money was coming from," Tim said.

Tim and Donda are both passionate about their teaching careers. Tim teaches eighth grade U.S. History at Fort Gibson Middle School, and Donda works as a reading specialist. She's had a 23-year career in education, while Tim came to the profession later in life after a stint as a youth pastor. When he was looking for a career change, he discovered he was passionate about helping kids who struggled in school. His first job was in alternative education with Tulsa Public Schools, then he landed a job with Fort Gibson Middle School and moved to the Muskogee area.

"I appreciate that this grant is designed to help teachers stay in the classroom," Tim said. "I know several great teachers who have left due to money issues in the past year or so."

Please consider donating now to the TTCU Cares Foundation for the Classroom Hero program to help teachers in need. Eligibility and grant information is also available at ttcucares.org.

Get 5% back on restaurant and entertainment purchases!

With TTCU's CashBack credit card, you can earn cash back on Sunday brunch, the latest blockbuster or even concert tickets. You'll get 5% cash back on your first \$2,500 in restaurant and entertainment purchases through September 30, 2023, and up to 1.5% cash back after that.

Apply online* or at any 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% 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.





TTCU Federal
Credit Union
**TULSA
RUN**

Announcing the TTCU Tulsa Run!

We're so excited to announce that TTCU is the title sponsor of the Tulsa Run this year.

It's an exciting year for the Tulsa Run, as it's also transitioning ownership. The Tulsa Sports Commission will transition management to the Route 66 Marathon as the official owner and organizer of the race.

For TTCU, this provides the opportunity to be part of an iconic event in Tulsa. The Tulsa Run began in 1978 with just over 1,000 runners. Since that time, it has become a marquee community event and the oldest race in Tulsa. It so happens the finish line is just around the corner from where TTCU began in 1934, in the old Central High School.

TTCU has a long history of giving back to our communities—supporting schools and civic organizations in the communities we serve, as well as helping support events that bring communities together. We're excited to help continue the long tradition of this event.

The TTCU Tulsa Run is scheduled for October 29, and offers 2K, 5K, and 15K options.

Message from the President

For many years, our Midtown branch, the distinctive brick and glass building on 31st Street, has served as our flagship branch. It opened in 1967 and was TTCU's only branch until 1992. It also served as TTCU's corporate headquarters for decades. Many of our members and employees have warm memories of that branch. It was a bittersweet moment when we determined that, due to the dated construction in the original, it made sense to build an entirely new branch on the site.

However, as we look to the future, we are excited to introduce you to the new iteration of our flagship branch. The new building was constructed on the same site as the existing branch—which remained fully operational throughout the entire construction process.

Nestled in the heart of Midtown, this building seamlessly combines mid-century elements with modern aesthetics. The architectural design was influenced by the existing branch building and previous headquarters, incorporating traditional red brick with a modern glass central core. Inside, the building effortlessly blends tradition and progress, showcasing sleek marble walls, warm tones, clean lines, polished terrazzo flooring and natural light to welcome all who visit. It stands as a testament to Midtown's rich history while embracing the ever-evolving Tulsa landscape.

As in all our designs, we put the needs of the members first. This new space will allow us to continue to deliver world-class service to our membership. This branch will represent the next generation of credit unions. We've removed the wall between the credit union employee and the member. We meet you where you are and discuss your needs side by side, as equals.

With nearly 10,000 square feet, the building has plenty of room to welcome the community into TTCU. The open floor plan provides easy access, and the building features six teller stations and 16 offices to serve our members. In addition, it has a community coffee bar and a large member workspace for community use.

I invite you to come visit our new Midtown branch.

Tim Lyons

Tim Lyons

TTCU President / CEO



Ask an Expert

Q: *What's a financially smart way to handle potential account overdrafts?*

If you're worried about overdrafting, we get it! It happens. Sometimes, it's because the money is in the wrong account or because you may find yourself a little short on funds before your next pay period. Or maybe you just lost track of your account balance. Depending on the situation, you can take care of it several ways.

TTCU lets you choose how to handle overdrafts on your checking account:

- 1. Sign up for Overdraft Transfer Protection.** It's now free! You can opt in to cover your checking account overdrafts with money from another account. You can link up to two backup accounts, such as a savings account, another checking account or even a line of credit. Then, if you overdraft, money is transferred automatically from the backup account to cover the overdraft—and all at no cost! It's one more way we can help and give back to our members.
- 2. Opt in to Courtesy Pay Protection*.** When you choose Courtesy Pay Protection, TTCU will cover the overdraft for you—up to \$500 on most checking accounts. A \$24 fee will be charged, and you'll need to repay the money within thirty days. This will cover you in case you are low on money and give you flexibility in case of an emergency.
- 3. Choose to have the transaction denied.** If you pick this option, your debit card will decline when you are trying to use it, keeping you from spending more money than you have in your account. No fee will be charged, and you will not be able to complete your purchase.

As always, it's best to make sure you have money in your account before spending, but if you do overdraft your account, TTCU lets you choose how it's handled.

It's easy to verify which options you have selected in digital banking. Simply sign into digital banking. On your mobile phone, select "More," then "Accounts," then "Overdraft Protection." On a computer, select "Accounts," then "Overdraft Protection."

This gives you the flexibility to manage your money, your way!

Message and data fees may apply from your wireless carrier. *In paying transactions through Courtesy Pay, your checking account may go negative by up to a maximum of \$500 (\$200 for Fresh Start Checking), including any and all fees and charges. Member in good standing, 18 years old and older, 60-day waiting period on new checking accounts. A \$24 fee will be imposed on each transaction submitted and paid that exceeds your available account balance. Negative balance must be repaid within 30 days. Whether your overdrafts will be paid is discretionary and we reserve the right not to pay. Please refer to the Membership and Account Agreement and the Courtesy Pay and Overdraft Agreement on ttcu.com.

SIMPLE MONEY STEPS TO TAKE BEFORE VACATION

BY GINGER R.



Summer is almost here and you're ready to take that vacation you've been dreaming about. You've planned your itinerary, booked your flight and made a list of everything to pack. But have you taken a moment to make a financial plan?

I recently sat down with Becky B., Director of Payment Solutions, to ask what steps travelers should take with their finances before leaving on vacation. Here's what she had to say:

I have a TTCU debit card and a TTCU credit card. Which one is best to use while on vacation?

TTCU recommends having more than one form of payment with you while traveling. This ensures you have a backup payment method in case something should go wrong, or you need additional funds. As for which card is best, each has its own benefits. If you have concerns about overspending, then a debit card may be the better option, as the money comes out of your account almost immediately. However, a credit card might offer better fraud protection and potentially earn you rewards.

Do I really need to let TTCU know I'll be traveling?

Yes! If your spending looks unusual, your account could be flagged for fraud and potentially frozen, until your identity is confirmed. If TTCU knows ahead of time when and where you'll be traveling, then your transactions should process as normal.

Ok! How soon do you need to know my travel plans?

You can notify TTCU about a week ahead of time, or up to the day before you travel.

I'll be traveling overseas this summer. Will my TTCU debit or credit card work in a foreign country?

Absolutely. And you can use foreign ATMs without any issue. However, Visa® will charge a 1% international fee for the exchange rate; and ATMs will sometimes charge a surcharge fee.

What should I do if I lose my cards while on vacation?

Before you leave on vacation, write down your card numbers and store in a safe place. Should your cards be lost or stolen while on vacation, call TTCU and we'll help you get back on track.

Your vacation should be easy and carefree. Taking a few simple precautions before you travel can smooth the way to making it the vacation of your dreams. And should something go wrong, you can rest easy knowing that TTCU will be there to help along the way.

With approved credit. Some restrictions apply. ATM transactions may be subject to surcharge fees charged by the individual ATM owner.



CERTIFICATE RATES ARE RISING

**VISIT
TTCU.COM**

Contact TTCU for more information on applicable fees and terms. Message and data fees may apply from your wireless carrier.

Federally insured by NCUA.

DID YOU KNOW?



YOU CAN EASILY SEND MONEY TO FRIENDS AND FAMILY WITHIN THE TTCU APP!

Sending money to friends and family is becoming a common necessity, whether you're splitting the cost of a lunch tab, paying someone back for a shared birthday present or even paying the babysitter.

One of the fastest and easiest ways to do that is to send money digitally using peer-to-peer (or P2P) payments. P2P payments enable you to send money to another person right from an app on your mobile device using a linked bank account, credit card or debit card. You can think of it as a digital replacement for cash or checks.

One of the popular P2P payment options is Zelle®, and it's available for free in the TTCU app. Even better, you can send and receive money even if your friend or family member doesn't bank at TTCU.

Visit tccu.com/zelle to find out how to get started.

U.S. checking or savings account required to use Zelle®. Terms and conditions apply. 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® offers 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. Must be member in good standing, 18 years old and older, 60-day waiting period on new online banking enrollees.



Project School Supplies needs YOUR help!

Local families are feeling the pinch of inflation this year, making it harder to fit school supplies into the budget. Since 2001, TTCU has helped local families start the school year off on the right foot with Project School Supplies, our local school supply drive. These donations help children who otherwise might not have the supplies they need.

From July 10–Aug. 31, we invite you to drop off any of the supplies listed below or make a monetary donation at your local branch. TTCU delivers the donated supplies to local nonprofits to help those families in need.

TTCU partners with KTUL Channel 8 to promote the drive to a widespread audience, as well as nonprofit—Restore Hope in Tulsa to assist in their mission of helping families across the city.



School Supplies Needed:

- **Backpacks**
- **3-Ring Binders** (1½")
- **Pocket Folders** (with brads)
- **Rulers** (12" with centimeters)
- **Erasers** (pink)
- **Paper** (notebook & graph)
- **Spiral Notebooks** (wide & college)
- **Earbuds**
- **Scissors** (5" blunt & pointed tip)
- **Glue** (4 oz. white bottle & glue sticks)
- **Ink Pens** (blue, black & red)
- **Markers** (broadline washable & dry erase in black)
- **Crayons** (24 count)
- **Index Cards** (3" x 5" ruled)
- **Ziploc Bags** (1 quart & 1 gallon)
- **Pencils** (no. 2, red lead & sets of 12 colors)
- **Pencil Holders** (large zipper bags & plastic boxes)

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

Q1 PAYOUT:
\$995,065

2023 YEAR-TO-DATE:
\$995,065

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
\$2,240,979

Donated to Oklahoma schools since 2007!

Get yours today!

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 Trussler 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.



TTCU is federally insured by the NCUA.

