

MODERN MONEY

Life is better in balance.®



WINTER 2023

MEET A MEMBER

Alex O.
Home Branch: Edmond
MEMBER SINCE 2016

"[The TTCU staff] prepared me for the future with getting a rainy-day fund and helped with my financial understanding."

A Place to Grow

For twenty-four-year-old Alex, TTCU has been with him through a lot of firsts: first job, first savings account and first retirement account. Alex's mom signed him up for his first TTCU account when Alex was a student at Sapulpa High School. She wanted him to have the advantages of a credit union account, since credit unions look out for their members. It gave Alex a place to start saving money and preparing for his future.

He enrolled in the University of Central Oklahoma and played basketball there. Now, he's attending pre-requisite classes at Oklahoma City Community College while he prepares to pursue a graduate degree in occupational therapy. Alex was excited when TTCU opened branches in Edmond, as it meant he'd be closer to his credit union.

"I'd rather speak with someone face-to-face," Alex said. "I like how family-oriented TTCU is. They have very friendly staff."

TTCU staff encouraged Alex to open a money market account for his savings and stressed the importance of investing in the future.

"(The TTCU staff) prepared me for the future, with getting a rainy-day fund, and helped with my financial understanding."

Alex also appreciates how TTCU gives back within the communities it is in. He's a proud owner of a Sapulpa School Pride® debit card, where TTCU gives back to Sapulpa schools every time it's used. He enjoys spotting the TTCU logo around Edmond as well.

"It's tremendous how TTCU familiarizes itself with the community and gets involved," Alex said.

In TTCU, Alex says he's found a partner for his financial future.

"I can grow with them," 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.

**NOW
HIRING!**



TTCU is an equal opportunity employer.

Refinance and Save!

GET 1/2 A POINT OFF OUR CURRENT POSTED RATES

Could your budget use a little more breathing room after a busy holiday season? We'd like to help! From now until March 31, 2023, you could get 1/2 a point off our current posted rates* when you refinance a vehicle. That equals an average savings of more than \$1,000! Now that's some *serious* breathing room. Visit ttcu.com** or any branch to apply.

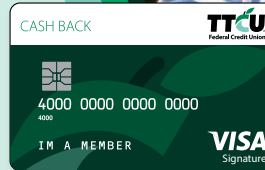
*Offer ends 3/31/23. With approved credit. Some restrictions apply. Existing TTCU loans, real estate and credit cards are not eligible. Actual savings may vary depending on interest rates. **Message and data fees may apply from your wireless carrier.



Get 5% back on gas and groceries with TTCU's CashBack credit card!

Are you dreaming of taking that weekend road trip or wanting to stretch your grocery budget a little further? Here's your chance! When you use your TTCU CashBack credit card, you'll get 5% cash back on your first \$2,500 in **gas and grocery purchases** through March 31, 2023, and up to 1.5% cash back after that. Now you can make your purchases count, and earn a little extra while you're at it!

Cashback percentage is not guaranteed and may change at any time. Eligible transactions are subject to change at any time. With approved credit. Some restrictions apply. 1.5% CashBack reward requires a TTCU checking account with direct deposit of \$250 or more; other CashBack cardholders receive 1% back.



TTCU Invests in Our Communities

TTCU recently celebrated the opening of our Pryor branch with a \$5,000 donation to Pryor Public Schools. It's important to me that TTCU gives back to the communities that our branches are located in. This donation to Pryor Public Schools continues a relationship that has been important to us for a long time. TTCU introduced a Pryor School Pride® debit card in 2009 – where every time a member uses it, we donate to their school – and with the opening of our new branch, we look forward to being a part of Pryor's future.

The donation to Pryor Schools will be used to support the Pryor High School Success Center, which aids any students needing help, with a primary focus on those at risk of not completing high school. The Success Center combines academic assistance, student support with basic needs, personal and professional growth and post-secondary assistance.

By focusing on the whole student, the Center is equipped to help with any issues students may have. Frequently used services include tutoring, ACT test prep, resume help, mock interviews and a clothing closet for those in need.

In addition, after opening our third branch in the Oklahoma City area, the TTCU Cares Foundation has endowed a faculty grant at Oklahoma City Community College, also known as OCCC. This endowment will provide a yearly grant of \$500 for a classroom project that needs additional supplies to enhance the students' learning experience. Educators often end up using their own money for classroom enrichment supplies. At TTCU, we think they shouldn't have to. That's why we're leaving a legacy with this grant that will provide extra classroom funding for years to come.

I invite you to join me in being a part of accomplishing the TTCU Cares Foundation vision of enriching members' communities by supporting their educators and charitable organizations. By giving a tax-deductible donation, you can help us fund future projects like the one at OCCC. A one-time or recurring donation can be set up online at ttcucares.com or in any branch.

Thank you for being a TTCU member.

Sincerely,

Tim Lyons

Tim Lyons
TTCU President / CEO

TTCU is federally insured by NCUA. Message and data fees may apply from your wireless carrier.



Ask an Expert

Q: What steps can I take to make sure that my accounts are safe from fraud/hacking?

Great question! While the idea of fraud can be unsettling, we're here to help you every step of the way.

The number one thing we want you to know is that TTCU will never ask you to send money through Zelle® to yourself or anyone else. If this happens, it's likely a scam. Here are some additional tips that will help protect your accounts from potential fraud:

DO

- ✓ Alert your financial institution as soon as you realize something isn't right.
- ✓ Be aware of any suspicious links in emails or text messages. Do not click on these links! If the email or text states it's from TTCU, call us instead.
- ✓ Keep all passwords in a safe, protected space.
- ✓ Be careful with ads on social media – if it seems too good to be true, it probably is. If you would like to purchase items you noticed through social media ads, go directly to that merchant's website and purchase.

DON'T

- ✗ Download an app or program specifically to allow an outsider remote access to your device.
- ✗ Wire money to anyone you don't know personally.
- ✗ Purchase gift cards to pay back a debt or give gift card numbers to anyone via phone. This is a known scam.
- ✗ Give out your online banking login information or secure access code to anyone.
- ✗ Call a number provided in an email from a company claiming a large purchase is pending. If you don't specifically remember making the purchase, it's most likely a scam. If you did make the purchase, go to the merchant's website, and verify.
- ✗ Send money to someone who says they overpaid you.

As always, we are here to help! If you're ever suspicious of any activity on your account, please contact us right away.

Becky Barrows is the Director of Payment Solutions for TTCU.



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. Terms and Conditions may apply.

Keeping Score

BY GINGER R.

Good credit is so beneficial to your financial success, a quick Google search on the topic will return more than three million results. But most of these results focus on how to increase your score. How do you build credit when you're first starting out? If you don't have credit history, it's hard to get a loan, a credit card or even rent an apartment.

To tackle this catch-22, I sat down with TTCU Credit Card Operations Director, Ashley R. With 25 years' experience in the financial industry, Ashley knows a thing or two about credit.

According to Ashley, when trying to build credit, you have several options, depending on your circumstances. Someone trying to build credit for the first time can:

1. Become an authorized user on an existing account. A family member or significant other can add you as an authorized user to their existing account. Some caveats though –

- The existing card holder should have good credit. It doesn't work if they make late payments or are behind in payments.
- Recognize that as an authorized user, you may become responsible for any outstanding debt.

2. Get a secured credit card.

A secured loan means there is collateral involved. Put simply, collateral is an item of value that you pledge to the lender in exchange for a loan. This could be a car, a boat or in some cases, a savings account.

3. Get a student loan.

If you plan to attend college or a trade school and you need financial aid, federal student loans could be a solution. Unlike private student loans, most federal student loans don't require a credit check.

Ashley emphasized that when trying to build credit, your payment history is vital.

1. Always pay on time.

A late payment can be detrimental to your goal of good credit.

2. Make payments for 12-24 months.

On-time payments are important but so is establishing a long history of payments. If you pay off a loan in six months, you've established credit, but no history. And future lenders will look at both.

Are you ready to start building your credit? Start with our Credit Building Guide available at ttcu.com or stop by any of our locations and chat with a Credit Union Advisor today. Above all, we're here to help!



Message and data fees may apply from your wireless carrier. With approved credit. Some restrictions apply.

TTCU Stats

Nov. 31, 2021

Nov. 31, 2022

MEMBERS' SAVINGS



\$1,997,757,172

\$2,001,453,682

MEMBERS' LOANS



\$1,388,971,423

\$1,653,615,899

TOTAL RESERVES



\$329,576,296

\$228,353,307

TOTAL ASSETS



\$2,582,267,023

\$2,675,343,700

NUMBER OF MEMBERS



144,584

151,902



Get \$250* when you open a new checking account!

What could you do with an extra \$250? Whether you're wanting to add a little padding to your savings or have the perfect purchase in mind, we want to help by giving you a \$250 bonus when you open a new TTCU checking account with direct deposit through March 31, 2023!

Apply online or at any branch.**

Need a little more help deciding where to save your extra funds? We have Certified Financial Counselors available who will help you find the financial path that works best for you and your situation. Ask them about making the most out of your TTCU membership with member rewards***, which are activated by **opening a TTCU checking account.**

*Offer valid 1/1/23 - 3/31/23. With approved credit. Some restrictions apply. Account must be a new checking relationship; offer does not apply to second or subsequent checking accounts. Applicant must have been a TTCU member for at least three months immediately prior to date of account opening to receive the \$250 bonus, a qualified recurring payroll or Social Security direct deposit of \$500 or more must be established by 5/31/23, within 30 days of the third recurring direct deposit. A 1099-INT or applicable tax form for the value of the promotional account credit will be issued to the account holder. **Message and data fees may apply from your wireless carrier *** See Rewards Dividend requirements at ttcu.com.



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

Q3 MEMBER REWARDS:
\$1,003,492

2022 YEAR-TO-DATE:
\$2,977,818

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

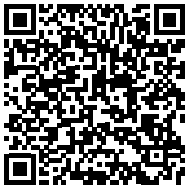
Get the tax help you need and special member savings



Save up to \$15 on the #1 best-selling tax prep software. With TurboTax, your maximum refund is always guaranteed, whether you hand off your taxes, file with expert help or file on your own.



New clients **can save \$25 on in-office** tax preparation services from tax experts who can prepare your taxes in person, with or without the office visit. Returning H&R Block clients get Tax Identity Shield® at no cost (\$35 value).



Scan the QR code to get your discounts or visit taxservices.lovemycreditunion.org

Get started today and save!

Visit ttcu.com for details.

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TTCU is federally insured by the NCUA.

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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.



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
\$2,081,979

Donated to Oklahoma schools since 2007!

Get yours today!

