



2022

ANNUAL

REPORT



// TTCU has helped us make good decisions with our money. //

— Courtney P., member since 2012



142

Back-to-School Events



1,288

Approved Mortgages



Since 2008 more than
\$2.2 million

**School Pride®
Debit Card Donations**



Nearly
\$4 million

Member Rewards



// TTCU feels like family. //

— Steve R., member since 2007

MESSAGE FROM THE PRESIDENT

As we look ahead to the opportunities 2023 will bring, we take a moment to reflect on our accomplishments of 2022.

We delivered on our promise to provide extraordinary value and service to our members by continuing to invest in technology, embracing the most current, tech-enabled features available. Our 2022 Member Rewards dividend payments reached an all-time high of nearly \$4 million, thanks to our members actively using their checking accounts and debit cards.

Honoring our guiding principle of *people helping people*, TTCU was again a proud sponsor of the Tulsa Area United Way, and our Project School Supplies program celebrated 21 years. As part of an initiative that began in 2021, the TCCU Cares Foundation awarded more than 50 grants to area nonprofits, totaling just over \$400,000.

In 2022, TCCU:

- Implemented Zelle®, a person-to-person payment platform, bringing another level of service and convenience to our members.
- Expanded our footprint with two new branches, one in Crown Heights and one in Pryor. Our Crown Heights location builds on our commitment to serving our OKC-area members. Our Pryor location embraces the latest technology to bring a full suite of services to our members in a groundbreaking facility.
- Continued to invest in technology to better serve our members, including implementing video conferencing at select locations, with plans to expand in 2023.

In 2023, we will look for more ways to serve our members more efficiently. Our new, state-of-the-art midtown branch will open. Our planned launch of a new, digital-banking experience will provide a quick, intuitive experience so our members can easily manage their accounts. We look forward to expanding the reach of the TCCU Cares Foundation by launching the Classroom Heroes program.

Throughout everything, the one constant we ask is, “how can we better serve our members?”

This is who we are. This is what we do.

Tim Lyons

Tim Lyons
TTCU President / CEO

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.



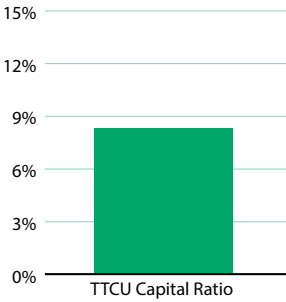
FINANCIALS

Total Assets

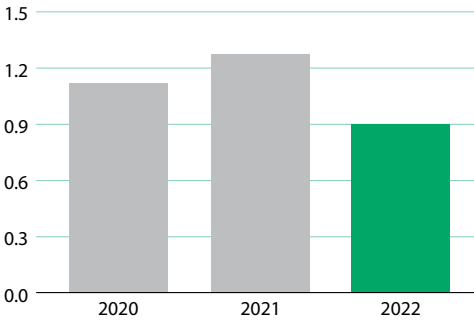
TTCU Capital Ratio

8.5%

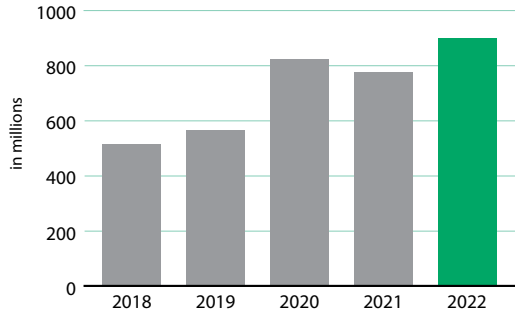
Capital Ratio



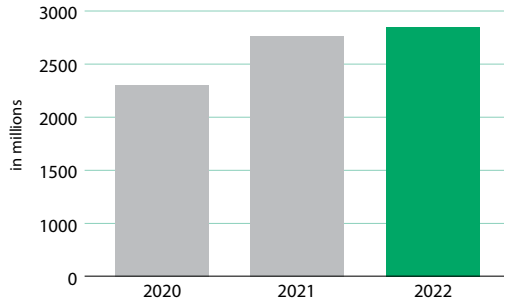
Return on Assets



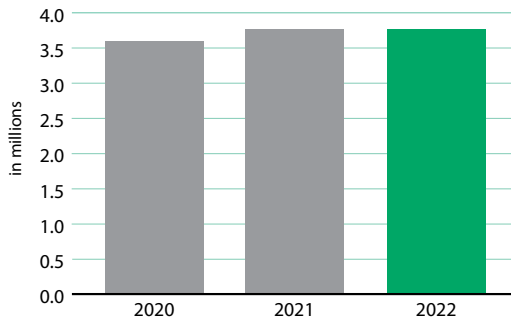
Loans Granted



Total Assets



Member Rewards/Bonus Dividends



// I love how I'm treated with kindness and respect. //

— Ashlynn O., member since 2021

Financial Highlights

Year ended Dec. 31 (in Millions)	2020	2021	2022
Assets	\$2,378	\$2,612	\$2,684
Loans Outstanding	\$1,377	\$1,357	\$1,664
Member Deposits	\$1,786	\$2,028	\$1,996
Capital	\$314	\$329	\$228
Capital Ratio	13.2%	12.6%	8.5%
Return on Assets	1.1%	1.3%	0.9%
Members	139,642	144,755	152,392
Loans Granted	25,647	23,228	27,530
Number of Branches	18	19	21

Operating Results

Year ended Dec. 31 (in Millions)	2020	2021	2022
Gross Income	\$120	\$123	\$133
Less:			
Dividends and Interest Paid*	23	19	22
Operating Expenditures	65	69	79
Provision for Loan Losses	9	3	8
Net Income	\$23	\$32	\$25

*Includes Member Rewards

Credit Manager Report

Year ended Dec. 31 (in Millions)	2020	2021	2022
Real Estate / Mortgage	\$327	\$278	\$166
Auto	\$319	\$300	\$500
RV	\$144	\$152	\$146
Other	\$27	\$24	\$41
Credit Card	\$10	\$23	\$17
	\$827	\$777	\$870

BOARD OF DIRECTORS

Steve Pittman
Chairperson

Sandra Ford
Vice Chair

Bobbie Booker
Secretary/Treasurer

Jesse Guardiola

Andrew McKenzie

Dr. Clark Ogilvie

Dr. Steve Tiger

SUPERVISORY COMMITTEE

Wes Mitchell
Chair

Ray Hatton, Jr.

Kim Johnson

EMERITUS

Dr. Robert J. Nelson

George Paul

Jack Pontious

OUR COMMUNITY



From the very beginning, TTCU has supported teachers and area schools. Each fall, our employees travel throughout Oklahoma, welcoming educators and support staff back to school.



We love parades! We love bringing holiday cheer to the Jenks Christmas Parade. You'll also find us at Rooster Days, the Azalea Festival and numerous other community events throughout the year.



Showing gratitude to the communities we serve, we "popped up" at area businesses, treating people to free lunches, bowling, drive-in movies and even some Christmas trees.

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.



Life is better in balance.®

Federally Insured by NCUA

