

2025

TCU

ANNUAL REPORT



As the presenting sponsor of the Tulsa Run, we turned out in force to show the running community some love on a rainy Saturday.



TTCU team members receive last-minute instructions, before walking in the 94th annual Rooster Days parade. The Rooster Days parade was one of many parades and community events we participated in throughout 2025.

MESSAGE FROM THE PRESIDENT

2025 marked a significant year for me personally as it represented my first full year as President and CEO of TTCU. As I reflect on the past year, I am proud of the strength, resilience and purpose that define TTCU. In a time of ongoing economic change and uncertainty, our commitment to our members and our mission has never wavered. We remain committed to being *the trusted source for financial solutions* for our members.

Thanks to the trust you place in us, we continue to strengthen our capital position while remaining focused on what matters most—serving our members. TTCU's capital percentage of 13.1% remains almost double NCUA's standard of "well-capitalized." This level of financial strength allows us to reinvest in better products, enhanced digital capabilities, competitive rates and the exceptional service you expect and deserve.

TTCU remains deeply connected to giving back. Through the TTCU Cares Foundation, we donated over \$300,000 to the communities we serve. In addition, we gave over \$100,000 directly to educators to help meet their financial needs.

This year also marked meaningful progress in how we serve you. We enhanced our

technology to make banking more convenient and secure, by adding a new online account opening platform. These investments ensure we make it as easy as possible for members to utilize TTCU products and services.

Looking ahead, we remain optimistic about the future. While challenges will continue to evolve, our strategy is clear: remain member-focused, financially strong and forward-thinking. By staying true to our cooperative values and embracing innovation, we are well positioned to serve you today and for generations to come.

On behalf of our Board of Directors, leadership team and employees, thank you for your continued trust and membership. We are honored to serve you and look forward to building an even stronger future together.



Shelby Beil
Shelby Beil,
TTCU President and CEO



54

BACK-TO-SCHOOL
OUTREACH EVENTS



Nearly
\$4 MILLION

IN MEMBER REWARDS
PAYMENTS IN 2025



Since 2008, TTCU has donated
\$3.4 MILLION

TO AREA SCHOOLS THROUGH THE
SCHOOL PRIDE® CARD PROGRAM.



From its launch in 2022, nearly
\$1.5 MILLION

HAS BEEN DONATED TO VARIOUS
NONPROFITS THROUGH THE TTCU
CARES FOUNDATION.



more than
\$220,000

IN CLASSROOM HERO TEACHER GRANTS AWARDED SINCE
INCEPTION, THAT DIRECTLY HELP LOCAL SCHOOL
TEACHERS WHO ARE EXPERIENCING A FINANCIAL CRISIS.



Each fall, TCU team members welcome educators and support staff back to the classroom. Sand Springs Branch Manager Brooke W. highlights the Mannford School Pride® Card

FINANCIALS

Financial Highlights

Year ended Dec. 31 (in Millions)	2023	2024	2025
Assets	\$2,560	\$2,564	\$2,686
Loans Outstanding	\$1,616	\$1,361	\$1,225
Member Shares	\$1,922	\$1,979	\$2,001
Capital	\$235	\$244	\$280
Capital Ratio	9.2%	9.5%	10.4%
NCUA Net Worth Ratio	13.9%	13.6%	13.9%
Return on Assets	0.2%	-0.1%	0.3%
Members	154,069	151,331	149,063
Number of Loans Granted	17,300	10,706	11,743
Number of Branches	21	21	21

Operating Results

Year ended Dec. 31 (in Millions)	2023	2024	2025
Gross Income	\$154.8	\$166.5	\$169.4
Less:			
Dividends and Interest Paid*	45.4	54.6	51.1
Operating Expenditures	78.4	76.6	78.3
Provision for Loan Losses	25.1	37.3	33.2
Net Income	\$6.0	-\$2.0	6.8
*Includes Member Rewards Dividends Paid to Membership	\$3.9	\$3.8	\$3.9

Credit Manager Report

Loan Volume	2024	2025	Difference
Direct Consumer Loans	41.9	88.9	47.0
Credit Card Lines	9.8	5.6	(4.2)
Dealer Point-of-Sale Loans	79.7	98.0	18.3
Mortgage & Construction Loans	113.8	144.7	31
	245.2	337.2	92.0

"[TTCU] helped me a lot more than any other bank ever did."

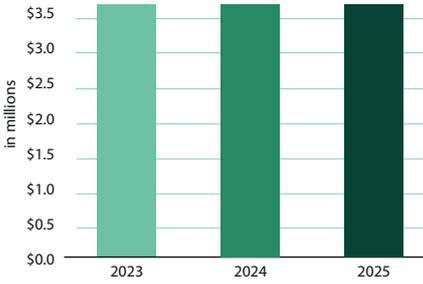
Laura P., member since 2022

"I felt like the TTCU staff weren't just trying to sell me something. They felt more like a friend trying to help out."

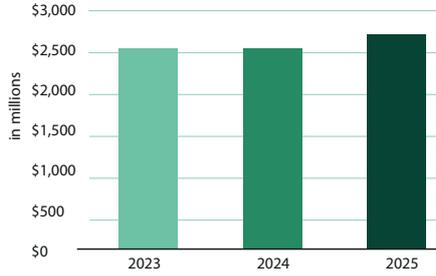
Matthew M., member since 2019



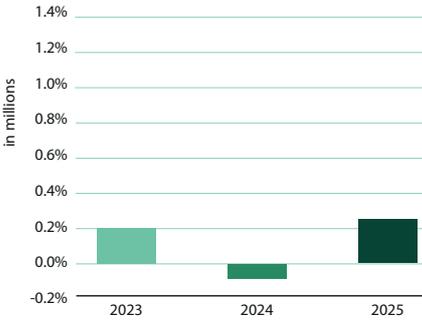
Member Rewards / Bonus Dividends



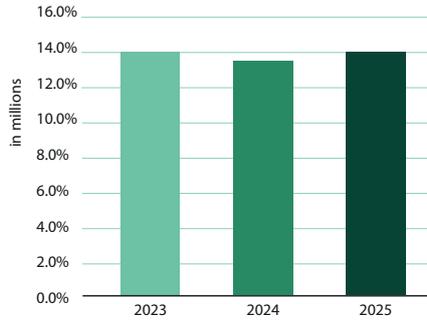
Total Assets



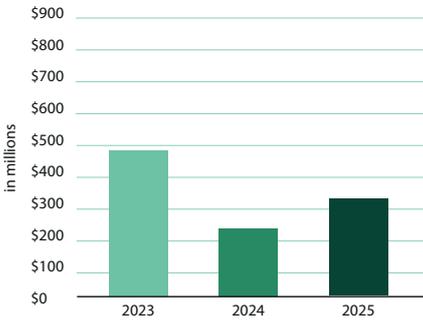
Return on Assets



NCUA Net Worth Ratio



Gross Loan Volumes



"I have so much more financial stability now."

Crystal R., member since 2018



"TTCU is always looking out for the members."

Robert S., member since 2004

TTCU LEADERSHIP

BOARD OF DIRECTORS

Bobbie Booker - Chairperson
Jessie Guardiola - Vice Chair
Dr. Steve Tiger - Secretary/Treasurer
Saundra Ford
Andrew McKenzie
Dr. Clark Ogilvie
Steve Pittman

SENIOR MANAGEMENT

Shelby Beil
President/CEO
Andy Tripp
EVP/Chief Technology Officer
Jacob Barnett
SVP/Chief Retail Officer
Matt Justice
SVP/Chief Lending Officer
Coy Nesbitt
SVP/Chief People Officer
Joe Slitzker
SVP/Technology & Innovation
Jesse Sumner, Jr.
SVP/General Counsel

SUPERVISORY COMMITTEE

Wes Mitchell - Chair
Ray Hatton, Jr.
Kim Johnson
Tara Mundell
Kim Owens

EMERITUS

Dr. Robert J. Nelson
George Paul
Jack Pontious

TTCU Locations

CORPORATE OFFICE

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Tulsa, OK 74133
www.ttcu.com

TELEPHONE

918.749.TTCU (8828)
1.800.234.TTCU (8828)

Tulsa Area

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 CREEK

304 S. Mill St.

SAND SPRINGS

202 S. Main St.

SAPULPA

100 S. Mission

TAHLEQUAH

778 E. 4th St.

