

MODERN MONEY

Life is better in balance.®

FALL 2022

MEET A MEMBER

Martin R.
Home Branch: Tahlequah
MEMBER SINCE 2021

Vehicle refinance turbocharges savings

When Martin and his wife ended up with an auto loan with a “crazy high interest” rate from another financial institution, they were relieved to learn they weren’t stuck, Martin said. His mom and siblings became members of TTCU, then recommended it to him. Martin and his wife refinanced both of their vehicles with TTCU, which lowered their rate and their monthly payments.

“It made a big difference,” Martin said.

Now, they are saving a lot more money. TTCU also helped Martin get a savings account that paid higher dividends than what he had previously, so he could maximize those extra savings.

TTCU is helping Martin reach his financial goals, including saving for a home someday.

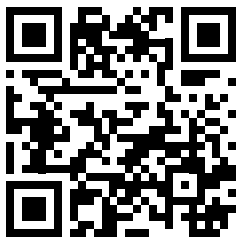
“I know that credit unions are better than banks,” Martin said.

Martin loves the friendly service he gets at the Tahlequah branch, even when he is in the drive-thru or inside the branch close to closing time.

When thinking about what he liked best about TTCU, Martin said, “Honestly, everything.”

With approved credit. Some restrictions apply. 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. Federally insured by NCUA.

**NOW
HIRING!**



TTCU is an equal
opportunity employer.

What would you do with an extra \$200?

Whether your wishes are imaginative or practical, you could get a \$200 bonus when you open a new TTCU checking account with direct deposit through Oct. 31.

Get \$200 for whatever works for you!

Visit any branch or ttcu.com to open your account today.

Offer valid 8/1/22 – 10/31/22. With approved credit. Some restrictions apply. Account must be a new checking relationship; offer does not apply to second or subsequent checking accounts. To receive the \$200 bonus, a qualified recurring payroll or Social Security direct deposit of \$500 or more must be established by 12/31/22. A 1099-INT or applicable tax form for the value of the promotional account credit will be issued to the account holder. Federally insured by NCUA.



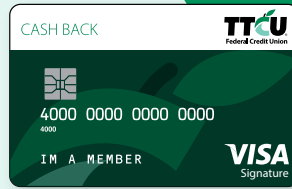
Get 5% back on online purchases with TTCU's CashBack credit card!

Want to add a little extra cheer to your holiday budget? With TTCU's Visa® CashBack card, you'll get 5% cash back on your first \$2,500 in online purchases through December 31, 2022, and up to 1.5% cash back after that.

Apply online* or at any branch.

* Message and data fees may apply from your wireless carrier.

With approved credit. Some restrictions apply. Offer valid 10/1/2022 to 12/31/2022. 5% cash back on first \$2,500 in online purchases and up to 1.5% after that. 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.



School Pride® donations hit \$2 million mark

TTCU hit a big milestone this fall. We have now given over \$2 million in School Pride® donations since the program's launch in 2007. Sixty schools participate in the School Pride® debit card program, and every time a member uses their School Pride® debit card, TTCU gives back to their chosen school. If you do not have a School Pride® debit card, I invite you to visit a branch or our website to see all the options. It's a great way to show your school spirit and help your favorite school.

It's a privilege to support local schools. Although our members now come from all walks of life, we remember that we were founded by teachers. That's why we make it a priority to support teachers at back-to-school events across the state and why we collect school supplies for students whose families struggle financially through Project School Supplies®.

We're also planning to launch grants for teachers soon through the TTCU Cares Foundation®. More details and the application will be available at ttcucares.com in the coming months. It's important to make sure that Oklahoma teachers feel cared for and supported and have the tools they need to build a strong financial future for themselves and their families. If you would like to join me in supporting the Foundation and our teachers, the staff at any branch can help you with a one-time or recurring donation.

TTCU continues to grow and update to better serve our members' needs. We appreciate your patience with our construction at Midtown and Muskogee, as both of those branches are being transformed to better meet the needs of our membership. We also plan to open a branch in Pryor and a third OKC branch this winter.

Though TTCU will continue to change and transform for the benefit of our members, one thing will remain consistent: our commitment to our members. Thank you for being a member of TTCU!

Sincerely,

Tim Lyons

Tim Lyons
TTCU President / CEO

With approved credit. Some restrictions apply. Federally insured by NCUA.



Ask an Expert

Q: I've been hearing about peer-to-peer payment apps everywhere. How can I make sure I use them safely?

Great question! Peer-to-peer payment apps (think Cash App or similar services) are becoming more and more popular. They allow you to quickly send money to friends and family without the hassle of cash or a check. They're super convenient for when you're splitting a check at a restaurant or buying a joint gift for a celebration. But they do come with some risks, too.

How can you make sure you're using them safely? A good rule of thumb is: If you wouldn't hand cash to that person, you probably shouldn't use a P2P (peer-to-peer) app.

Here are my top tips to avoid fraud and safely use P2P apps:

- Double-check the email or phone number of the person you're sending money to. If you are off a digit or letter, you could accidentally send the money to the wrong person, and you might not be able to get your money back.
- Don't send money to someone you don't know and have never met. Also, avoid paying for transactions on Facebook Marketplace with P2P apps. Most of the time, the money is sent instantly, and you cannot get it back.
- If someone says they've accidentally sent you money and want you to send it back, it's most likely a scam. It may be funds from a stolen card, and when the transaction is reversed, you'll lose both the money you sent and the money you received. Visit with your bank or credit union instead of making any transfers on your own.
- It's also most likely a scam if someone overpays or would like money sent back to them from a check deposit. The check likely will not be valid, and you will be out the money. Visit with your financial institution before agreeing to anything like that.
- Be wary of moving funds for a 'friend.' If someone asks you to send money to someone else, you could become involved in a scam, as the money could be stolen or from illegal activities.
- Never give out any type of confirmation code sent to your phone to anyone. If given out, this code could allow someone else access to your account.
- Never share your username or password or allow anyone to access your online banking. No one will ever need access to your online banking account to send you money.
- Your financial institution will never call, text or email asking for your login details or security code.

When used safely, P2P apps can be a great option to easily share costs with friends and family. As always, it's a great idea to pause and double-check all the details before hitting "send." This will help keep you safe from errors or scams.

Nicole Ponteri is a risk management specialist at TTCU Federal Credit Union.

FOUR FINANCIAL TIPS FOR COLLEGE STUDENTS

BY GINGER R.

This fall, millions of young people will be leaving home for the first time to begin their college career. It's an exciting time, and for many, it's the first time they will manage their own money. I sat down with Jack A., TTCU branch manager, to ask what advice he offers to new students.

Below are the top four tips Jack shares:

- **Take a financial literacy class.** Either through your college or an online offering like Zogo*, becoming financially literate will pay off for years to come.
- **Create a budget.** It may seem silly to have a budget when you're barely making ends meet, but that's exactly when you need a budget. When you have so little, it's important to know where every penny goes. And learning to budget now will only set you up for future success. Your budget doesn't need to be complex, but it does need to work for you. Your expenses can be as simple as savings, housing and food, with whatever is leftover earmarked as 'spending money.'

- **Start building credit.** If you haven't already, start building your credit. Having a strong credit score will be beneficial as you finish college and begin your professional life. You'd be surprised how many times your credit is pulled. A landlord will check your payment history. Employers routinely pull credit as part of a background screening. If you need to borrow money, you'll receive better interest rates. And it's much easier to maintain good credit than to rebuild your credit later on in life. Consider using a credit card for day-to-day purchases, with a plan to pay off the balance each month.
- **Establish a bank account.** Shop around and find the best fit for your situation. Do you want easy access to physical locations, or do you prefer to bank online? Do you want a bank credit or debit card? TTCU has many different types of accounts, one of which will be sure to fit your needs.

Good habits established early in life will only help as college ends and you enter the post-graduate years. If you have questions or need assistance at any time in the journey, a TTCU Credit Union Advisor is a great resource. Stop by any location to visit with one.

*Zogo is a registered trademark of Zogo, Inc. Message and data fees may apply from your wireless carrier. Zogo, Inc. is a third party app that is not owned or operated by TTCU. Certain restrictions may apply, please see Zogo, Inc. in the app store for more information and their privacy policy.



TTCU Stats

August 31, 2021

August 31, 2022

MEMBERS' SAVINGS



\$1,958,773,888

\$2,053,706,715

MEMBERS' LOANS



\$1,371,864,038

\$1,582,302,987

TOTAL RESERVES



\$330,222,097

\$256,341,624

TOTAL ASSETS



\$2,556,382,880

\$2,659,464,545

NUMBER OF MEMBERS



143,311

149,948

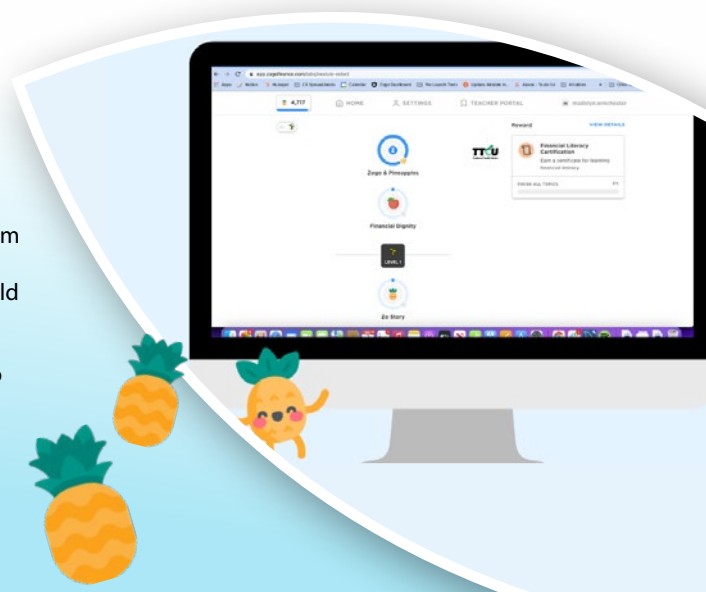
ANNOUNCING A NEW FINANCIAL LITERACY PARTNERSHIP

We have partnered with Zogo Classroom to provide financial literacy tools to teachers in the state of Oklahoma at no cost to the schools. Zogo Classroom is an online platform that makes learning about financial literacy like a game, complete with fun, engaging graphics. It allows students to test their knowledge by walking them through real-world situations surrounding personal finance.

Zogo Classroom provides flexible, bite-sized content that can be dropped directly into existing lesson plans or used to build something new. It has student progress tracking tools built into the app and allows teachers to create a classroom leaderboard.

Visit ttcu.com/zogo to get started.

Zogo is a registered trademark of Zogo, Inc. Message and data fees may apply from your wireless carrier. Zogo, Inc. is a third party app that is not owned or operated by TTCU. Certain restrictions may apply, please see Zogo, Inc. in the app store for more information and their privacy policy.





Did you know?

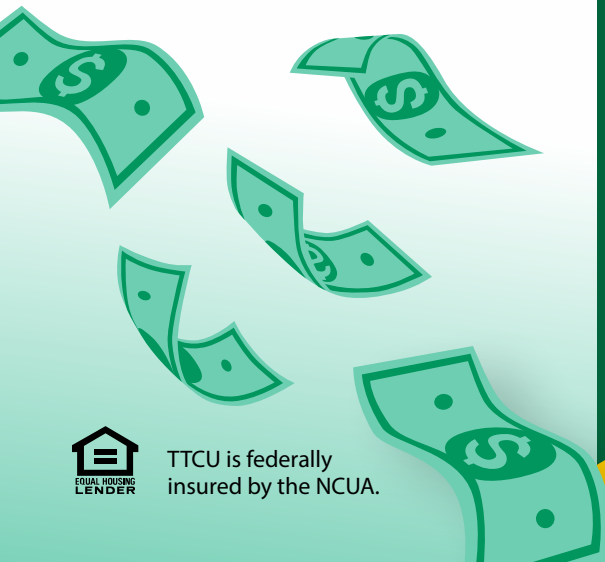
You may be able to get your paycheck early with TTCU!

Introducing Early Pay. Now, with TTCU, you could get your paycheck up to two days early. If you have a TTCU checking account with direct deposit, we'll give you access to your money as soon as your payer lets us know it's on its way.

No need to sign up! If you qualify, you will automatically receive your pay early. It's just one more way we can make accessing your money even easier.

With approved credit. Some restrictions apply. Direct deposit and earlier availability of funds are subject to payer's support of the feature and timing of payer's submission of deposits. We generally post such deposits on the day they are received, which may be up to two days earlier than the payer's scheduled payment date. Exceptions may apply.

TTCU is federally insured by NCUA.



TTCU is federally insured by the NCUA.

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

Q2 MEMBER REWARDS: \$998,319

YTD 2022 \$1,974,326

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

\$2,081,979

Donated to Oklahoma schools since 2007!

Get yours today!

Visit us!

CORPORATE OFFICE
9815 E. 81st St.
Tulsa, OK 74133

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

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.

SAND SPRINGS
202 S. Main St.

SAPULPA
100 S. Mission

TAHLEQUAH
778 E. 4th St.

