

MODERN MONEY

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FALL 2024

MEET A MEMBER

Matthew M.

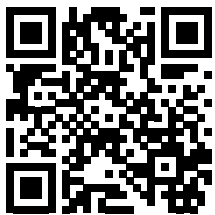
Home Branches: Midtown
and Downtown

MEMBER SINCE 2019

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TTCU GIVES BACK!

Learn more about the
TTCU Cares Foundation.



A life remix with TTCU's help

When DJ and TTCU Federal Credit Union member Matthew M. decided to spin a new chapter in his life, buying his first home became the ultimate remix. As newlyweds, Matthew and his wife Joanna wanted to move on from apartment living. They were looking for the right place to build their future family — a home in a good area of town with an easy commute.

Matthew and Joanna had previous experience with TTCU. Matthew's dad worked at Jenks Public Schools for thirty-five years and was a member of the credit union due to TTCU's support for education. After his good experience with TTCU, Matthew chose the credit union for his first checking account. Then, when he and Joanna were beginning to dream of owning their first home, it made sense to reach back out to TTCU.

"I appreciate the personal experience I get with TTCU," Matthew said. "The staff are local and live in the area, so it feels like they care more."

As first-time home buyers, Matthew and Joanna wanted to work with a financial institution that would help them through the process. After all, a mortgage is often the largest financial commitment a person makes, so it's important to approach the process with a solid understanding of what's involved.

Matthew's TTCU mortgage loan originator even helped him through the process of making offers on homes and selecting the final home to purchase.

"I can't speak highly enough of it," Matthew said. "It was a great experience. (TTCU staff) answered every question, even the small, random stuff. I felt like the TTCU staff weren't just trying to sell me something. They felt more like a friend trying to help out."

Now, Matthew and Joanna are happily living a remixed life in a home they love. Matthew plans to continue to use TTCU for years to come.

In addition to his great mortgage experience, Matthew appreciates that TTCU continues to innovate and incorporate modern technology. He uses the TTCU app to track his accounts and watch his savings grow. Now, he and Joanna are discussing starting a family someday as they work towards their future money goals.

"TTCU will definitely have a part to play in our financial future," Matthew 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. Equal housing lender.

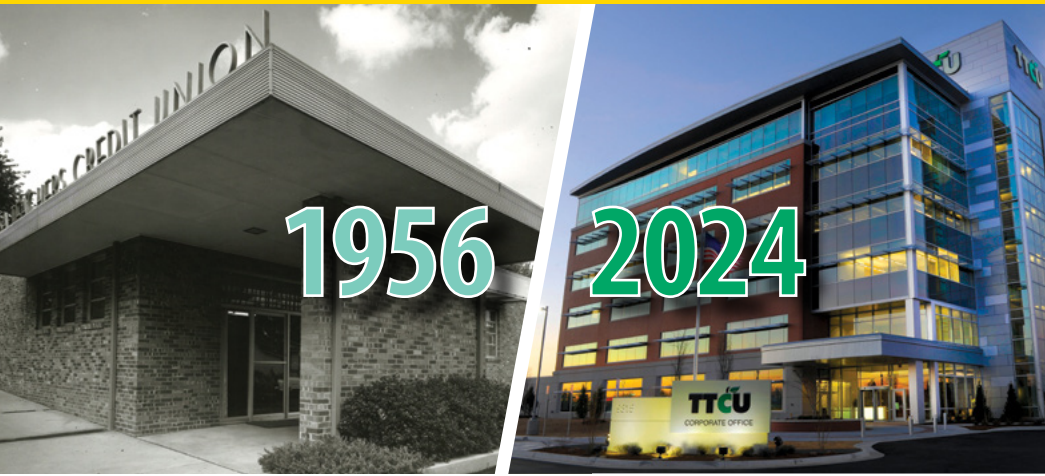


New CEO leads TTCU into its 90th year

This year, TTCU Federal Credit Union is celebrating both its rich history and its bright future. Its 90th anniversary comes at the same time as a new President and CEO, Shelby Beil, takes office.

TTCU had humble beginnings. It was founded in 1934, during the depths of the Great Depression, by a group of local teachers who came together to support their peers with much-needed loans. These loans often went toward essentials like professional clothing for new jobs and air conditioners for their homes. The founder, Linnie B. Wilson, kept the first \$1,600 in deposits tucked into a desk drawer in her classroom at Central High School, and deposits and withdrawals could be made during her planning period.

By 1937, however, the credit union had outgrown the desk drawer. It moved into a room in the Masonic Temple Building in Tulsa, until further growth necessitated the purchase of TTCU's first building at 907 S. Guthrie.



ASK THE EXPERT

Q: What is something I can do to help protect my accounts and stay safe online?

One of the most important things you can do is take steps to safeguard your email. If hackers can get into your email, they can use that to access many other accounts through password resets. This can allow them to find payment information, place orders and possibly even get into your financial accounts. However, there are steps you can take to prevent this.

1. Use a secure password for your email that you don't reuse anywhere else.

Hackers routinely target websites and companies to obtain information such as names, addresses, emails, payment information and passwords. If they find passwords, they will routinely try those email/password combinations on other sites to see what else they can gain access to. It's advisable to never reuse your email or financial account passwords anywhere else.

If you're an iPhone user, it can help you keep your passwords safe. Your iPhone has a feature that will notify you if one of your saved passwords has appeared in a data breach. Go to Settings > Passwords > Security Recommendations, then turn Detect Compromised Passwords on or off.

2. Enable two-factor authentication.

Two-factor authentication secures your account by requiring two forms of identification before accessing an account. This extra layer of protection significantly reduces the risk of unauthorized access, even if a password is compromised. The first factor is typically something the user knows, like a password, while the second factor is something the user possesses, such as a mobile device to receive a verification code or a biometric factor like a fingerprint. This makes it much harder for hackers to access your account.

October is Cyber Security Awareness Month, and I invite you to do at least one thing this month to make your accounts more secure, whether that's enabling two-factor authentication or changing an account password to something unique and hard to guess. Taking control of your cyber security can bring you peace of mind.

Josh O'Mealey is the Director of Information Security at TFCU Federal Credit Union.



Shelby Beil
Incoming President and CEO

After TFCU hit the milestone of 5,000 members in 1960, the space began to feel a bit tight. TFCU purchased a lot in midtown in 1965, which still houses a branch today.

Now, 90 years later, TFCU Federal Credit Union has grown into a \$2.6 billion institution with 21 branches serving 153,000 members—a far cry from the simple logs Wilson kept in her drawer. Yet, the spirit of helping others remains at the core of TFCU's mission.

“We are very proud of our heritage of serving our local educators,” Beil said.

As TFCU celebrates this anniversary milestone, there's also a new CEO to celebrate. Former CEO Tim Lyons officially passed the baton to Beil on October 1. As a former Sapulpa High School Chieftain, Beil has strong ties to the Tulsa area. He majored in finance at Oklahoma State University and holds an MBA from the University of Texas at Austin. A strong supporter of the credit union movement, he got his start serving as the controller for Oklahoma Central Credit Union. He has been with TFCU for 18 years, previously serving as Chief Financial Officer.

For Beil, giving back is at the heart of everything he does, especially as he builds on TFCU's heritage of supporting educators. This mission is exemplified by the TFCU Cares Foundation, which gave out nearly \$60,000 in grants to teachers facing financial hardship in 2023. Beil also feels strongly about supporting the arts, serving on the Board of TCC's Signature Symphony and the Philbrook Museum.

Beil has some lofty goals for his first year as CEO. One of his top priorities is to bring a digital-first mindset to TFCU to transform how the credit union approaches problem-solving and appeal to younger members. To prepare TFCU for future growth, Beil is implementing an agile framework across the credit union. At its core, this framework prioritizes putting members first.

“Agile is based on a relentless pursuit of continual improvement,” Beil said. “And the primary driver of that improvement is member feedback.”

He also remains committed to building a diverse workforce at TFCU. TFCUnity launched in 2021 to leverage the benefits of diversity, equity, inclusion and belonging to empower employees to achieve superior results.

“If we all come to the table and think the same way, collaboration is not as effective as when we have meaningful diversity,” Beil said.



Linnie B. Wilson, TFCU's first employee, helps a member at the original branch.

Above all else, he wants members to feel like they're part of the TFCU family.

“At TFCU, you are much more than an account,” Beil said. “We exist to help make our members' financial lives better. We're here to do what's best for you and your family.”

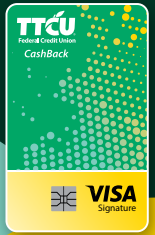




GET 5% BACK on online purchases with TTCU's CashBack credit card!

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, 2024, and up to 1.5% cash back after that.

Apply online* or at your local branch.



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

With approved credit. Some restrictions apply. Offer valid 10/1/2024 to 12/31/2024. 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.

The loan scam I nearly fell for

BY ABIGAIL S.

The email looked real, notifying me that my first loan payment was due today. The problem? I hadn't taken out any new loans. Was it identity theft or a scam? Either way, it was trouble.

I didn't recognize the name of the institution, so my first step was to do a quick Google search to see if the company existed. Once I confirmed that it did, I needed to verify if the email was legitimate. If it was, my personal information had been compromised. By this point, I was panicking that someone had taken out a new loan in my name.

I also suspected it could be a phishing scam. Phishing occurs when someone sends an email that appears to be from a legitimate company to trick you into revealing personal information. Knowing I shouldn't click on any links in the email, I began doing a little sleuthing to uncover what was going on.



What should you do when you're wondering if an email is a scam?

1 Check for common mistakes

Are any words misspelled? Are they using a real logo? When you hover your cursor over any links, do they appear to be directing you to the correct website? Does the email appear to come from a legitimate company email? This email met all of those criteria, which was concerning.

2 Use Google to see if anyone has reported a similar scam

Many times, you aren't the first person they've reached out to in their attempts at scamming. If you can find reports of similar activity on Reddit or a similar site, that makes it more likely that it's a scam. In this case, I found people talking about getting similar emails to the one I did.

3 Check your credit report

If the potential scam email involves a new loan or credit card, you should check your credit report to see if any new accounts have been opened in your name. A great resource for this is annualcreditreport.com, where you can obtain a free copy of your report. Previously, consumers were entitled to one free credit report per year. However, in 2020, the Federal Trade Commission changed this to once a week during the pandemic, and eventually this change was made permanent. I breathed a sigh of relief when my credit report showed no new activity. This clearly wasn't identity theft.

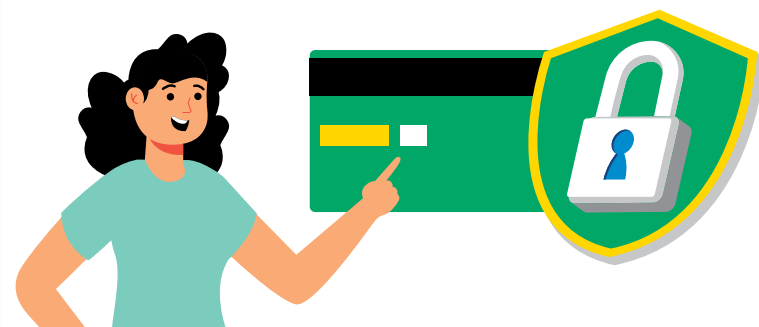
4 Call the company

If you're unsure whether a financial statement or email is legitimate, you can call the company to verify. However, never use a phone number provided in the email itself. Instead, find the company's phone number on their official website and only call if it is a well-known, reputable business. By this point, I was confident it was a scam, so I did not call.

The scammer was hoping that I would panic and click the link to find out what was going on. Then they would ask for personal information to "confirm my identity," instead stealing my personal details.

Having worked in banking and undergone extensive fraud prevention training, I thought I would be immune to such scams. Yet even I almost fell for it. Their email looked legitimate, with none of the tell-tale signs of fraud. Ultimately, since I never provided them with any personal information, I don't need to worry about it. However, it's always a good idea to regularly check your credit report and ensure that all activity is legitimate.

If you think you are a victim to such a scam, feel confident TTCU will assist you in this matter. You can give us a call at (800) 234-8828. More fraud prevention resources are also available at ttcu.com/resources/learn/fraud.



TTCU Tulsa Run set for Oct. 26

For the second year, TTCU is the title sponsor of the TTCU Tulsa Run. The Tulsa Run is a cherished event in our community, and we're delighted to support its ongoing legacy.



This historic race will be held starting at 7 a.m. on Oct. 26 in downtown Tulsa.

With a 15k, 5k, and 2k distance, there is a race for every athlete and fitness goal. Join us for a Tulsa running tradition!

Both TTCU and the Tulsa Run have deep roots in the Tulsa community. As TTCU celebrates its 90th anniversary, we're honoring our roots while also looking ahead to our future. 90 years ago, TTCU was founded in downtown Tulsa at Central High School, in what is now the PSO building. We're still in the downtown area, helping our members build their financial futures at our 5th and Boston branch.

Find out more at tulsarun.com.

Did you know?

You may be able to skip a payment on your TTCU auto loan!

If you're facing unexpected expenses — such as a broken appliance or needed repairs to your home or car — skipping your TTCU auto loan payment can give you some extra breathing room. For a \$35 fee, you may be eligible to skip one payment with no extra penalties.* You're likely to be eligible if:

- Your loan is in good standing
- You've made at least six payments already
- You haven't requested a Skip a Pay in the last six months

Simply apply online, and you'll find out in minutes if you're eligible. You can also apply at any branch or via phone at (800) 234-8828.

Some restrictions apply. Fee can be added to your loan or withdrawn from your TTCU Checking or Savings. With approved credit. Not available for credit cards, mortgages (including HELOCs) or any delinquent loan. Skipped payment may not be covered by GAP or other insurance products.

*Interest continues to accrue.



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 QUARTERLY MEMBER REWARDS: \$956,389

2024 YEAR-TO-DATE: \$1,903,772

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.

Amount received is solely based on your debit card usage by TTCU account holders. Some restrictions apply. With approved credit.

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