A woman with long blonde hair is singing into a microphone and playing an electric guitar. She is wearing a light-colored top. The background is dark and out of focus.

Enjoying security

2006

2008

2010

2012

ANNUAL REPORT



Federally Insured by NCUA



Tinker Federal Credit Union  
exists to help our members  
achieve their goals and  
realize their dreams.



Kate Bacon joins TFCU  
when she marries  
her husband, Paul.

She graduates from college  
with a degree in marketing.

She starts rowing  
with the Oklahoma  
City Boathouse  
Foundation.

Kate's husband comes home  
from Afghanistan.

Kate's Integris women's team wins  
gold at the Stars & Stripes Regatta  
in the beginners Land Lovers league.



2010

2011

March 2012

April 2012

July 2012

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# Safe & Strong

TFCU provides a solid foundation so members can feel free to enjoy their lives—every kick, punch and step of the way.

Elijah Bailey becomes a TFCU member with a Moola Moola savings account.



1999

He goes to college and opens his first checking account at TFCU.



2005

Elijah starts saving money to support his martial arts students who can't afford equipment.



2008



## President's Report

MICHAEL D. KLOIBER  
PRESIDENT/CEO

"Enjoying Security," what a great feeling to have in a most uncertain world, economy, and time in our nation's history. If you have listened to the nightly news, or read about our national economy in the newspaper or online, you know that it is a very scary story being told. Huge deficits and an ever increasing national debt that dwarfs anything like it in our nation's history.

So, what about this "Enjoying Security" I mentioned above? Where can you find this security? You do not have to look very far because it is right here at Tinker Federal Credit Union!

Yes, even now, you can find that "safe haven" you are searching for in "your credit union." Today, you and nearly 270,000 members are finding the security you want for all your hard earned dollars and life savings. You are also finding the necessary credit you need when all you hear in the media is that financial institutions are no longer making the loans that are so crucial to economic recovery.

Helen Keller once said that security is an illusion—that life is a dangerous adventure or it is nothing at all. In general, we all recognize the risks inherent in life and our daily living. In fact, many of us choose the risk of adventure in our recreation and entertainment when we can. There is a certain thrill in this kind of risk taking that we enjoy, but generally, we try to limit the risk factors when it comes to our financial affairs.

We like the idea of security when it comes to our personal finances. Whether you are saving for some important life event, or borrowing for the dream home or automobile, you have to look no further than TFCU. We have always been there for you when your thoughts turned to financial security, providing a wide range of products and services that make saving for a rainy day, or borrowing for that special item, a little bit easier. Your "calm in the storm" is

Tinker Field civilian employees founded the institution now known as TFCU.



1946

always there and ready, helping you manage all of your money so you can stay as financially secure as possible.

At the end of 2012, TFCU members had borrowed almost \$1.6 billion to fulfill their dreams, and they entrusted us with \$2.6 billion in savings. Included in this total was \$215 million in Individual Retirement Account shares and certificates, helping them to plan for a secure retirement. Your security is enhanced and insured by the National Credit Union Share Insurance Fund, providing the peace of mind knowing that your dollars are safe and sound. Now, that's something we can all get behind!

So, chase adventure in your daily life if you like, but leave the risk management of your financial security to TFCU. We will be here to help you pay for memories that last a lifetime. We will also be here to help you build a solid, secure financial foundation on which to build that adventurous life.

*Michael D. Kloiber*



TFCU President Michael D. Kloiber is honored by the Defense Credit Union Council.



August 2012

# Year in Review

4

## What Was New 2-0-1-2

In late 2012, Home Branch was enhanced. Frequent users noticed a new link in Home Branch's top navigation called "Money Tools." This new menu item expanded TFCU's budgeting functions and offered links such as Spending Overview, Spending Categories, Savings Goals and Budget. TFCU also implemented changes to its ATMs, in compliance with the Americans with Disabilities Act. These updates included more Braille features and voice-guidance activation. In May of 2012, Specialized Investment Services changed its name to TFCU Financial Advisors. The name change helped to promote the services TFCU Financial Advisors can provide our members.

John Wheeler becomes a TFCU member.

He opens a Command Fund account to save for retirement.



1955

1962



John's wife buys him a Schwinn Cruiser, adding classic style to the hobby he began in the 1960s.



2000

## Real Members and Real Experiences

Tinker Federal Credit Union keeps our members' finances secure, so they can focus on what makes them happy. In the last half of 2012, we began telling real members' stories about how TFCU has helped them achieve their goals and realize their dreams. Real members with real TFCU experiences help to illustrate the member-owned structure of your credit union. Throughout these pages, check out some of the experiences your fellow members enjoy, knowing TFCU takes care of their finances.

5

### OUR MEMBERS, OUR COMMUNITY

We were in the community and interacting with our members nearly every day in 2012 and enjoyed a stellar year of community involvement. Highlights included serving snow cones to approximately 1,550 kids as part of the kick-off event for the Pioneer Library Systems Summer Reading program. More than 90 TFCU employees walked in the Martin Luther King, Jr. Day Parade amid over 62,000 onlookers. For the first time, TFCU sponsored Project Mom, an event that benefited over 800 metro OKC mothers. Twice in 2012, Save-A-Tron visited the Science Museum Oklahoma, where approximately 6,000 kids interacted with him and created their own piggy bank. TFCU also was a sponsor of Downtown in December, which offered festive activities in downtown Oklahoma City through the holidays.



More than 90 TFCU employees walked in the Martin Luther King, Jr. Day parade.



January 2012

### TFCU RUNS IN THE BLOOD

Tinker Federal Credit Union pride and loyalty runs deep in some families. For Preston Mechling, part-time member service officer at Midwest City East, it's in his blood. Grandson of former Board of Directors volunteer Dale Williams, Mechling celebrated his fourth anniversary at TFCU in June of 2012. His late grandfather served as a TFCU volunteer for over 25 years, first on the Supervisory Committee, then on the Board. "TFCU has been a part of me since before I could remember," said Mechling. "Some of my first memories are of my grandfather taking me to a branch to put change in my savings account." Mechling wants to continue the legacy his grandfather started and plans to further his career at TFCU.



Part-time Member Service Officer Preston Mechling celebrates four years at TFCU.



June 2012

# Year in Review

## WATCH US GROW

TFCU opened three new branches in 2012, bringing our total full-service branches to 27 and our in-school branches to three. Membership expansion in the Tulsa area helped us open our Tulsa Downtown branch in January. The second TFCU branch in Tulsa, the downtown branch, now provides lobby service, six drive-thru lanes and ATM service to members in the downtown area. John Marshall, TFCU's third in-school branch, opened in August and joined the ranks of Crooked Oak and Metro Tech as a hybrid financial/learning center located on a metro Oklahoma City school campus. Then, in September, TFCU opened its 27<sup>th</sup> full-service branch in Oklahoma City's Capitol Hill district. This branch is conveniently located just south of downtown Oklahoma City, on Western Avenue.



The Tulsa Downtown branch kicks off operations with six drive-thru lanes.



January 2012

## GIVING BACK TO OUR MEMBERS; IT'S WHAT WE DO

During 2012, TFCU continued our tradition of giving back to our members. We hosted seven Shred Days at various TFCU branch locations and sold 12,696 low-cost tickets to Frontier City/White Water Bay, Silver Dollar City and Six Flags Over Texas, the sales of which, not only benefited members, but also provided more than \$12,000 to Credit Unions for Kids. Heritage Club Checking members enjoyed the annual Health Fair in October and tours that included two trips to the San Antonio Riverwalk area and a mystery tour to the Dallas area, where participants toured Cowboys Stadium and enjoyed a murder mystery dinner theater. The annual Gift of Membership promotion generated more membership referrals than ever before, with over a thousand \$10 membership referral redemptions. There were 1,386 Give Back winners who won a total of \$81,264.84, and 60 SaveAbles Kids Club members had their deposits matched for a total of \$3,387.74, as part of Give Back for Kids. And, in September, TFCU hosted our Member Appreciation Day at Frontier City, buying out the park with 8,000 members in attendance.



Approximately 8,000 TFCU members attend TFCU's Member Appreciation Day at Frontier City.



September 2012



At age 16, Craig Yadon opens his first checking account at TFCU.



1980

## Awards and Accolades

Several honors were awarded to TFCU during 2012. Recognized for his "passionate advocacy on behalf of the credit union movement and his steadfast support of the defense community," TFCU President/CEO Michael D. Kloiber was inducted into the Defense Credit Union Council's Hall of Honor in August. TFCU won four first place CUNA regional awards for community service, member service and adult and youth financial education. Additionally, TFCU won Children's Miracle Network's Fundraising Event of the Year award for the 11th Annual TFCU Miracle Car Show and the Readers' Choice Award for Best Credit Union in the Enid, Edmond and Oklahoma City areas.



The son of a woodworker, Craig finds his passion for building furniture and small clocks.



2002

# Year in Review

## Financial Power to the People

TFCU's mission is to help our members achieve their goals and realize their dreams. And, our Financial Empowerment Team works to achieve that every day. In 2012, they taught 18,568 people at 546 different workshops, a growth of 15.24% over 2011. Of those workshop attendees, 13,782 were youths and 2,293 were military. Additionally, 2,168 TFCU members had counseling sessions through BALANCE, which assisted with debt management concerns, credit report questions and budgeting advice. In May, the team welcomed a bilingual financial educator. Giovanni Monterroso joined the TFCU Financial Empowerment Team midyear and worked to translate and prepare educational materials for the Hispanic community. In the last few months of the year, he presented eight workshops in Spanish.

Beth Adele becomes a TFCU member when she gets engaged to Adam Rogers.



2008

Beth acts in *Man of La Mancha* at The Sooner Theatre as part of her love—and regular habit—of performing with local groups.



September 2012



## EMPLOYEE VOLUNTEERISM AND CHARITY

Over 160 employees and their family members participated in Hand2Hand, TFCU's third annual weeklong volunteer effort. This program served non-profit organizations in TFCU branch communities, such as City Rescue Mission, Shawnee Salvation Army, the PAWS Animal Shelter in Ada and more. TFCU donated over \$18,000 to the Regional Food Bank of Oklahoma, providing nearly 100,000 meals to hungry Oklahomans, and raised \$23,857.28 for the American Diabetes Association. Additionally, TFCU's Combined Federal Campaign raised \$59,049.25 to help thousands of individuals in our community, state and nation. And, in the month of April, we raised \$53,157 for Children's Miracle Network, which included funds raised from our annual Miracle Car Show.



2012 Miracle Champion Spencer poses in front of a car at TFCU's 12th annual Miracle Car Show, benefiting CMN Hospitals in Oklahoma.



April 2012

## SERVING OUR MILITARY

Since 1946, Tinker Federal Credit Union has played a major sponsorship role in programs and events at Tinker Air Force Base and Vance Air Force Base. In 2012, TFCU paid tribute to our military through donations close to the heart. On Veterans Day, we joined forces with Operation Homefront to distribute 600 blankets to military families in need. Over the holidays, TFCU employees baked and delivered 4,350 cookies to service men and women as part of our annual Caring Cookie Campaign. And, TFCU employees rallied together to provide a moving truck full of supplies for the TAFB Food Pantry. These charitable contributions were just a few of the ways TFCU continued to serve our military.



Congressman James Lankford and his wife Cindy, helped distribute 600 blankets for Operation Homefront, Oklahoma/Arkansas at TFCU's Metropolitan building in Oklahoma City.



November 2012

# Board of Directors' Report

RODNEY C. WALKER  
CHAIR, BOARD OF DIRECTORS

• 10 Risk and reward; the phrase itself is fraught with nerve-rattling stress, which seems to be the general mood of many today when it comes to financial management. Just exactly what kind of risk are we talking about? And, what kind of reward do you have in mind?

In the game of golf, it's one thing to stand over a 210-yard second shot over water into a par five and weigh the pros and cons of going for it rather than laying up to the water's edge. It is quite another to contemplate whether to take one's hard-earned savings out of a low-earning but federally insured credit union account and invest it in the stock market.

At Tinker Federal Credit Union, we can't help you with your golf game, but we can help you plan the best way to start, grow and manage your hard-earned money, or to finance those big-ticket items you'll need along life's winding road. We understand the tough times, such as the last few years. The situation makes it more important that we partner with our members to deliver quality products and service to reduce the stress, especially during the toughest times.

The good news is that Oklahoma has fared better than many other parts of the country during the Great Recession, and borrowers have been enjoying the lowest rates in more than a generation. It is a great time for smart borrowing; plus, there are some signs of an improved economy.

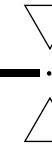
Understandably, savers have been frustrated with those low rates, but you have continued to trust TFCU with your hard-earned dollars, as you'll see in the financial section of this report. And, for those comfortable with investing outside of the insured security of the credit union, we are constantly working to improve the products and services offered through TFCU Financial Advisors.

TFCU hits \$2.7 billion in assets.



February 2012

265,000 members now rely on  
TFCU for financial services.



September 2012

We love to see you when you visit one of our branches, but we also know you often prefer to conduct your financial business when and where it's most convenient for you. We have listened to your demands, and we have expanded our Internet and mobile services. But, we aren't about to rest on our laurels. We will continue to add technology in the coming months and years to provide you with the latest tools to manage your finances.

We take our responsibility to the communities we serve very seriously. We believe we have obligations beyond simply providing quality financial services. We are part of our community. We live and work here, just like you. To enforce our community commitment, we supported many organizations, schools, projects and events in 2012. As you'll see throughout this annual report, Tinker Federal Credit Union has remained committed to helping our members manage their financial lives and to contributing to the quality of life throughout the many communities we serve.

Your credit union is made possible because of the credit union spirit of cooperation. Volunteers, management and staff work together to provide you with the best credit union possible. Whether times are good, bad or somewhere in between, you can always count on the security of TFCU to be there with you, helping you make the right decisions for you and your family.

Respectfully,

## Board of Directors and Associate Board Members

Listed as shown below, left to right

**Steve Walker**  
Associate Board Member

**Sheila Jones**  
Vice Chair

**Gary Wall**  
Board Member

**Rodney C. Walker**  
Chair

**Tiffany Broiles**  
Board Member

**Delinda Fitzgerald**  
Associate Board Member

**Al Rich**  
Secretary

**Bill A. Watkins**  
Treasurer

**Eldon W. Overstreet**  
Board Member

**Felix Lopez III**  
Associate Board Member



TFCU empowers 18,568 people  
with financial information  
through 546 workshops.

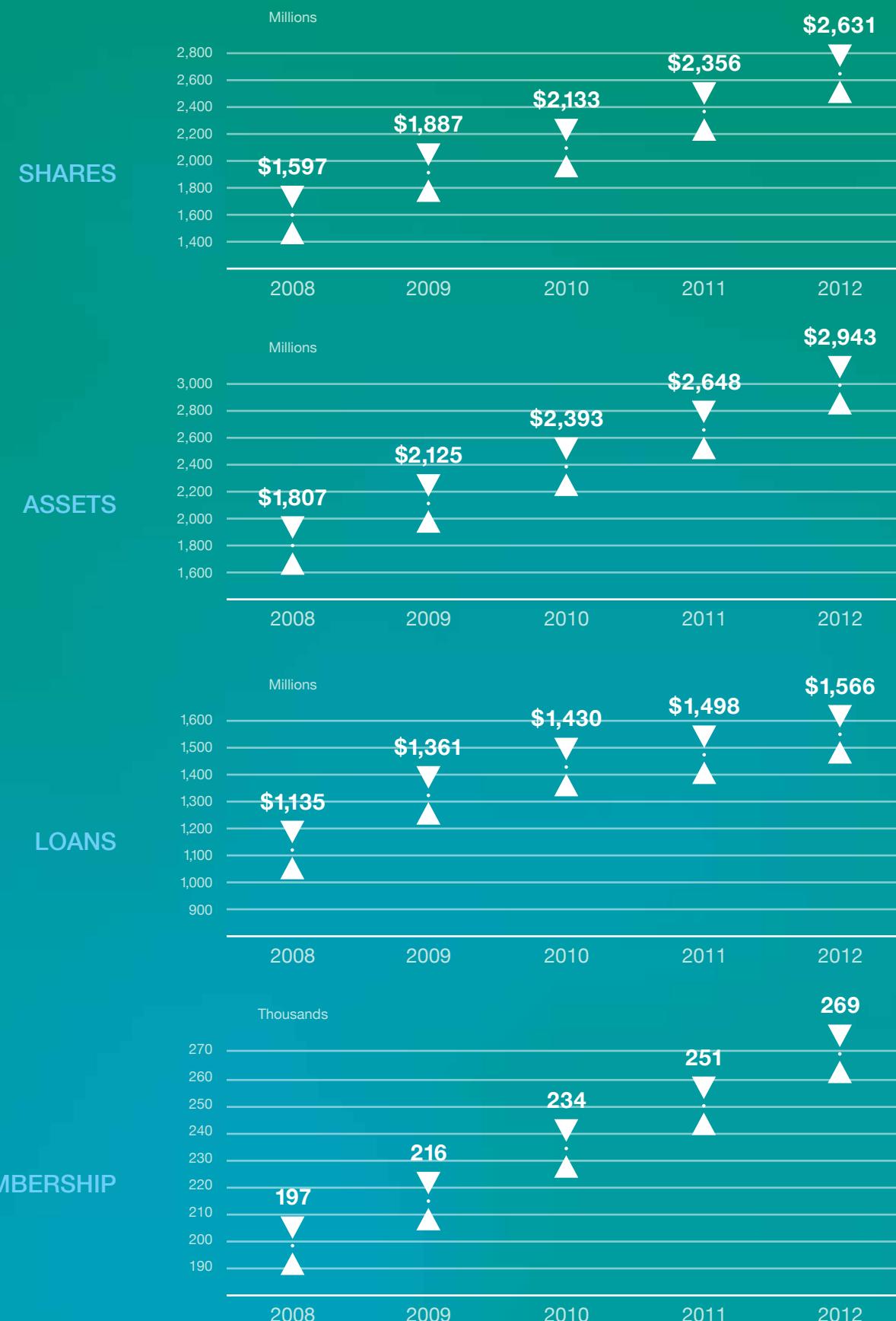


2012

Members take advantage of TFCU's  
seven Shred Days, disposing of  
16 tons of confidential documents.



2012



# Treasurer's Report

BILL A. WATKINS  
TREASURER, BOARD OF DIRECTORS

TFCU has kept your money safe and secure for over 65 years. And, we continued to do so in 2012, as many struggled through a sluggish recovery from the Great Recession. Our members recognized this safety and great member service by rewarding the credit union with record share and membership growth.

We stayed focused on our members, as always, with competitive loan and share rates, convenience, low fees and a wide range of financial products. Our Click Checking, money market accounts and a full range of regular and IRA share certificates remained popular services.

TFCU continued to be a lending mecca for our members, who benefited from super low rates throughout the year. In fact, many members refinanced their homes for a second and third time. Other members brought loans from other institutions to take advantage of our great rates. Whether they needed a vehicle, home equity line of credit, credit card or just wanted to buy something fun like a pool or motorcycle, TFCU maintained competitive rates to serve our members' needs. We also continued to offer storm shelter loans with special, low rates to help keep our members as safe and secure as their credit union.

While this very low-rate environment is great for our borrowers, TFCU made less money on loans and investments, which impacted our bottom line. But, despite

the current economy, we ended the year with net income at \$21.7 million.

Many members wonder why a not-for-profit credit union would need net income. Net income is the only way we can increase our equity, which is like a rainy day fund. We encourage our members to save money for those unexpected emergencies, and we follow that wise advice. TFCU sets aside funds (net income) into our rainy day account (equity) every year. This practice keeps us strong and ready to help each member. While we take care of your finances, you are free to pursue your own dreams.

Even with several years of this extra low-rate environment, TFCU still maintained a Return on Assets (ROA) of .78 percent. That was a home run in this economy. The net worth ratio is another measurement of strength, and the credit union ended the year with an excellent 9.64 percent.

It has been our pleasure to help you achieve your goals and realize your dreams.

Respectfully,

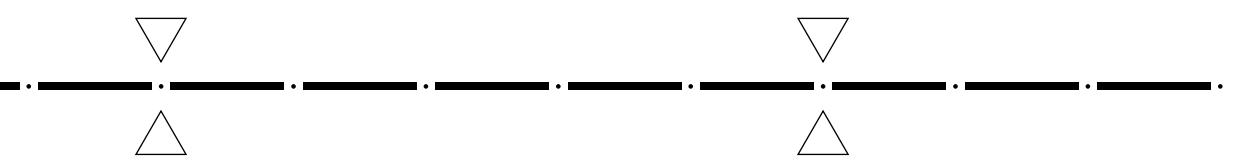
*Sue A. Watkins*



Save-A-Tron poses with his new friend, Charity, at the Capitol Hill Grand Opening.



TFCU honors Catoosa High School teacher Diann Dodd for teaching financial literacy.



# Consolidated Statements

FINANCIAL CONDITION AS OF DECEMBER 31, 2012 AND 2011

## ASSETS

	2012	2011
Cash and cash equivalents	\$ 207,455,685	\$ 166,717,509
Investments		
Trading	1,660,160	1,513,288
Available-for-sale	1,068,723,662	896,490,117
Time deposits with other institutions	238,482	235,316
Other, at cost	3,505,932	3,428,975
Loans to members, net allowance of loan losses of \$11,569,381 and \$13,385,349 at December 31, 2012 and 2011, respectively	1,554,636,572	1,484,861,886
Interest receivable	12,413,765	12,282,706
Property and equipment, net	63,091,079	55,302,594
National Credit Union Share Insurance Fund deposit	23,687,708	21,008,016
Other assets	8,251,685	6,892,908
Total assets	<u>\$ 2,943,664,730</u>	<u>\$ 2,648,733,315</u>

## LIABILITIES & MEMBERS' EQUITY

### LIABILITIES

Members' shares	\$ 2,631,140,197	\$ 2,356,357,843
Accrued expenses and other liabilities	20,329,011	21,390,578
Total liabilities	<u>2,651,469,208</u>	<u>2,377,748,421</u>

### MEMBERS' EQUITY

Retained earnings	279,375,186	257,665,447
Accumulated other comprehensive income	12,820,336	13,319,447
Total members' equity	<u>292,195,522</u>	<u>270,984,894</u>
Total liabilities and members' equity	<u>\$ 2,943,664,730</u>	<u>\$ 2,648,733,315</u>

INCOME FOR THE YEARS ENDED DECEMBER 31, 2012 AND 2011

	2012	2011
<b>INTEREST INCOME</b>		
Interest on loans to members	\$ 78,769,822	\$ 82,557,670
Interest on investments and cash equivalents	13,866,754	19,224,175
Total interest income	<u>92,636,576</u>	<u>101,781,845</u>
<b>INTEREST EXPENSE</b>		
Dividends on members' shares	24,211,998	27,355,344
Net interest income	68,424,578	74,426,501
<b>PROVISION FOR LOAN LOSSES</b>		
Net interest income after provision for loan losses	9,040,000	10,805,000
<b>NONINTEREST INCOME (EXPENSE)</b>		
Net loss on disposition of repossessed collateral	(99,255)	(124,514)
Net gain on sales of available-for-sale investments	68,478	903,052
Net gain on sales of loans	2,814,441	1,114,341
Loan servicing fees	515,932	501,276
Service charges and other fees	30,785,327	29,105,431
Other noninterest income	7,698,697	6,375,220
Total noninterest income	<u>41,783,620</u>	<u>37,874,806</u>
<b>GENERAL AND ADMINISTRATIVE EXPENSES</b>		
Income before general and administrative expenses	101,168,198	101,496,307
<b>GENERAL AND ADMINISTRATIVE EXPENSES</b>		
Salaries and benefits	37,796,221	34,834,558
Operations	35,692,029	30,870,623
Insurance premiums on members' shares	1,668,976	4,994,865
Occupancy	4,301,233	3,562,827
Total general and administrative expenses	<u>79,458,459</u>	<u>74,262,873</u>
<b>Net income</b>	<u>\$ 21,709,739</u>	<u>\$ 27,233,434</u>

For a complete copy of Tinker Federal Credit Union's audited consolidated financial statements with accompanying notes, contact our Member Service Center at (405) 732-0324, ext. 2255 for Oklahoma City, (918) 592-0324, ext. 2255 for Tulsa, (580) 310-0324, ext. 2255 for Ada, (405) 707-7440, ext. 2255 for Stillwater, (580) 233-3330, ext. 2255 for Enid, or 1-800-456-4828 (toll free).

# Supervisory Committee's Report

JAMES P. PEARL  
CHAIR, SUPERVISORY COMMITTEE

16

Tinker Federal Credit Union takes the security of your finances very seriously. The Supervisory Committee helps keep your credit union secure by maintaining a system of checks and balances, so you don't have to worry. We want you to be able to do and accomplish the things most important to you, while we maintain a strong financial institution for the safekeeping of your funds.

We have the responsibility of monitoring all TFCU activities and ensuring all practices are conducted in accordance with accepted accounting procedures and management practices. Appointed by Tinker Federal Credit Union's Board of Directors, the committee works closely throughout the year with the Board of Directors, TFCU management, Internal Audit and Compliance departments and the external audit firm of BKD, LLP. We report the results of our activities to the Board of Directors for their review and, if necessary, corrective action.



Kimm's gig in a popular band pays for her college books and some sorority expenses.

She marries Jim Friedemann, a National Guard member, and starts banking at TFCU.

TFCU saves the day with a secured loan for Kimm and her husband when the unexpected occurs.



1984



1996



2000



2010



In addition to the auditing and compliance functions, and ensuring overall soundness of your credit union, the Supervisory Committee is responsible for representing your interests in maintaining the highest standards of member service. If you believe you are not being properly served by your credit union, formally contact us at the address located at the end of your member account statement.

With over 75 years of TFCU volunteer service, the Supervisory Committee diligently works to maintain the integrity of TFCU for our members. We thank everyone at TFCU for their support and cooperation in 2012 and look forward to another strong year in 2013.

Respectfully,

Listed as shown at left, from left to right

**Tim Lowell**  
Committee Member

**Scott Alan White III**  
Committee Member

**James P. Pearl**  
Committee Chair

# Freedom in Security

17

TFCU's leaders work hard to ensure members' money is safe and the credit union remains strong so members can achieve their goals. In 1998, Kimm and Jim had a "ridiculously easy" time shopping for a vehicle with a pre-approved car loan from TFCU.

She dips into their savings account to buy equipment for the band she and her "crazy friends from college" have started.



2012

# Senior Management

Listed as shown below, left to right

**Compliance**  
Christie A. Porter,  
Senior Vice President/  
Compliance

**Corporate**  
Michael D. Kloiber,  
President/  
Chief Executive Officer

**Marketing**  
Matthew Stratton,  
Senior Vice President/Marketing

**Legal**  
Linda K. Ellis,  
General Counsel

**Human Resources**  
Susan Rogers,  
Senior Vice President/  
Human Resources

**TFCU Financial Advisors**  
Brenda Pddycoart,  
Senior Vice President/  
Supervisory Principal

**Accounting**  
Billie Houston,  
Executive Vice President/  
Chief Financial Officer

**Lending**  
Donna Olsen,  
Senior Vice President/Lending

**Risk Management**  
Patrick J. Yager,  
Executive Vice President/  
Chief Risk Officer

**Information Services**  
Grant Woldum,  
Executive Vice President/  
Chief Information Officer

**Operations Administration**  
David Willis,  
Executive Vice President/  
Chief Operations Officer

**Branch Operations**  
Lisa Leeper,  
Senior Vice President/  
Branch Operations



Oklahoma City's Capitol Hill district  
becomes home to TFCU's 27th full-service branch.

TFCU's senior management focuses on giving  
members the security to enjoy full and happy lives.



September 2012



2012

# Corporate Officers

→ **Accounting**  
Kathy Kelso,  
VP Finance/Controller

→ **Accounting**  
Larry Selby,  
VP/Investment Officer

→ **Accounting**  
Stefan Von Dollen,  
AVP/Manager, Finance

→ **Ada**  
Delisa Floyd,  
AVP/Branch Manager

→ **Adjustments**  
Bob Chadick,  
VP/Manager, Adjustments

→ **Branch Operations**  
Jay Foote,  
VP/Director, Branch Operations

→ **Capitol Hill**  
Laura Rodriguez,  
AVP/Branch Manager

→ **Card Center**  
Alan Schaefer,  
VP/Manager, Card Center

→ **Central Lending**  
Loretta Ross,  
VP/Manager, Central Lending

→ **Edmond/John Marshall**  
Steven Gonner,  
AVP/Branch Manager

→ **Edmond East**  
Cynthia Ormsby,  
AVP/Branch Manager

→ **Enid/Vance**  
Anita Murrow,  
AVP/Branch Manager

→ **Information Services**  
Terri Avants, AVP/Manager,  
Business Systems

→ **Information Services**  
Roger Ison, AVP/Manager,  
Operations Support

→ **Information Services**  
Teresa Lee,  
AVP/Manager, Infrastructure

→ **Information Services**  
Steve Mooney,  
VP/Manager, IS Operations

→ **Information Services**  
Eric Quach, AVP/Manager,  
Network & Security

→ **Information Services**  
Eric Trinh, AVP/Manager,  
Software Development & DB

→ **Lending**  
Connie Wall,  
VP/Director, Lending

→ **Loan Operations**  
Cherlynn Waymire,  
AVP/Manager, Loan Operations

→ **Marketing**  
Cynthia Campbell,  
VP/Manager,  
Financial Empowerment

→ **Marketing**  
Nancy Entz,  
VP/Director, Marketing

→ **Marketing**  
Carolyn Kelly, AVP/Manager,  
Marketing Communications

→ **Marketing**  
Denyel ReneVillia,  
AVP/Manager,  
Community Engagement

→ **Member Service Center**  
Russell High,  
VP/Manager, Call Center

→ **Midwest City**  
Carol Judd,  
VP/Branch Manager

→ **Midwest City East**  
Dana Stacy,  
AVP/Branch Manager

→ **Information Services**  
Terri Avants, AVP/Manager,  
Business Systems

→ **Information Services**  
Jan Davis,  
AVP/Branch Manager

→ **Mortgage Lending**  
Krista Basinger, VP/Manager,  
Mortgage Lending

→ **Norman West/East**  
Lorie Stueven,  
AVP/Branch Manager

→ **Northeast OKC/Metro Tech**  
Joseph Arthur,  
AVP/Branch Manager

→ **Northwest OKC/Bethany**  
Cindy Akin,  
AVP/Branch Manager

→ **Professional Development**  
Chris Henkel, VP/Manager,  
Professional Development

→ **Records Management**  
Brian Coleman, AVP/Manager,  
Records Management

→ **Shawnee/Seminole**  
Margaret Scallorn,  
AVP/Branch Manager

→ **Southwest OKC/  
Southwest Remote**  
Teri Chadick,  
AVP/Branch Manager

→ **Special Services**  
Justin Hightower,  
AVP/Manager, Special Services

→ **Special Services**  
Jason Kapka,  
AVP/Manager, Construction

→ **Stillwater**  
Terra Loree,  
AVP/Branch Manager

→ **Tinker Air Force Base**  
Karl Wasserleben,  
VP/Branch Manager

→ **Tulsa**  
Sean Barton,  
AVP/Branch Manager

→ **Tulsa Downtown**  
Brandy Harris,  
AVP/Branch Manager

→ **Yukon**  
Kasey Wasserleben,  
AVP/Branch Manager

→ **TFCU Department**

→ **TFCU Branch Location**

# Branches

20

**Ada**  
1620 Lonnie Abbott Blvd.

**Bethany**  
6750 N.W. 39th

**Crooked Oak**  
Crooked Oak campus  
Open to Crooked Oak  
students, faculty and staff

**Edmond**  
1401 N. Kelly

**Edmond, East**  
3141 S. Bryant

**Enid**  
801 S. Oakwood

**★ John Marshall**  
(Opened August 2012)  
John Marshall Mid-High  
School campus  
Open to John Marshall  
students, faculty and staff

**Midwest City**  
6501 Tinker Diagonal

**Midwest City, East**  
1401 S. Post Road

**Moore**  
400 S.W. 6th

**Norman, East**  
1131 12th Ave., N.E.

**Norman, West**  
301 36th Ave., N.W.

**★ Oklahoma City,  
Capitol Hill**  
(Opened September 2012)  
2315 S. Western Ave.

**Oklahoma City,  
Metro Tech**  
1800 Springlake Drive,  
Suite 200

**Oklahoma City, Northeast**  
1177 N.E. 23rd

**Oklahoma City, Northwest**  
4626 N.W. 39th

**Oklahoma City, Southwest**  
9601 S. Pennsylvania

**Oklahoma City,  
Southwest Drive-Thru**  
1200 S.W. 89th

**Seminole**  
2221 N. Milt Phillips Blvd.

**Shawnee**  
3923 N. Harrison

**Stillwater**  
5101 W. 6th

**Tinker AFB, Area A**  
Bldg. 420

**Tinker AFB,  
Area C-1 North**  
Bldg. 3001 Post Y-92

**Tinker AFB,  
Area C-2 South**  
Bldg. 3001 Post Y-32

**★ Tinker AFB, TAC**  
(Open January 2013)  
Bldg. 9001 Post A-45

**Tulsa**  
8920 E. 61st Street, South

**★ Tulsa Downtown**  
(Opened January 2012)  
702 S. Main Avenue

**Vance Air Force Base**  
234 Fields Street

**Yukon**  
11209 W. Reno

## TFCU EXPRESS ELECTRONIC SERVICE CENTERS

**Choctaw Express**  
14453 N.E. 23rd

**Enid Express**  
215 W. Owen K. Garriott

**Oklahoma City  
Express, Southwest**  
1200 S.W. 89th

**Oklahoma City  
Express, West**  
4140 W. I-40

**★ Newly opened branch**



Gabriela Lopez becomes a loyal  
TFCU member when she is  
pre-approved for her first car loan.

2008

**TFCU**  
Tinker Federal Credit Union

P.O. Box 45750  
Tinker Air Force Base, OK 73145-0750  
405-732-0324 *Oklahoma City*  
918-592-0324 *Tulsa*  
580-310-0324 *Ada*  
405-707-7440 *Stillwater*  
580-233-3330 *Enid*  
800-456-4828 *Toll-Free*  
[www.tinkerfcu.org](http://www.tinkerfcu.org)

Federally Insured by NCUA  
Equal Opportunity Employer M / F / D / V



Gabriela has her first child, Xavier.

2012



Elijah Bailey takes out his first loan to complete his college degree.



January 2012

He appears in a TFCU commercial, staking a claim on TV fame.



July 2012

Elijah solidifies his celebrity status by modeling in a TFCU photo shoot.



September 2012

**TFCU**  
Tinker Federal Credit Union