

Oklahoma Strong



TFCU

Tinker Federal Credit Union

2013 ANNUAL REPORT

ON MAY 20, 2013, TINKER FEDERAL CREDIT UNION'S MOORE
BRANCH SAFE DEPOSIT BOX VAULT SHELTERED 23 PEOPLE
AS AN EF5 TORNADO DESTROYED THE BUILDING AND
COMMUNITY AROUND THEM. THIS RECOVERED SECTION
OF THE OLD VAULT STANDS TO REMIND US OF THE SPIRIT
OF OKLAHOMANS IN TIMES OF GREATEST NEED.



TINKER FEDERAL CREDIT UNION 2013 ANNUAL REPORT

Resilient

Dedicated to the Tinker Federal Credit Union Moore Branch
Vault Survivors and All Who Weathered the Storm

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A close-up photograph of a soldier in a camouflage uniform kissing a woman on the cheek. The soldier is wearing sunglasses and has a "U.S.A." patch on his uniform. He is holding a baby in a white and blue outfit. The woman has her eyes closed and a peaceful expression, with white sunglasses perched on her head. The background is a textured, blue and white surface.

Oklahomans live and work with honor, and we never forget the people who make it worthwhile.

Warm-Hearted

Two blue, five-pointed stars are positioned to the right of the text "Warm-Hearted".

President's Report

Michael D. Kloiber

Strength ... that is what comes to mind when I think about 2013. I think about the strength of our state, its people and its character. I think about the power of an Oklahoma storm and the Oklahoma families who once again faced the loss of homes, businesses and even loved ones and yet somehow found the strength to recover, rebuild and renew their hope for a better future.

I think about the families who faced financial hardships from a still recovering economy that brought furloughs and something called sequestration that threatened their ability to provide for themselves and their families. I think about young men and women who answer the call to serve and find themselves far from the comfort and strength of home and family.

Governor Brad Henry calls it the Oklahoma Standard. "It means resilience in the face of adversity. It means a strength and compassion that will not be defeated," he said about the Oklahoma response to the 1995 bombing of the Murrah building. Too many times, from the dustbowl through the most recent tornadoes, we have found ourselves facing hardship and finding that the Oklahoma Standard has remained steadfast and strong.

Yes, when I think of strength, I think about our people, but I also think about a safe deposit vault made of concrete and steel that stood strong in the face of an EF5 tornado. It sheltered 23 of those strong Oklahomans, members of our extended TFCU family, and protected them from the worst that Mother Nature has to offer. Never has there been a better symbol of what your credit union stands for than the image of that vault, beaten and battered, and yet standing tall and firm amidst the rubble.

Since 1946, our members have trusted the strength of their credit union to keep their money safe and help them finance

homes, cars and the other things that have helped them turn making a living into making a life. No matter what life has had in store for us, we Oklahomans have always found the strength to persevere, to survive during the hard times and thrive during the good.



As you read through this Annual Report, you will see stories about just such strength. You will read about how TFCU helped our members through the furloughs and sequestration. You will read about how TFCU helped to develop the Team Tinker Home Away From Home program at Tinker Air Force Base, so those young men and women serving their country far from their own homes will have a new place to call "home" while they are here in Oklahoma. You will also read about the EF5 tornado, the branch vault and the people who took shelter inside it. TFCU has been helping members rebuild after tornadoes for almost 70 years, so there was no doubt that we would rebuild in Moore. And, we did!

Booker T. Washington once said, "There are two ways of exerting one's strength: one is pushing down, the other is pulling up." Oklahomans have been pulling themselves up by their own bootstraps since before statehood. And, when needed, they have always been able to count on friends, family and neighbors to help pull each other up. With more than 288,000 members, TFCU has a lot of friends and neighbors, and we are so proud and honored to use our strength when you need us to grab a bootstrap and pull.

Michael D. Kloiber
President/CEO



Reliable

You can count on Oklahomans to lend a helping hand.

Year in Review

TFCU KUDOS



TFCU President/CEO Michael D. Kloiber and Cornerstone Credit Union League President/CEO Dick Ensweiler display the four first place awards TFCU won at the 2013 Cornerstone Leadership Conference and Expo in San Antonio.

In December 2013, *The Oklahoman* listed TFCU as one of the Top Workplaces in Oklahoma in the large company category, with a special award for training. Employees rated TFCU on important company characteristics, such as positive direction, confidence in leadership and future of the company, encouragement of new ideas, training, work-life balance and compensation. Earlier in the year, readers of *The Oklahoman* showed their support of TFCU by voting us Favorite Credit Union and Favorite Mortgage Lender in the 2013 Readers' Choice Awards. Other awards in 2013 included the Credit Union National Association Marketing & Business Development Council's prestigious Diamond Award for our Buck the Norm Gazette Halloween Parade entry, D.E.B.T.: Dangerous or Excessive Budget Trauma, as well as four first place awards from the Cornerstone Credit Union League. These were the

Desjardins Youth and Adult Financial Education Awards, the Dora Maxwell Social Responsibility Community Service Award, and the Louise Herring Philosophy-in-Action Member Service Award for TFCU's Disaster Relief Initiative following the May 2013 tornadoes in Oklahoma.

GAINS, LOSSES & REBUILDING

We opened a fourth branch on Tinker Air Force Base in the Tinker Aerospace Complex (TAC) in January 2013. More than 2,600 people celebrated the TAC branch opening at an event in early March. Then, on May 20, 2013, TFCU's branch offerings were reduced when an EF5 tornado destroyed our Moore branch and the community around it. Throughout the rest of 2013, rebuilding and returning to Moore became a top priority. TFCU cleared, prepared and began drilling foundation piers in just 62 days and ended the year with a nearly complete facility that featured a new space-saving, open floor plan to better serve our members.



TFCU's TAC branch opened in Tinker Air Force Base's Tinker Aerospace Complex (TAC) in January, expanding our service to the large number of employees in that facility.

**When disaster strikes,
Oklahomans rally to
support the community.**

Helpful



Martina Goodman, 2013 Miracle Champion, stands by one of the cars featured at TFCU's 13th annual Miracle Car Show, which benefited Children's Miracle Network in Oklahoma.

IN THE SPIRIT OF GIVING

In 2013, TFCU and our employees willingly gave time and money in support of the communities we serve. TFCU's fourth weeklong Hand2Hand corporate volunteer initiative coordinated the efforts of more than 200 employees, who donated over 570 hours to non-profit organizations throughout the state. Our 13th annual Miracle Car Show, combined with in-branch donations, raised \$22,701 for Children's Miracle Network. We also raised \$33,338 for the American Diabetes Association. Several TFCU employees mentored students from John Marshall Mid-High School during the 2013 fall semester, as part of the John Marshall Academy of Finance Mentoring Program. And, 299 employees donated \$60,189 to TFCU's annual Combined Federal Campaign, in support of local, state and national charities and organizations.

Year in Review

SERVING THOSE WHO SERVE OUR COUNTRY



In 2013, the Team Tinker Home Away from Home program began pairing young, first-term airmen with host families to help alleviate some of the stresses associated with being far from home.

Our humble beginnings on Tinker Air Force Base (TAFB) have given us strong ties to the service men and women and civilians in our membership from TAFB, as well as Vance Air Force Base. Many of those members dealt with financial struggles associated with sequestration and the resulting furloughs in 2013. To better serve affected members, we enacted a Hardship Plan that included special payment arrangements, fee refunds, skip-a-pay options and penalty-free withdrawals from share certificates. This plan was later expanded to include those affected by the tornadoes. The Home Away from Home program was launched in early 2013. With the support of TFCU, this program paired

51 first-term airmen with host families who provide a supportive environment for those stationed far from home. Additionally, TFCU held a food drive for the TAFB Food Pantry and provided two full vans and two full truckloads of food to fill their stock rooms, as well as over \$300 in cash and gift cards/certificates.

GIVING BACK TO OUR MEMBERS

Tinker Federal Credit Union continued to focus on rewarding our members through programs and events in 2013. More than 260 Heritage Club members attended TFCU's annual Health Fair in October, and over 280 members and their guests enjoyed Heritage Club tours to Branson, the Smokey Mountains and Wichita. We held seven Shred Days at various branches statewide and hosted approximately 7,800 members at our Frontier City Member Appreciation Day in September. We also added a Home Branch Mobile category to our Give Back program, giving our members eight ways to win back their hard-earned money by simply using the accounts and services they love. In 2013, we awarded over \$98,000 to 1,466 Give Back winners, and 60 SaveAbles Kids Club members were awarded over \$2,500, as part of Give Back for Kids.



The annual Heritage Club Health Fair featured 25 booths, including pulmonary and sleep apnea screenings, cholesterol, glucose and PSA testing for members 55 years and older.

As Oklahomans, we invite you in to share our enthusiasm for our innovative and growing state.

Welcoming

ACHIEVING GOALS & REALIZING DREAMS

Helping to make our members' goals and dreams a reality is the foundation of Tinker Federal Credit Union. And, in 2013, our members' stories were music to our ears, especially the experience of TFCU member and orchestra director Larry Moore, who received a loan through TFCU to purchase the string bass of his dreams.

Other member stories included 2013 Get Going winner and TFCU member Gaye Etheridge, who won over \$2,000 worth of gas to help cover her husband's 120-mile daily commute to



Loan officer Natasha Turner was able to help member Larry Moore get a loan to purchase the instrument of his dreams, a string bass made by an award-winning string instrument maker.

Tinker Air Force Base. And, several 2013 Give Back winners also found their finances enhanced at the most opportune times. Edwin Sain had his direct deposit doubled just weeks after losing his home in one of the May tornadoes. Jean Arbuckle received a check reimbursing her mortgage payment, just in time to help her pay off some credit card debt. And, John Woods used his direct deposit winnings to pay for

moving costs and his first mortgage payment with TFCU. It's stories like these that reinforce our commitment to helping our members achieve their goals and realize their dreams.

Year in Review

NEW TECHNOLOGY & FINANCIAL RESOURCES

Home Branch Mobile Check Deposit was added to TFCU's Home Branch Mobile app in the last quarter of 2013. More than 6,300 members quickly adopted this new technology, which allowed them to securely deposit 25,148 checks to their TFCU accounts using their iPad, iPhone or Android device. TFCU also began offering OnTrack, an online budgeting resource offered through BALANCE Financial Fitness. This self-guided, online tool gave 1,120 members a way to take control of their finances by helping them create a budget, learn to track expenses or simply provide financial information on everyday challenges. Also in 2013, TFCU Financial Advisors helped 71 members plan and prepare for their financial future through a new, complimentary service called Goal Planning and Monitoring.

OUT AND ABOUT: EDUCATION & COMMUNITY INVOLVEMENT

TFCU consistently met or exceeded its financial education goals in 2013 and was recognized by the National Youth Involvement Board as one of the credit unions with the Highest Number of Students Reached. The Financial Empowerment Team taught 22,628 people at 655 workshops for military and civic groups, schools and businesses across the state. Of those workshop attendees, 19,170 of them were youths. Of the workshops, 25 were taught in Spanish, which included the new Core Four: Building Financial Strength series. This four-part seminar series addresses attitudes and habits surrounding money, goal setting, credit, saving and investing. Additionally, 2,167 members received credit report reviews and budget/



Save-A-Tron enjoyed a busy year in the community. At the Myriad Botanical Gardens' Easter Egg Hunt, Save-A-Tron presented Devon Gorman a \$200 certificate for a SaveAbles savings account.

debt counseling, including specialized counseling associated with sequestration.

TFCU's Community Engagement Team also had an exceptional year. At the Science Museum Oklahoma's annual spring break event, over 2,000 children visited the SaveAbles Kids Club area, where they learned about saving money, created their own savings container and spent time with Save-A-Tron 5000. TFCU sponsored several events at the Myriad Botanical Gardens, including Splendor in the Gardens, Pumpkinville and the annual Easter Egg Hunt, where two lucky kids won \$200 toward a SaveAbles Kids Club account. Over 250 party-goers enjoyed dancing, eating snow cones and face painting for Save-A-Tron's birthday at the Myriad Botanical Gardens. TFCU also was a premier sponsor of the Cowboys of Color Rodeo, Downtown in December and the Rockers for Relief benefit concert that raised funds for The Salvation Army and the Plaza Towers Elementary School Supplies Fund following the May 2013 tornadoes.

Board of Directors' Report

Sheila Jones

The old saying “When life gives you lemons, make lemonade” might have been Tinker Federal Credit Union’s mantra of 2013. It pretty much sums up our attitude about the events that took place throughout the year.

Tinker Federal Credit Union provided a strong financial foundation, despite external financial threats and natural ones. From sequestration to tornadoes to furloughs to the impending doom of the Fiscal Cliff, many of our members experienced one, if not multiple, blows to their finances or overall peace of mind. Through it all, we kept our members informed about issues that could affect them, as well as provided accounts and services designed to fit their needs because we get it. We understand that sometimes a sweet offer of relief can make a sour situation palatable.

In 2013, we worked with multiple departments to provide a solid Hardship Recovery Plan for our members affected by furloughs, a plan that was later extended to those affected by the May tornadoes and beyond. And, we will continue to evaluate our practices and procedures as they relate to our members and financial hardship.

Our members weren’t the only ones affected by unforeseen events. TFCU lost its Moore branch to the tornado that ripped through central Oklahoma on May 20, 2013. Rebuilding the branch for our members became a top priority, and we were able to clear the site and begin drilling piers for the new foundation in just 62 days.

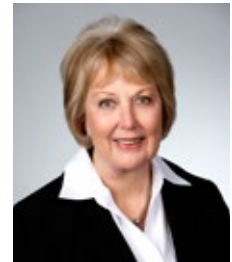
But, 2013 wasn’t all strife and struggle. These events helped us maintain focus on our members and their experiences, and

TFCU felt the rewards of high member satisfaction. In March, we reached \$3 billion in assets, saw substantial share and loan growth and grew to over 288,000 members.

Early in the year, we opened our Member Outreach Center, an outbound call center designed to reach out to members eligible for money-saving options on loans. This service center was able to help more than 4,000 members save money in 2013. Another expansion of our services included our TAC branch, the fourth branch to open on Tinker Air Force Base, and our expanded mobile offerings with Home Branch Mobile Check Deposit. This service now allows members to remotely deposit checks using their iPhone, iPad or Android device.

The destruction of our Moore branch unexpectedly heightened the sense of community we try to maintain. We want to stay connected to the communities we serve because they’re an extension of us—they’re where we live and work. And, banding together with the grieving City of Moore and rebuilding in the community showed us just how reciprocal that relationship can be.

We continue to be thankful to everyone who helped us quickly return to the community, as well as those who extended their thoughts and well wishes. This experience reinvigorated our commitment to being a part of our communities, as we supported organizations, visited schools, attended events and developed projects in 2013. Throughout this report, we hope you will see just how committed Tinker Federal Credit Union is to



helping our members manage their finances and to contributing our time and resources to the many communities we serve.

We wouldn't be here without the foundation of cooperation TFCU was built on. The combined efforts of our board volunteers, management and staff allow us to provide the best possible accounts and services to you, our members. In good times

and bad, we band together as Oklahomans and credit union members. You can continue to rely on the strength and security of TFCU to be there for you and your family because, like you, we are Oklahoma Strong.

Sheila Jones
Chair, Board of Directors



BOARD OF DIRECTORS AND ASSOCIATE BOARD MEMBERS

Listed as shown above, left to right

Steve Walker
Associate Board Member

Gary Wall
Treasurer

Tiffany Broiles
Board Member

Al Rich
Vice Chair

Sheila Jones
Chair

Rodney C. Walker
Board Member

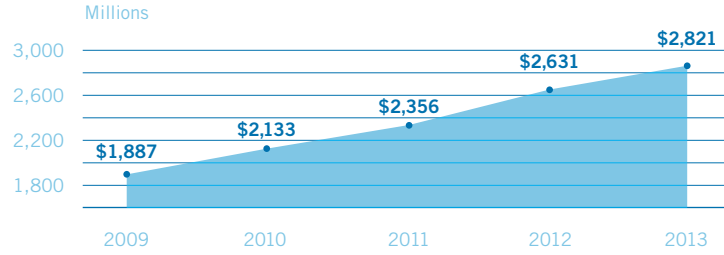
Delinda Fitzgerald
Associate Board Member

Bill A. Watkins
Secretary

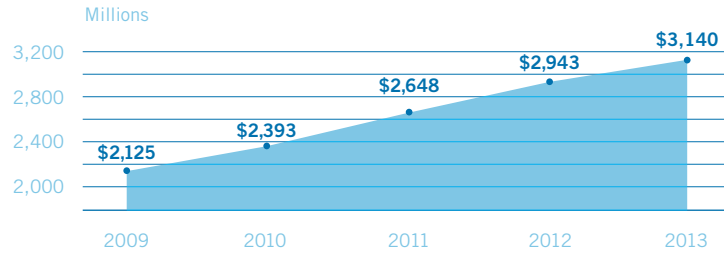
Eldon W. Overstreet
Board Member

Felix Lopez III
Associate Board Member

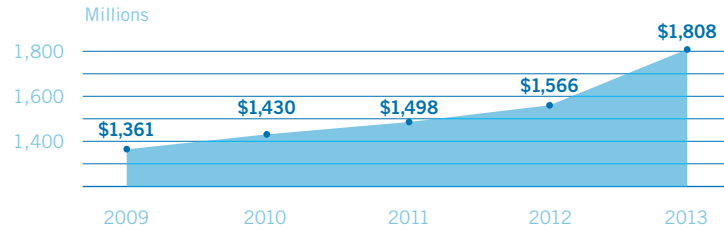
Shares



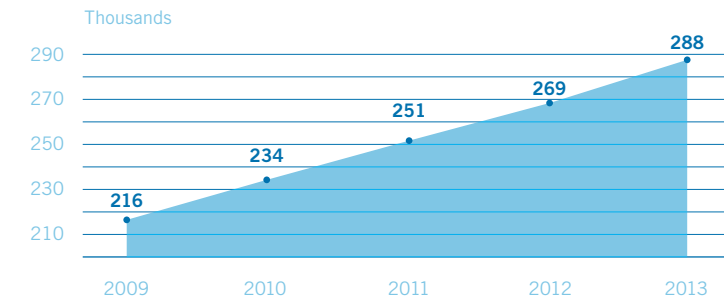
Assets



Loans



Members



Treasurer's Report



As we say goodbye to the Great Recession and dig out of record-low interest rates, TFCU remains financially strong. Our financial strength and great member service are two of the reasons TFCU experienced record share and membership growth.

The member is always our focus at TFCU, with competitive loan and share rates, convenience, low fees and a wide range of accounts and services. Check out our popular *Click* Checking, money market accounts and a full range of regular and IRA share certificates. We have an account to meet your needs.

Every economy favors borrowers or savers, and this economy has been fabulous for the borrowers, with extremely low rates. During the last few years, members were very happy with TFCU's great loan rates and often refinanced their current loans from other institutions to enjoy these rates on all of their loans. TFCU always has plenty of money to lend to our members. Whether you need a vehicle, home equity line of credit, credit card or just want to buy something fun like a pool or motorcycle, check out your credit union first. We even offer storm shelter loans with special, low rates because we want our members to have a strong defense against Oklahoma weather.

With a very strong second half, we ended the year with net income at \$18.7 million. While this very low rate environment is great for our borrowers, TFCU made less money on loans and

investments, which impacts our bottom line. 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. We follow that wise advice, and TFCU sets aside some funds (net income) into our rainy day account (net worth) every year. This practice keeps us strong and ready to help each member.

As we battled the end of this extremely low rate national economy, a struggling world economy and ever-burdensome regulations, TFCU maintained a Return on Assets (ROA) at .61 percent. While we would like the ROA to be a little higher, in this economic environment, it is a home run and has set us up for even more success next year. To really see how strong TFCU is, check out our Net Worth Ratio at 9.55 percent (net worth divided by average assets). Strong financial results equal a strong credit union.

It is our pleasure to help you, our member-owners, achieve your goals and realize your dreams.

Gary Wall

Treasurer, Board of Directors



Consolidated Statements

Financial Condition as of December 31, 2013 and 2012

Assets

	2013	2012
Cash and cash equivalents	\$ 180,750,371	\$ 207,455,685
Investments		
Trading	1,845,180	1,660,160
Available-for-sale	1,049,479,201	1,068,723,662
Time deposits with other institutions	240,631	238,482
Other, at cost	3,902,070	3,505,932
Loans to members, net allowance of loan losses of \$11,709,267 and \$11,569,381 at December 31, 2013 and 2012, respectively	1,796,621,842	1,554,636,572
Interest receivable	12,010,111	12,413,765
Property and equipment, net	60,458,625	63,091,079
National Credit Union Share Insurance Fund deposit	25,779,104	23,687,708
Other assets	9,173,811	8,251,685
	<u>3,140,260,946</u>	<u>2,943,664,730</u>
Total assets	<u>\$ 3,140,260,946</u>	<u>\$ 2,943,664,730</u>

Liabilities & Members' Equity

LIABILITIES

Members' shares	\$ 2,821,274,762	\$ 2,631,140,197
Accrued expenses and other liabilities	21,468,223	20,329,011
	<u>2,842,742,985</u>	<u>2,651,469,208</u>
Total liabilities	<u>2,842,742,985</u>	<u>2,651,469,208</u>

MEMBERS' EQUITY

Retained earnings	298,122,837	279,375,186
Accumulated other comprehensive income (loss)	(604,876)	12,820,336
	<u>297,517,961</u>	<u>292,195,522</u>
Total members' equity	<u>297,517,961</u>	<u>292,195,522</u>
Total liabilities and members' equity	<u>\$ 3,140,260,946</u>	<u>\$ 2,943,664,730</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).

Income for the years ended December 31, 2013 and 2012

	2013	2012
INTEREST INCOME		
Interest on loans to members	\$ 79,495,074	\$ 78,769,822
Interest on investments and cash equivalents	12,219,981	13,866,754
Total interest income	<u>91,715,055</u>	<u>92,636,576</u>
INTEREST EXPENSE		
Dividends on members' shares	20,264,182	24,211,998
Net interest income	<u>71,450,873</u>	<u>68,424,578</u>
PROVISION FOR LOAN LOSSES		
Net interest income after provision for loan losses	<u>11,700,000</u>	<u>9,040,000</u>
	<u>59,750,873</u>	<u>59,384,578</u>
NONINTEREST INCOME (EXPENSE)		
Net loss on disposition of repossessed collateral	(98,016)	(100,939)
Net gain on disposal of premises and equipment	867,529	1,684
Net gain on sales of available-for-sale investments	1,156,372	68,478
Net gain on sales of loans	1,647,666	2,814,441
Loan servicing fees	538,234	515,932
Service charges and other fees	32,505,235	30,785,327
Other noninterest income	7,335,710	7,698,697
Total noninterest income	<u>43,952,730</u>	<u>41,783,620</u>
Income before general and administrative expenses	<u>103,703,603</u>	<u>101,168,198</u>
GENERAL AND ADMINISTRATIVE EXPENSES		
Salaries and benefits	40,774,825	37,796,221
Operations	38,347,401	35,692,029
Insurance premiums on members' shares	1,530,951	1,668,976
Occupancy	4,302,775	4,301,233
Total general and administrative expenses	<u>84,955,952</u>	<u>79,458,459</u>
Net income	<u>\$ 18,747,651</u>	<u>\$ 21,709,739</u>

A photograph of two men in work attire. The man in the foreground is wearing a white cowboy hat, a blue denim shirt, and a red bandana. The man in the background is wearing a camouflage cap and a white t-shirt. They are leaning on a red, rusted metal surface, possibly a vehicle. The background shows a rural setting with trees and a building.

Hard-Working

In Oklahoma, we know what it takes to get the job done, and we take care of business.



Supervisory Committee's Report

Tim Lowell



Listed as shown above, from left to right

Tim Lowell, Chair

Scott Alan White III

James P. Pearl

Appointed by the TFCU Board of Directors, your Supervisory Committee is responsible for representing the credit union members' interests. The Supervisory Committee works closely with Audit and Compliance staff, the external audit firm of BKD, LLP and TFCU management. We report to the Board of Directors and work to ensure the soundness of your credit union.

Jim Pearl, Scott White and I look forward to another strong year as we serve you in 2014.

Tim Lowell

Chair, Supervisory Committee



Senior Management



Listed as shown above, 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 Peddycoart,
Senior Vice President/
Supervisory Principal

Accounting

Billie Houston,
Executive Vice President/
Chief Financial Officer

Lending

Donna Haines,
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 Martinez-Leeper,
Senior Vice President/
Branch Operations

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 Vaught-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 Deatherage,
AVP/Manager, Loan
Operations
- **Marketing**
Cody Buchholz,
AVP/Manager, Financial
Empowerment
- **Marketing**
Nancy Entz,
VP/Director, Marketing
- **Marketing**
Carolyn Kelly, AVP/Manager,
Marketing Communication
- **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
- 🏠 **Moore/Crooked Oak**
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
- **Operations Administration**
Matthew Downing,
AVP/Project Manager
- **Professional Development**
Chris Henkel, VP/Manager,
Professional Development
- **Risk Management**
Lester LaPorte
AVP/Manager, Internal Audit
- **Records Management**
Brian Coleman,
AVP/Manager, Records
Management
- 🏠 **Shawnee/Seminole**
Margaret Toole-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

Branches

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
John Marshall Mid-High School
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**
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 Ave.

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 ★
Bldg. 9001 Post A-45

Tulsa
8920 E. 61st Street, South

Tulsa Downtown
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

★ **Opened in 2013**

MOORE BRANCH

Destroyed by a tornado

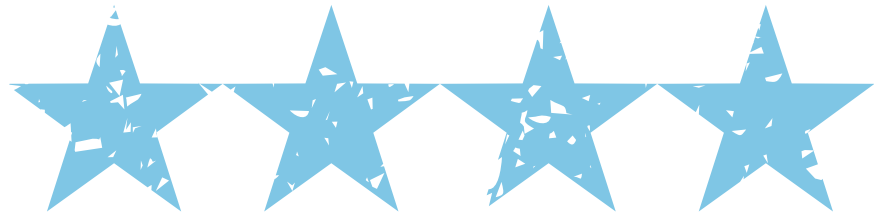
Reopened

Rebuilding

May 20, 2013

January 27, 2014

8 months, 7 days



TFCU
Tinker Federal Credit Union

P.O. Box 45750
Tinker Air Force Base, OK
73145-0750

www.TinkerFCU.org

(405) 732-0324 *Oklahoma City*
(918) 592-0324 *Tulsa*
(580) 310-0324 *Ada*
(405) 707-7440 *Stillwater*
(580) 233-3330 *Enid*
1-800-456-4828 *Toll-Free*

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



A photograph of two young girls splashing water in a park. The girl on the left has long dark hair and is wearing a pink sweater with green and white stripes at the cuffs and hem, and dark jeans. The girl on the right has blonde hair and is wearing a purple cardigan over a maroon top and blue jeans. They are both laughing and splashing water. The background is a blurred green lawn and trees.

Oklahomans make friends with neighbors,
building strong community bonds.

A blue star icon with a white outline, positioned to the left of the word 'Friendly'.

Friendly



TFCU
Tinker Federal Credit Union 

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