

Oklahoma's
CHOICE
NATURALLY

2 0 1 5
ANNUAL • REPORT

TFCU
Tinker Federal Credit Union

Peaceful Lake Altus at Quartz Mountain State Park.

A TRADITION OF
Creating
a PROSPEROUS
ENVIRONMENT

TINKER FEDERAL CREDIT UNION

Annual Report

2015

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PRESIDENT'S Report

MICHAEL D. KLOIBER • PRESIDENT/CEO

As I look back on 2015, I realize this is my 20th year to have the honor and privilege to serve as your President/CEO. So much has happened during this time. We have added many products and services, branches, and converted to a new computer system. We have seen technology bring us new capabilities, while requiring more due diligence to protect everyone's privacy and financial resources. The Internet has broken the boundaries for service delivery, and we continue to work swiftly to meet your service requirement needs.

The oil and gas industry bloomed and wilted again, putting Oklahomans once more in a position to face the hardships of the boom and bust. We have experienced the Great Recession of 2008-2009, and we have lived with record low interest rates ever since. Although there was a slight increase in interest rates by the Federal Reserve Bank at the end of the year, no one really knows when or what interest rates will do going forward.

So, it's difficult to write about 2015 without thinking in clichés. It's always darkest before the dawn. It's not how many times you fall that counts; it's how many times you get up. We aren't measured by how we respond in good times, but by how we handle

adversity. Years from now, when I look back, I will remember 2015 as a year when Oklahoma faced many challenges from both near and far and, in the true "Oklahoma Standard," we emerged with our heads held high harboring hope for the future.

At TFCU, we watched as the Federal Reserve Bank struggled with the challenging question of when rates should begin going up after years of record lows, knowing that interest rates impact every single TFCU member. Savers are concerned about earning as much as possible, and borrowers are concerned about how rate changes will impact the cost of buying homes, cars and other big ticket items they need for their everyday lives.

We watched as the price of oil dropped lower and lower. While drivers were enjoying gas prices they had not seen in decades, many of Oklahoma's largest employers began reducing their workforces as income collapsed and stock prices nose-dived. With a membership as large and diverse as TFCU's, we have members who work in the energy sector and were directly impacted by oil prices, and we also have members who are or will be indirectly impacted by the loss of hundreds of energy jobs. We also watched the turmoil in other states and

around the world where too many countries have been rocked by conflict and war, the fallout of which can cross borders and impact economies far and wide. With members in all 50 states and in duty stations around the world, we must keep an eye on the very big picture.

I'm happy to report that, despite all of the challenges 2015 brought us, your credit union did, indeed, rise to the occasion, met those challenges head on and emerged even stronger from the test. This is what our membership has come to expect, and we are dedicated to meeting these expectations every day. You will see in this report many stories of the accomplishments and successes TFCU achieved in 2015, including the opening of our newest branch, the Oklahoma City, Tri-City location just off of I-44 and SW 134th Street. As you will see in the many photos throughout this report, we remained very active in our communities in 2015 participating in numerous community events, teaching hundreds of financial education classes, raising money for many worthy causes and giving back to our members every day.

Through it all we continued striving to help our members achieve their goals and realize their

dreams through prudent savings and wise use of credit. While we did not set any records, TFCU saw solid share and loan growth, despite the economic challenges. We also managed to generate a respectable net income to keep our equity position very strong, providing our membership the safety and soundness they demand of us. You can see all this and more in the financial pages of this annual report.

In the end, as I reflect on 2015 and look ahead to what I believe is a bright future for Oklahoma and TFCU, I find myself drawn away from those serious clichés and drawn instead toward that prolific American philosopher and writer who always seemed to find a positive and hopeful message, regardless of the challenging story he was telling.

“I learned there are troubles of more than one kind. Some come from ahead, others come from behind... ..But I’ve bought a big bat. I’m all ready, you see. Now my troubles are going to have trouble with me.” – Dr. Seuss

I am proud to say we have buckled down, put our shoulder to the wheel, dug in our heels and gave a 110 percent effort throughout the year. So, in line with Dr. Seuss, we have our big bat, and we here at TFCU remain cautiously optimistic about whatever the future holds for the credit union and our membership.

Sincerely,



Michael D. Kloiber,
President / CEO



Rolling hills at the Wichita Mountain Wildlife Refuge.

== A YEAR == in review



TFCU was honored by the Greater Oklahoma City Hispanic Chamber of Commerce as their 2015 Partner of the Year. This honor is given to an organization that went above and beyond to support the community.



Above/below: More than 5,000 people attended the Myriad Botanical Gardens Internet Cat Video Festival sponsored by TFCU in July. Employees passed out sunglasses with cats on the lenses and talked to attendees about Buck the Norm, TFCU's program to change the way young adults think, feel and act about their money.



HELPING BUILD
communities
AROUND US

\$73,470

raised for
**Children's
Miracle
Network
Hospitals in
Oklahoma**



\$67,557

raised for
**Combined
Federal
Campaign
benefitting
United Way of
Central
Oklahoma
agencies**



28,024

meals collected
for the **Regional
Food Bank of
Oklahoma**



SUPPORTING THOSE WHO
*serve our
country*

438

active duty
military signed
up for TFCU's
Military Rewards

30

bought a car
using the Military
Rewards First Time
Auto Loan



293

AIRMEN & SAILORS

*paired
with* 64

HOST FAMILIES

THROUGH TEAM TINKER
home away
FROM HOME

2015 Awards

Louise Herring Philosophy in Action Member Service Award – 2nd place for Payment Perks program in regional competition

Desjardins Adult Financial Education Award – 2nd place in regional competition

Desjardins Youth Financial Education Award – 1st place in regional competition

Greater Oklahoma City Hispanic Chamber of Commerce – 2015 Partner of the Year

Metro Technology Centers – Partners for Progress Award

The Oklahoman Readers' Choice Awards – Best Credit Union

Edmond Sun Sunshine Awards – Best Credit Union and Best Mortgage Lender

Moore Monthly Best of Moore – Best Credit Union

Norman Transcript Best of the Best – Best Bank

Shawnee News-Star Readers' Choice – Favorite Personal Loan

Enid News & Eagle Readers' Choice – Best Credit Union

2015 Women of Color Expo – Kristy Viravong Portis honored with Corporate Leader Award

Cornerstone Credit Union League – Darius Jackson honored with Voyager Award

Cornerstone Credit Union League – Susan Rogers named HR Professional of the Year

Tulsa Small Business Connection – Sean Barton named Veteran Business Champion in Crystal Star Awards

Junior Achievement of Oklahoma – Giovanni Monterroso received Green Apple Award



TFCU President/CEO Mike Kloiber and wife, Pam, stand with Gen. Herbert Carlisle and wife, Gillian, at the Air Combat Command Commander's Conference at Langley AFB in Norfolk, VA. The Kloibers founded the Team Tinker Home Away From Home (TTHAFH) program, which pairs airmen and sailors with a host family while they are stationed at Tinker Air Force Base. Pam had the opportunity to speak about the program at the conference. TTHAFH has served nearly 300 airmen and sailors since inception and is now being emulated at eight more military bases across the country. The program was recognized as the only civilian program for "Best Practice" in the ACC.

== A YEAR ==
in review



OU Senior, Rachel Skrovina, won the \$2,000 grand prize in Buck the Norm's Back to School contest. TFCU went to 17 colleges across the state promoting the contest and talking with students about Buck the Norm.



In March, over 3,000 pre-school students came to the Oklahoma City Zoo for the Oklahoma Literacy Coalition's Read Across Oklahoma celebration. TFCU taught the students about saving money by reading the book, *Jenny Found a Penny*.



Save-A-Tron 5000 and TFCU President/CEO Mike Kloiber pose with Darian Urioste, one of the eight TFCU Financial Advisors' Scholarship Contest winners, who were asked to illustrate the profession of their dreams. TFCU holds this annual contest for young members, ages 6-18.

== A YEAR == in review

ENCOURAGING & EDUCATING young Oklahomans



3,200
COLLEGE STUDENTS
ENTERED TO WIN OUR
back to school
\$2,000 CONTEST FROM
BUCK THE NORM



323

6-18 year olds entered
the TFCU Financial
Advisor's Scholarship Contest

32

teachers nominated for the
Financial Empowerment
Teacher of the Year Contest

23,118

ATTENDED FINANCIAL
EDUCATION WORKSHOPS

20,397

OF PEOPLE TAUGHT WERE
STUDENTS



NATIONAL YOUTH INVOLVEMENT BOARD
RANKED TFCU 3RD IN THE NATION FOR
YOUTH FINANCIAL EDUCATION

INNOVATING, GROWING
and serving

\$110,013 to members through
our Give Back program

43,966 secure EMV chip
credit cards were issued

30,600 pounds of documents
shredded at TFCU Shred Days

227 joined TFCU through 5-5-5 Partner Perks

1,327

JOINED TFCU THROUGH GIFT OF

membership



2,599

MONEYPLUS DEBIT CARDS

& 914

TFCU CREDIT CARDS
ACTIVATED APPLE PAY



TFCU employees celebrated Independence Day at the Edmond LibertyFest Parade on July 4th.



2015 CMN Hospitals Oklahoma Champion Child Mattie Hurley was honored at TFCU's 15th Annual Miracle Car Show in April. Thanks to the care and support from CMN Hospitals, Mattie is a healthy and active little girl.



TFCU opened its 30th branch, Oklahoma City, Tri-City at SW 134th St. and I-44, in March.

— A YEAR —
in review



SaveAbles members had a ball dancing and celebrating at Save-A-Tron 5000's birthday party in June. Other activities included games, face painting, prizes and snow cones.

== A YEAR ==
in review



Above/below: TFCU sponsored SUPER! Bitcon, Oklahoma's first video game convention. Attendees could visit several booths of vendors, a panel of experts and challenge others at video game tournaments.



TAKING A LITTLE TIME TO
have a lot of fun



423 EXPLORED THE COUNTRY ON
Heritage Club Tours

8,166



played at Frontier City for
Member Appreciation Day



105,000
KIDS GOT TO SEE
SAVE-A-TRON AT 33 EVENTS

BOARD OF DIRECTORS

Report

BILL WATKINS • CHAIR

Once again, our members showed us that Tinker Federal Credit Union truly is Oklahoma's natural choice to trust with their hard-earned dollars. We remain the state's largest credit union, with over \$3.4 billion in assets and an astounding 321,000 members. While 2015 was a hard year for our state's economy, TFCU remained financially stable and continued to move forward with innovation and technology.

Unfortunately, in 2015, we saw thousands of layoffs in the oil and gas industry impact our neighbors, friends and family. TFCU is sensitive to these times of crises in our members' lives, and strives to be a place of security, support and guidance as they work to stretch their wallets while looking for new employment.

Security is our primary concern when it comes to our members' money. This year, we introduced new safeguards for your credit and debit cards. EMV chip technology now comes standard on all TFCU credit cards, and MoneyPlus debit cards will follow

suit in early 2016. In a time where instances of card breaches are at their highest, this new global standard helps increase security and reduce card fraud. In addition to EMV technology, TFCU has embarked on the adventure of mobile payment options for our members. Apple Pay was launched in mid-November, giving iPhone users the ability to pay participating merchants with a wave of their phone. This service also offers heightened security, as your actual card numbers are never shared by Apple to merchants, but encrypted when sent to the merchant to process your payment. We continue to look forward to adding more services like this in 2016, so more of our members can use their smartphone technology to securely make purchases.

We upgraded our call center phone system to improve your experience when needing assistance. Members are now given a wait time and can request a call-back if they would rather not wait on the line. Also, this new system gives our Spanish-speaking members a full menu of TFCU services.

TFCU has been working hard to bring you the latest quality products and services in the industry so you, our members, have the easiest, most convenient experience while managing your money. The Board of Directors is proud of the accomplishments of our management team and employees. We were named best credit union or financial institution in six local publications, including *The Oklahoman's* Readers Choice Awards. TFCU was also named Partner of the Year by the Greater Oklahoma City Hispanic Chamber of Commerce. We are humbled to be a part of the wonderful communities we serve.

Thank you for your loyalty and commitment to TFCU, and we hope to give you even more in 2016.

Sincerely,



Bill A. Watkins,
Chair, Board of Directors



Bill Watkins,
Chair



Gary Wall,
Vice Chair



Tiffany Broiles,
Secretary



Eldon Overstreet,
Treasurer



Rodney Walker,
Assistant Secretary



Sheila Jones,
Assistant Secretary



Al Rich,
Assistant Treasurer



Steve Walker,
Associate
Board Member



Felix Lopez,
Associate
Board Member



A view from the summit of Mt. Scott in the Wichita Mountains.

TREASURER'S Report

ELDON OVERSTREET • TREASURER

While the volatile market continues its huge swings, TFCU remains financially strong and ready to meet our members' needs. As the largest credit union in Oklahoma, we remain Oklahoma's choice with competitive loan and share rates, convenience, low fees and a wide range of financial products. Check out our popular Click Checking and money market accounts (e.g. Command Fund, Premium Plus) and a full range of regular and IRA share certificates. This low-rate economy is great for our borrowers. These same low rates make it hard for our savers. Even the experts have not correctly predicted when the economy is going to turn around and rates will start to rise. Last year, we introduced the Rate Booster Share Certificate to help take the guesswork out of your decisions. This special certificate allows members the opportunity for a one-time bump, or "boost," in rate during the term of the certificate.

TFCU continues to have great loan rates, and is ready to make your dreams come true whether you need a vehicle, home equity line of credit or credit card. Maybe you are ready for a family vacation or that dream remodel. TFCU has plenty of money to

lend and we hope to be your first choice for your next loan. Since the Federal Reserve Bank has started increasing rates, do not wait to check out our loan rates. Last year, members benefited from refinancing their current loans from other institutions, and so can you.

We ended the year with net income of \$25.7 million, which is very exciting in this low-rate environment. When rates are so low, TFCU makes less money on loans and investments, our primary source of income. Along with the low rates, TFCU faced a struggling economy and ever burdensome regulations. Locally, the oil and gas industries are reacting to unprecedented low oil prices resulting in huge changes in this industry, including layoffs. Despite these many obstacles, TFCU ended the year with a Return on Assets (ROA) of .77 percent and a Net Worth of 10.40 percent. These strong financial results mean we will continue to be Oklahoma's choice for generations to come.

Some 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. TFCU follows that same, wise advice and sets aside funds (net income) into our rainy day account (equity) every year. This practice keeps us strong and ready to help each member, even in a struggling economy. It is our pleasure to help you achieve your goals and realize your dreams.

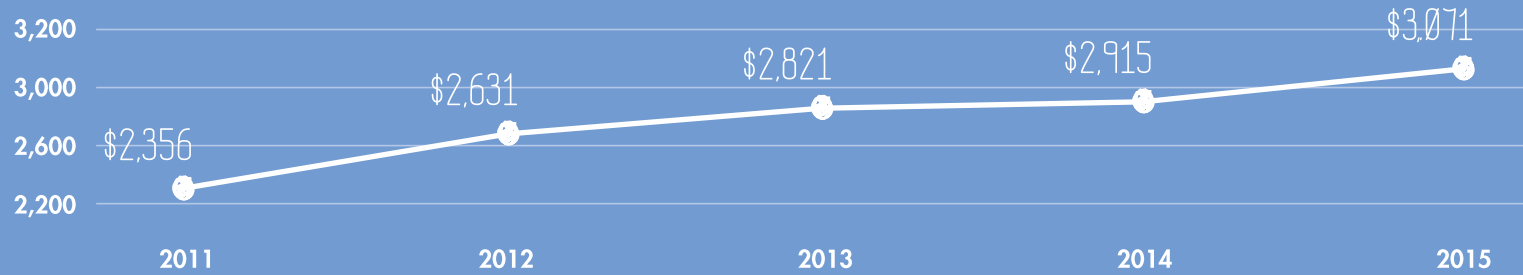


Respectfully,

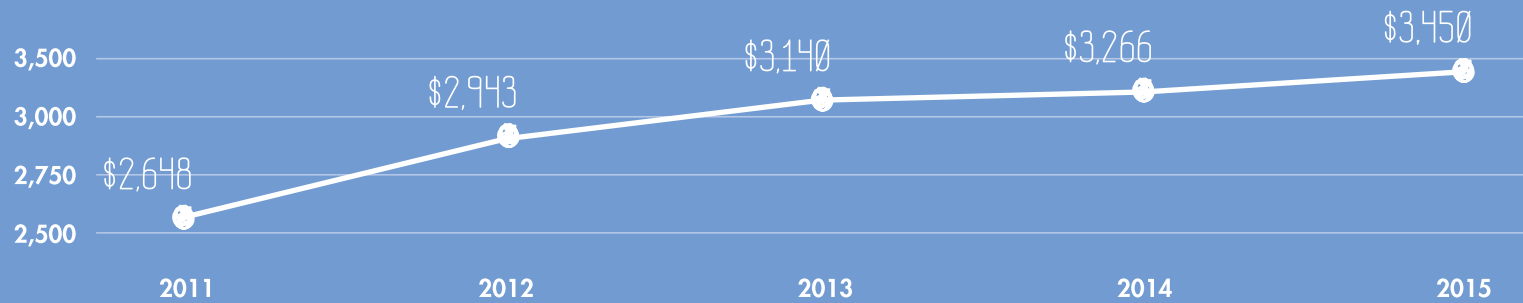
Eldon W. Overstreet

Eldon W. Overstreet
Treasurer, Board of Directors

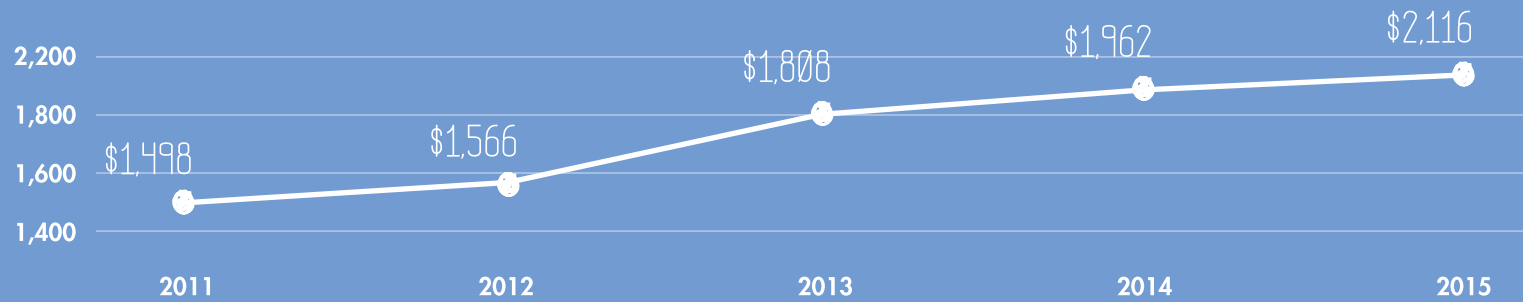
SHARES MILLIONS



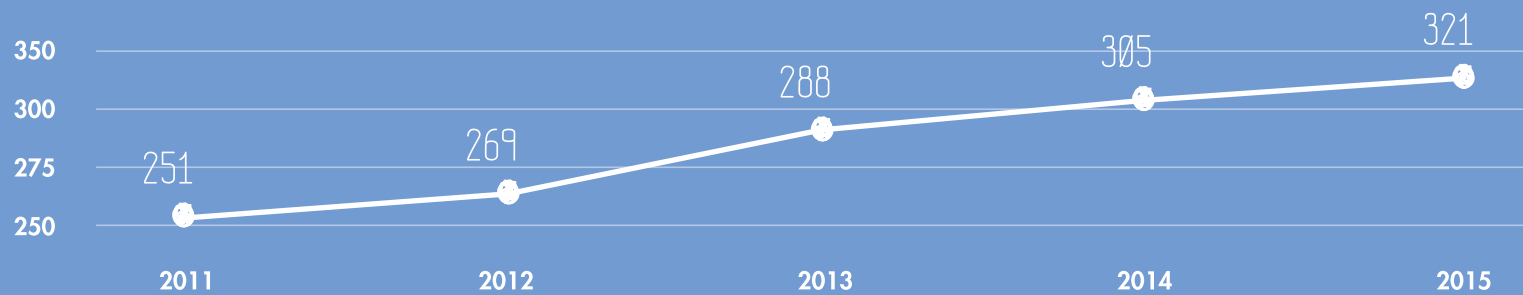
ASSETS MILLIONS



LOANS MILLIONS



MEMBERS THOUSANDS



CONSOLIDATED
Statements
 OF FINANCIAL CONDITION

YEARS ENDED DECEMBER 31, 2015 & 2014

	<u>2015</u>	<u>2014</u>
Assets		
Cash and cash equivalents	\$ 183,811,158	\$ 152,800,916
Investments		
Trading	1,924,592	1,938,573
Available-for-sale	1,043,088,179	1,049,683,980
Time deposits with other institutions	244,676	242,680
Other, at cost	3,698,871	3,485,261
Loans to members, net of allowance for loan losses of \$15,943,546 and \$13,283,549 at December 31, 2015 and 2014, respectively	2,099,747,486	1,949,271,833
Interest receivable	11,726,137	11,652,727
Property and equipment, net	66,442,480	61,112,239
National Credit Union Share Insurance Fund deposit	28,270,022	27,103,065
Other assets	10,554,738	9,576,711
	<u>\$ 3,449,508,339</u>	<u>\$ 3,266,867,985</u>
Liabilities and Members' Equity		
Liabilities		
Members' shares	\$ 3,070,590,064	\$ 2,915,002,707
Accrued expenses and other liabilities	26,126,454	21,737,579
	<u>3,096,716,518</u>	<u>2,936,740,286</u>
Members' Equity		
Retained earnings	353,767,985	328,022,675
Accumulated other comprehensive income (loss)	(976,164)	2,105,024
	<u>352,791,821</u>	<u>330,127,699</u>
	<u>\$ 3,449,508,339</u>	<u>\$ 3,266,867,985</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).

CONSOLIDATED
Statements
 OF FINANCIAL CONDITION

YEARS ENDED DECEMBER 31, 2015 & 2014

	<u>2015</u>	<u>2014</u>
Interest Income		
Interest on loans to members	\$ 87,946,641	\$ 86,164,168
Interest on investments and cash equivalents	14,313,143	15,408,051
	<hr/>	<hr/>
Total interest income	102,259,784	101,572,219
Interest Expense		
Dividends on members' shares	17,560,340	18,082,509
	<hr/>	<hr/>
Net interest income	84,699,444	83,489,710
Provision for Loan Losses	19,675,000	16,213,000
	<hr/>	<hr/>
Net interest income after provision for loan losses	65,024,444	67,276,710
Noninterest Income (Expense)		
Net loss on sales of foreclosed assets	(70,838)	(48,179)
Net gain on disposal of property and equipment	7,840	261,319
Net gain on sales of available-for-sale investments	509,835	716,800
Net gain on sales of mortgage loans	1,204,011	1,450,209
Loan servicing fees	527,953	535,429
Service charges and other fees	38,942,491	37,440,446
Other noninterest income	8,702,772	7,556,037
	<hr/>	<hr/>
Total noninterest income	49,824,064	47,912,061
	<hr/>	<hr/>
Income before general and administrative expenses	114,848,508	115,188,771
General and Administrative Expenses		
Salaries and benefits	43,150,867	41,551,195
Operations	41,251,420	39,281,764
Occupancy	4,700,911	4,452,383
	<hr/>	<hr/>
Total general and administrative expenses	89,103,198	85,285,342
	<hr/>	<hr/>
Net income	<u>\$ 25,745,310</u>	<u>\$ 29,903,429</u>

SUPERVISORY Committee Report

JAMES PEARL • CHAIR

Appointed by Tinker Federal Credit Union's (TFCU) Board of Directors, the Supervisory Committee works closely with the Board, TFCU management, Internal Audit Department, Compliance and external auditors. We report the results of our activities to the Board of Directors for their review and, if necessary, corrective action.

The Supervisory Committee is responsible for ensuring that the Board of Directors and management of the credit union meet required financial reporting objectives and establish practices and procedures sufficient to safeguard members' assets. The Committee works closely with Audit and Compliance staff, the external audit firm of BKD and

TFCU management to ensure the safety and soundness of your credit union.

The Supervisory Committee takes pride in assuring the continued integrity of TFCU for you – our members. I would like to thank the entire TFCU family: members, employees, management and volunteers for their support during 2015.

Respectfully,



James P. Pearl
Chair, Supervisory Committee



James Pearl,
Chair



Tim Lowell



Scott White



Scott Freeman,
Associate





A DESIRE TO INSPIRE —

Growth

and HELP DISCOVER

POTENTIAL

SENIOR Management



Accounting

Billie Houston,
Executive Vice President/
Chief Financial Officer



Compliance

Christie A. Porter,
Senior Vice President/
Compliance



Corporate

Michael D. Kloiber,
President/
Chief Executive Officer



Human Resources

Susan Rogers,
Senior Vice President/
Human Resources



Information Services

Grant Woldum,
Executive Vice President/
Chief Information Officer



Legal

Linda K. Ellis,
General Counsel



Lending

Connie Wall,
Senior Vice President/
Lending



Marketing

Matthew Stratton,
Senior Vice President/
Marketing



Operations

Lisa Martinez-Leeper,
Senior Vice President/
Operations



Operations Administration

David Willis,
Executive Vice President/
Chief Operations Officer



Risk Management

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



TFCU Financial Advisors

Brenda Peddycoart,
Senior Vice President/
Supervisory Principal TFS

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

Rick Jurko,
AVP/Manager, Adjustments

✈ Card Center

Alan Schaefer,
VP/Manager, Card Center

✈ Central Lending

Loretta Ross, VP/Manager,
Central Lending

🏠 Edmond, West & John Marshall

Steven Gonner,
AVP/Branch Manager

🏠 Edmond, East

Cynthia Ormsby,
AVP/Branch Manager

🏠 Enid & Vance AFB

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

Jay Foote,
VP/Director, Lending

✈ Marketing

Cody Buchholz,
AVP/Manager, Financial
Empowerment

✈ Marketing

Nancy Ward,
VP/Director, Marketing

✈ Marketing

Carolyn Kelly,
AVP/Manager, Marketing
Communication

✈ Marketing

Kristy Viravong Portis,
AVP/Manager,
Community Engagement

✈ Member Service Center

Russell High,
VP/Director, Call Center

✈ Member Service Center

Kasey Wasserleben,
AVP/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, East & West

Lorie Stueven,
AVP/Branch Manager

🏠 OKC, Capitol Hill

Laura Rodriguez,
AVP/Branch Manager

🏠 OKC, Northeast & Metro Tech

Joseph Arthur,
AVP/Branch Manager

🏠 OKC, Northwest & Bethany

Cindy Akin,
AVP/Branch Manager

🏠 OKC, Tri-City

Erica Grissom,
AVP/Branch Manager

✈ Operations

Shawn Cottle, VP/Director,
Operations

✈ Operations

Karl Wasserleben, VP/Director,
Operations

✈ Professional Development

Chris Henkel, VP/Manager,
Professional Development

✈ Research & Delivery

Matthew Downing, AVP/
Sr. Project Manager

✈ Risk Management

Lester LaPorte,
AVP/Manager, Internal Audit

✈ Records Management & Support

Brian Coleman, AVP/Manager,
Records Management
& Support

🏠 Shawnee & Seminole

Margaret Toole-Scallorn,
AVP/Branch Manager

🏠 OKC, Southwest & Southwest Drive-Thru

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

Jaime Schmidt,
AVP/Branch Manager

🏠 Tulsa & Tulsa Downtown

Sean Barton,
AVP/Branch Manager

🏠 Yukon

Austin Moyer,
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, West

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

Oklahoma City, Tri-City

4101 S.W. 134th Street

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



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
Minority / Female / Disability / Veterans



EXPLORING WHERE TO GO —

Next, while staying

TRUE TO OUR

Roots —

A field of bright wildflowers along I-40 near Sayre, Okla.

TINKER FEDERAL CREDIT UNION

— EXISTS TO —

help our members

ACHIEVE THEIR GOALS

AND REALIZE THEIR DREAMS.

TFCU
Tinker Federal Credit Union