

2020

ANNUAL REPORT

Opening of  
Sept. 2,  
L. to R.



# ACHIEVE

Tinker Federal Credit Union  
exists to help our members

their goals and realize their dreams.

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ANNUAL REPORT







**Michael D. Kloiber**  
President / CEO

## PRESIDENT'S REPORT

Happy 75th anniversary! It is because of you, our member/owners, that we have reached this historic anniversary.

We celebrate our Diamond Anniversary, also called the Diamond Jubilee, in 2021! A diamond is formed from carbon or coal, under a high temperature and pressure. The product is a precious stone called a diamond. From a humble beginning, coal becomes one of our most precious and valuable gemstones.

In a way, that is how the credit union developed over the years. In March 1946, we started with very few assets and members, and under the pressures of the times, Tinker Federal Credit Union (TFCU) has become the shining gemstone of the financial services industry. We have survived wars, recessions, natural disasters, a pandemic and human mistakes to become the largest credit union in Oklahoma, and one of the largest in the nation.

We have come from a shoe box operation in a single office space in 1946, to a full-service, not-for-profit financial institution with 32 full-service branches. By full service, I mean all types of consumer and commercial products. We ended 2020 with over \$5 billion in assets and nearly 420,000 members scattered around the world. Our members can access their accounts anywhere, at any time. For many of our members, they never even have to come into one of our branches!

Looking back on our 74th year, it turned out to be the most challenging one in our history. We found ourselves in the middle of a once in a century pandemic. After all that we have been through since the beginning of this century, no one could have guessed what 2020 had in store for us.

Sailing through these uncharted waters, we found ourselves temporarily closing branch lobbies, bolstering our call center service capabilities and enhancing our online services. Our concern was to ensure the safety of our members and employees, while continuing our regular operations. After learning what it would take to accomplish this task, we were able to quickly reopen our branch lobbies and keep them open throughout the year.

As our mission statement says, "TFCU exists to help our members achieve their goals and realize their dreams." This is our legacy, our **Longevity**, defined as "long existence or service." Long existence alone does not make us successful, but combined with premium service, longevity leads to the success that you find in your credit union today. All of our experiences over the years truly prepared us for the challenges of 2020.

Despite the many hurdles 2020 threw in our way to success, your Board, Supervisory Committee and dedicated staff found the way to ensure that your financial service needs were met every step of the way. Keeping our doors open meant that many of our staff accepted the risks posed by the pandemic, and they continued to provide you with the service you have come to expect from us. They lived the Service Promises you see posted in our branches and on our website.

Along with the credit union, I celebrated my 25th anniversary on February 1, 2021, as the President/CEO of this great institution. I have had the honor of overseeing so many achievements during this time. From less than \$1 billion in assets and 155,000 members, we have grown to the numbers mentioned earlier. Our total focus has not been on the growth we have experienced, but on delivering the service you

expected from us. By focusing on our service to you, we have grown into the credit union we are today.

I often hear about what a great a job I have done over this time, but honestly, I just did my part in accomplishing all we have achieved on behalf of our members. I started at the credit union nearly 33 years ago, and during that time, I have worked with some of the most professional people, who did their very best to help us reach our highest potential. I was also blessed with the necessary support at home from my wonderful wife, Pam, who accompanied me and allowed me to participate in all of the outside activities required of this position. This group of people deserves the credit for making me look so good and successful.

So, to this entire group, I say thank you, as I complete my last full year as the President/CEO. I will retire at the end of August 2021. It is time for a change, and I am happy to report that Dave Willis will become your new President/CEO. Dave has been with TFCU since October 2008, serving as the Executive Vice President/Chief Operations Officer. He and I have worked hand in hand for almost 13 years, and I know he is prepared to continue our successes into the future.

Thank you for your support and confidence that allowed me to serve as your Chief Executive for a quarter of a century. Together, we have taken TFCU to the highest of heights, and I believe that the best years are yet to come. **Longevity** plus **Premium Service** are the keys to our future success.

Sincerely,

Michael D. Kloiber,  
President

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In December 1956, TFCU reached \$5 million in assets. The depositor, Virginia Brooks, accompanied by then-president Walt Mannerberg, deposited her money with the help of office manager Brunetta White.





IN APPRECIATION OF YOUR  
TIRELESS DEDICATION OVER

# 33 GREAT YEARS

*I have had the privilege to work with Mike Kloiber his entire career as President/CEO. During that time, Mike has led TFCU to an amazing level of success, and he has been an inspiration to all of us with his leadership and professionalism. Mike, I wish you the best for your upcoming future, and I will always appreciate all you have accomplished for Tinker Federal Credit Union.*

*Shelia Jones*

Shelia Jones,  
Chair, Board of Directors

Michael D. Kloiber is a native Oklahoman, born in Tulsa and raised in Oklahoma City. He has been a resident of south Oklahoma City for over 66 years. Mr. Kloiber received a bachelor's degree in elementary education and a master's of business administration, both from the University of Central Oklahoma.

He has 43 years of financial industry work experience, with the last 33 years at Tinker Federal Credit Union. Mr. Kloiber has served as President/CEO for the past 25 years. His previous positions include Senior Vice President/Chief Operations Officer and Vice President of Operations.

As President/CEO, Mr. Kloiber is responsible for the day-to-day operations of the credit union. He is charged with working closely with the Board of Directors and the Senior Management team to ensure TFCU offers both efficient electronic and personal services to our members.

## THANKS!

### Commitment to the Community and the Credit Union Movement:

- Better Business Bureau of Central Oklahoma, Board of Directors (past Board Chair for four years)
- Credit Union Shared Service Centers, Inc. of Oklahoma, Board of Directors (past Board Chair for two years)
- Defense Credit Union Council, a national trade association, Board of Directors (Board Chair)
- Defense Credit Union Council; Midwest Sub Council, Board of Directors (Chair)
- Navy League of the United States Oklahoma City Council, Board of Directors (President for four years)
- Midwest City Chamber of Commerce, Board of Directors (past Board President for three years)
- Greater Oklahoma City Hispanic Chamber of Commerce, Board of Directors (Chair)
- Cornerstone Credit Union League (Regional Trade Association), Board of Directors (Past Chair for two years)
- CU Resources, Inc., Board of Directors (Past Chair)
- Cornerstone Credit Union Foundation, Board of Directors
- University of Central Oklahoma's Foundation Board (nine years)

- Thrift Institutions Advisory Council for Chairman Bernanke and Board of Governors for the Federal Reserve Bank (2010)
- Community Depository Institutions Advisory Council for Chairman Bernanke and the Board of Governors of the Federal Reserve Bank, Washington DC (2011 & 2012)
- Credit Union Association of Oklahoma, Board of Directors (past Board Chair for five years)
- Del City Chamber of Commerce, Member
- Edmond Chamber of Commerce, Member
- Greater Oklahoma City Chamber of Commerce, Member
- Moore Chamber of Commerce, Member
- South Oklahoma City Chamber, Member
- Credit Union Executive Society, Member
- Oklahoma Credit Union Executives, Member
- Team Tinker Home Away From Home Foundation (First Term Airmen Host Family Program), Co-Founder and Host Family
- Air Force Association, Member

### Honors Received:

- Defense Credit Union Council Hall of Honor, 2012
- Oklahoma's Most Admired CEOs, 2011, 2014
- Oklahoma Credit Union Political Activist of the Year, 2009, 2010





### Dr. Martin Luther King, Jr. Holiday Parade

Chilly weather didn't stop the TFCU team from marching in the 2020 Martin Luther King, Jr. parade, where we honored and celebrated the legacy of the leader.



### Pepper, the Robot

Pepper, an interactive robot, made its debut at the Midwest City branch on March 3, 2020. Pepper can answer simple questions, provide information about accounts and services and entertain members with dancing, singing and posing for selfies.



### TFCU Mask Makers

TFCU employees and volunteers stepped up to sew thousands of face masks during the onset of the COVID-19 pandemic. Angel Mance, marketing administrative assistant, and her son donated their time and skills to this endeavor.



### Mask Donations

With the help of many employees and volunteers, TFCU was able to donate 2,000 handmade masks to OU Children's Hospital in May 2020. TFCU continued to donate masks throughout the pandemic.



### Summer Food Truck Events

TFCU celebrated our members over the summer by hosting member appreciation events at all full-service branches. Members were treated to free treats and given keychain hand sanitizers, a hot commodity during the pandemic.





### Shred Days

To help our members securely dispose of unneeded paperwork containing personal information, TFCU hosted shred days at our branches. In 2020, TFCU shredded 82,000 pounds of documents for our members.

### Tinker Federal Credit Union Prime Business Solutions

In September 2020, TFCU acquired Prime Bank, a local community bank. Through the acquisition, TFCU members will be able to open small business and commercial accounts at the Tinker Federal Credit Union Prime Business Solutions' location in Edmond.



### New Choctaw Branch

The Choctaw Branch opened on October 15, 2020. The state-of-the-art branch features Pepper, an interactive robot, interactive teller machines, electric vehicle charging stations, a community room and a coffee shop.



### Haunt the Zoo

Save-A-Tron 5000 loved getting to see his friends' costumes during Halloween! Save-A-Tron greeted hundreds of trick-or-treaters at the Oklahoma City Zoo and Botanical Gardens during their 37th annual Haunt the Zoo.

### The Great Auto Loan Payoff

During the fall, eligible members were automatically entered in a sweepstakes to pay off their TFCU auto loan up to \$50,000. The lucky winner was Kayla Crockett from Broken Arrow. She joined TFCU for a celebration in November to officially accept her payoff of \$8,841.48.



## BOARD OF DIRECTORS' REPORT

In 2021, Tinker Federal Credit Union will celebrate 75 years of providing the membership with secure and economic financial services across all stages of their lives. It is my honor with the other volunteers to represent you in ensuring that your financial needs are met as well as meeting our fiduciary responsibilities to maintain the viability and continuance of the credit union itself.

I encourage you to look closely at the financial statement provided in this annual report. You will find hard evidence of the financial strength of your credit union. We maintained a very strong financial position this year despite the turmoil throughout the year.

While we celebrate our important milestone in 2021, we will never forget the year 2020. We express our gratitude to the members and employees who ensured that financial services continued through the worst health and financial crisis in our lifetimes. We appreciate the membership's ability to adapt to new ways of doing business and celebrate the dedication of our employees who made many sacrifices to provide essential financial services.

We will continue to provide community support through our foundation, the Children's Miracle Network, Purple Heart Homes and Team Tinker Home Away From Home for Tinker AFB. We never forget our roots of supporting the military organizations and the people that make our country safe. We will continue to offer financial classes for those who seek to increase their financial knowledge. Additionally, we will always treat all of our members and employees with respect and celebrate the diversity of this country. It's part of our core values.

Your volunteers believe in the core principles of this organization, "Members Helping Members." That's the reason we freely give our time to represent our fellow credit union members. We are here to serve you, and it is your loyalty that allows us to join you on your path of life as your financial institution of choice. Thank you for your support.

Respectfully,



Sheila Jones,  
Chair, Board of Directors



Sheila Jones,  
Chair



Al Rich,  
Vice Chair



Bill Watkins,  
Secretary



Gary Wall,  
Treasurer



Tiffany Broiles,  
Assistant Secretary I



Eldon Overstreet,  
Assistant Secretary II



Rodney Walker,  
Assistant Treasurer

# FINANCIAL EVIDENCE OF STRENGTH

# '65



Helping our members reach their goals and achieve their dreams has always been TFCU's mission. Member Service Representative Judith Tubbs, left, helps a member with his transaction.

## TREASURER'S REPORT

With longevity comes maturity and wisdom. We really utilized these traits as we navigated through a pandemic, which was a first for most of us. Although this was new territory, TFCU could rely on our past experience, always ensuring member and employee safety was paramount.

Despite COVID-19 and all of its challenges, TFCU thrived. TFCU assisted with loan payments, offered skip-a-pays and interest-only payments, kept high interest rates on savings and made necessary exceptions to help each member. In addition to government stimulus payments and bonus unemployment checks, most of our members were able to financially manage their way through these unprecedented times. With record share growth, we have plenty of funding ready to lend, as our members get through the pandemic. While many members may be postponing traveling for now, we hope you find a new car, boat or RV. We all deserve a reward after this difficult year. Perhaps COVID-19 helped you realize that security or getting out of debt brings you even more joy. Whether you are borrowing or saving, we have the right product and rate for you. In 2020, we also acquired a bank and will be able to offer a wider array of products.



Gary Wall,  
Treasurer

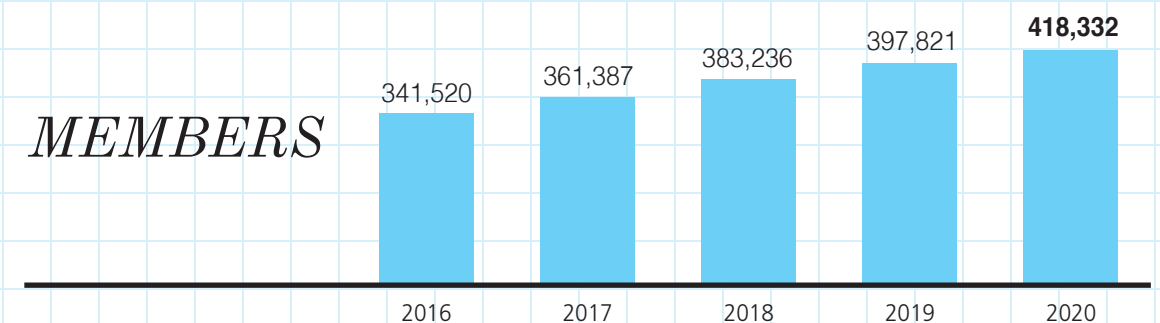
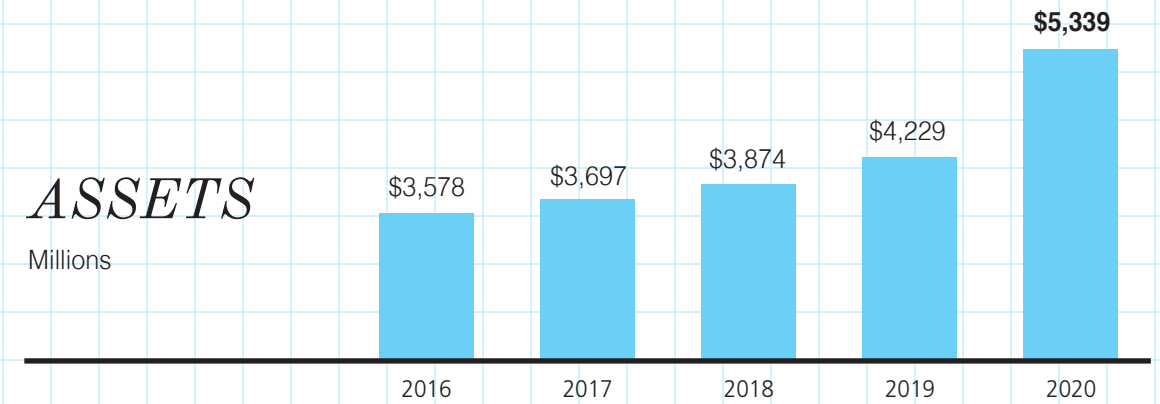
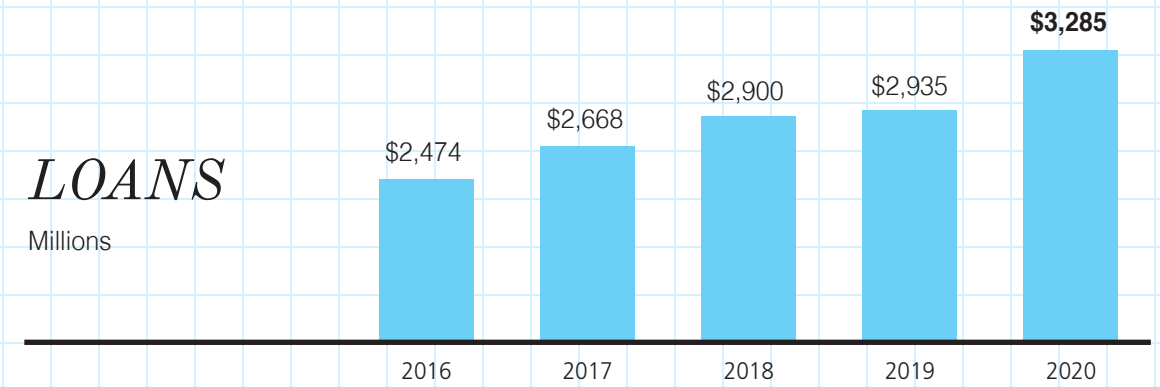
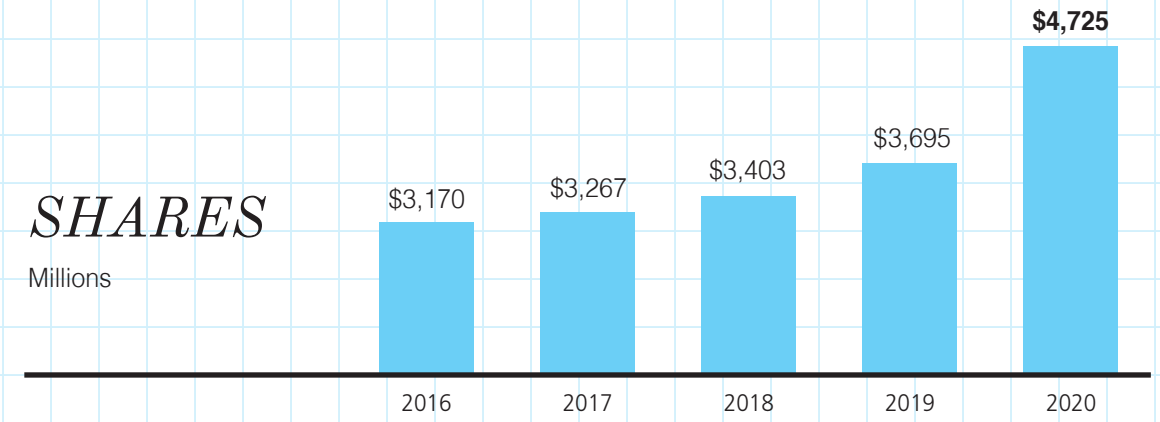
Not even a pandemic could hinder our progress, and TFCU ended the year with a Return on Assets (ROA) of 1.12% and a Net Worth of 10.75%. Our strong financial results mean that your children and grandchildren will always find longevity and wisdom as they become members of TFCU.

Some members may wonder why a not-for-profit credit union would need net income. Net income is how we increase our equity, which is like a rainy day fund. We encourage our members to save money for unexpected emergencies, and we follow that same advice. TFCU sets aside funds (net income) into our rainy day account (equity) every year. This practice keeps us strong for our members no matter what the new year brings.

It is our honor to help you achieve your goals and realize your dreams.

Respectfully,

Gary Wall,  
Treasurer, Board of Directors





Tinker Federal Credit Union and Subsidiary

## CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION

December 31, 2020 and 2019 — (In Thousands)

<b>Assets</b>	<b>2020</b>	<b>2019</b>
Cash and cash equivalents	\$ 357,220	\$ 326,960
Investments (note 2)		
Equities	2,827	2,551
Available-for-sale	1,450,090	840,718
Time deposits with other institutions	969	360
Other, at cost	4,527	4,077
Loans to members, net of allowance for loan losses of \$21,844 and \$19,903 at December 31, 2020 and 2019, respectively (note 3)	3,264,038	2,914,867
Interest receivable	14,212	12,933
Property and equipment, net (note 5)	86,085	78,133
National Credit Union Share Insurance Fund (NCUSIF) deposit	40,505	33,001
Other assets	118,885	15,079
Total assets	<u>\$ 5,339,358</u>	<u>\$ 4,228,679</u>
<b>Liabilities and Members' Equity</b>		
<b>Liabilities</b>		
Members' shares (note 6)	\$ 4,725,870	\$ 3,694,780
Borrowed funds (note 8)	3,000	-
Accrued expenses and other liabilities	31,674	27,370
Total liabilities	<u>\$ 4,760,544</u>	<u>\$ 3,722,150</u>
Commitments and contingent liabilities		
<b>Members' Equity</b>		
Retained earnings	\$ 555,865	\$ 503,105
Accumulated other comprehensive income	22,949	3,424
Total members' equity	<u>\$ 578,814</u>	<u>\$ 506,529</u>
Total liabilities and members' equity	<u>\$ 5,339,358</u>	<u>\$ 4,228,679</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).

Tinker Federal Credit Union and Subsidiary

## CONSOLIDATED STATEMENTS OF INCOME

December 31, 2020 and 2019 — (In Thousands)

	<b>2020</b>	<b>2019</b>
<b>Interest Income</b>		
Interest on loans to members	\$ 147,618	\$ 136,589
Interest on investments and cash equivalents	18,600	22,458
Total interest income	<u>166,218</u>	<u>159,047</u>
<b>Interest Expense</b>		
Dividends on members' shares	39,908	42,121
Net interest income	<u>126,310</u>	<u>116,926</u>
<b>Provision for Loan Losses</b>		
Net interest income after provision for loan losses	<u>18,244</u>	<u>16,873</u>
Net interest income after provision for loan losses	<u>108,066</u>	<u>100,053</u>
<b>Noninterest Income (Expense)</b>		
Net loss on sales of foreclosed assets	(73)	(58)
Net gain on sales of available-for-sale investments	585	-
Net gain on sales of mortgage loans	2,944	1,129
Loan servicing fees	580	539
Interchange income	26,544	24,885
Service charges and other fees	25,498	29,594
Other noninterest income	6,953	8,380
Total noninterest income	<u>63,031</u>	<u>64,469</u>
Income Before General and Administrative Expenses	<u>171,097</u>	<u>164,522</u>
<b>General and Administrative Expenses</b>		
Salaries and benefits	60,819	56,028
Operations	51,849	51,979
Occupancy	5,669	5,536
Total general and administrative expenses	<u>118,337</u>	<u>113,543</u>
Net Income	<u>\$ 52,760</u>	<u>\$ 50,979</u>



## SUPERVISORY COMMITTEE'S REPORT

The supervisory committee is responsible for evaluating the safety and soundness of Tinker Federal Credit Union's operations. Overseeing internal and external reviews of accounting records, internal controls and procedures ensures TFCU accomplishes the duties outlined in its charter. To help with this process, the committee engaged the services of Doeren Mayhew, a certified public accounting firm, to administer external reviews of control and financial procedures. The firm established that TFCU's financial statements are in compliance with generally accepted accounting principles. These practices have contributed to the longevity of TFCU as we celebrate 75 years of existence in 2021.

Sincerely,



Scott White,  
Chair, Supervisory Committee



Scott White,  
Chair



James Pearl



Scott Freeman



We've always sought fun ways to give back to our members. In October 1972, TFCU gave away a 1972 Ford Torino to one lucky member to celebrate International Credit Union Month.

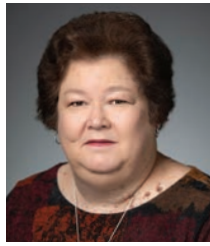
## HELPING OUR MEMBERS GROW




TFCU members Earl and Nona Merriman teach their children, Ryan and Monika, the importance of financial literacy with the help of Senior Installment Loan Officer Bessie Allensworth. Families have been able to help their children learn about saving money with a kids account since 1996.



## SENIOR MANAGERS



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



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



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



**Tinker Federal Credit Union  
Prime Business Solutions**  
Alan Berryman,  
Executive Vice President/Chief  
Administration Officer



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



**Lending**  
Connie Wall,  
Senior Vice President/  
Lending



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



**Tinker Federal Credit Union  
Prime Business Solutions**  
Kenny Thomas,  
Senior Vice President/  
Commercial Lending



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



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



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





**Diversity & Inclusion**  
Colisha Lewis,  
Senior Vice President/  
Diversity, Equity and Inclusion



**Operations**  
Lisa Martinez-Leeper,  
Senior Vice President/  
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**  
Rick Jurko  
VP/Manager, Adjustments
-  **Card Center**  
Alan Schaefer  
VP/Manager, Card Center
-  **Choctaw**  
Cedric Gadson  
AVP/Branch Manager
-  **Corporate Lending**  
Krista Basinger  
VP/Director, Lending
-  **Corporate Operations**  
Joseph Arthur  
VP/Regional Director, Branch  
Operations North
-  **Corporate Operations**  
Karl Wasserleben  
VP/Regional Director, Branch  
Operations South
-  **Edmond East**  
Cynthia Ormsby  
AVP/Branch Manager
-  **Edmond West & John Marshall**  
Steven Gonner  
AVP/Branch Manager
-  **Enid & Vance AFB**  
Maurita Richards  
AVP/Branch Manager
-  **Indirect Lending**  
Loretta Ross  
VP/Manager, Indirect Lending
-  **Human Resources**  
Colisha Lewis  
AVP/Interim-Manager, Human  
Resources
-  **Information Technology**  
Brad DeVorss  
AVP/Manager, Information Security &  
Assurance
-  **Information Technology**  
Matthew Downing  
VP, Enterprise Programs and Strategy
-  **Information Technology**  
Roger Ison  
AVP/Manager, Applications &  
Database Support
-  **Information Technology**  
Teresa Lee  
AVP/Manager, Technology Operations
-  **Information Technology**  
Eric Quach  
AVP/Manager, Network and Telecom
-  **Information Technology**  
Terri Vaught-Avants  
AVP/Manager, Business Analyst & QA
-  **Legal**  
Elizabeth Crampton  
Assistant General Counsel
-  **Marketing**  
Nicole Emmons  
AVP/Manager, Marketing  
Communications
-  **Marketing**  
Heather Kay  
VP/Manager, Financial Empowerment
-  **Marketing**  
Kristy Viravong Portis  
AVP/Manager, Community  
Engagement
-  **Marketing**  
Nancy Ward  
VP/Director, Marketing
-  **Member Service Center**  
Tiffany Gonner  
AVP/Manager, Call Center
-  **Midwest City**  
Erica Grissom  
AVP/Branch Manager
-  **Midwest City East**  
Dana Stacy  
AVP/Branch Manager
-  **Moore & Crooked Oak**  
Jan Davis  
AVP/Branch Manager
-  **Norman East & West**  
Lorie Stueven  
AVP/Branch Manager
-  **OKC, Capitol Hill**  
Edgar Medina  
AVP/Branch Manager
-  **OKC, North Rockwell**  
Tasha Windisch  
AVP/Branch Manager
-  **OKC, Northeast & Metro Tech**  
Cindy Peña Aleman  
AVP/Branch Manager
-  **OKC, Northwest & Bethany**  
Cindy Akin  
AVP/Branch Manager
-  **OKC, South Sooner Road**  
Chris O'Reilly  
AVP/Branch Manager
-  **OKC, Southwest & Southwest  
Drive-Thru**  
Teri Chadick  
AVP/Branch Manager
-  **OKC, Tri-City**  
Victoria Lane  
AVP/Branch Manager
-  **Professional Development**  
Amanda Nichols  
AVP/Manager, Professional  
Development
-  **Records Management & Support**  
Brian Coleman  
VP/Manager, Records  
Management & Support
-  **Retail Member Services**  
Ryan Smith  
AVP/Manager, Retail Member  
Services
-  **Risk Management**  
Jack Kelley  
AVP/Manager, Fraud
-  **Risk Management**  
Taylor King  
VP, Information Assurance
-  **Shawnee & Seminole**  
Margaret Toole-Scallorn  
AVP/Branch Manager
-  **Special Services**  
Justin Hightower  
VP/Manager, Special Services
-  **Special Services**  
Jason Kapka  
AVP/Manager, Construction
-  **Specialized Accounts**  
Kemi Gravitt  
AVP/Manager, Specialized  
Accounts
-  **Stillwater**  
Terra Loree  
AVP/Branch Manager
-  **TFCU Financial Advisors**  
Mindy Seagraves  
AVP, Wealth Management  
Services
-  **Tinker Air Force Base**  
Jaime Schmidt  
VP/Branch Manager
-  **Tulsa**  
Ashley Avanesian  
AVP/Branch Manager
-  **Yukon**  
Chelle Plumley  
AVP/Branch Manager

-  TFCU Department
-  TFCU Branch Location



## LOCATIONS

**Ada**  
1620 Lonnie Abbott Blvd.

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

**Choctaw**  
2183 N. Harper

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

**Edmond East**  
3142 S. Bryant Ave.

**Edmond West**  
1401 N. Kelly Ave.

**Enid**  
801 S. Oakwood Rd.

**John Marshall**  
Open to John Marshall students, faculty and staff

**Midwest City**  
6501 Tinker Diagonal

**Midwest City East**  
1401 S. Post Rd.

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

**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 Dr. Suite 200

**Oklahoma City, North Rockwell**  
13300 N. Rockwell Ave.

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

**Oklahoma City, Northwest**  
626 S.W. 39th St.

**Oklahoma City, South Sooner Road**  
14900 S. Sooner Rd.

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

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

**Oklahoma City, Tri-City**  
4101 S.W. 134th

**Seminole**  
2221 N. Milt Phillips Ave.

**Shawnee**  
3923 N. Harrison St.

**Stillwater**  
5101 W. 6th Ave.

**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

**Tinker Federal Credit Union Prime Business Solutions**  
1016 W. Covell Rd.

**Tulsa**  
8920 E. 61st St.

**Vance Air Force Base**  
234 Fields Street

**Yukon**  
11209 W. Reno Ave.

**TFCU Financial Advisors**  
6501 Tinker Diagonal

**TFCU EXPRESS ELECTRONIC SERVICE CENTERS**

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

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



P.O. Box 45750  
Tinker Air Force Base, OK 73145-0750  
[www.TinkerFCU.org](http://www.TinkerFCU.org)

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