

AS SEEN IN
Forbes & Fortune

**OKLAHOMA'S
LEADING CREDIT UNIONS**

Making Members' Lives Better

As the largest credit union in Oklahoma, Tinker Federal Credit Union (TFCU) provides services for businesses and consumers as part of its mission to help members achieve their goals and realize their dreams.



Throughout Tinker Federal Credit Union's nearly 80-year history, its mission to find ways to make members' lives better has remained the same.

The Oklahoma City-based credit union is the largest in Oklahoma because of its commitment to taking care of the people and communities it serves. As a not-for-profit, TFCU is owned by its members, and that unique structure allows the credit union to prioritize people over profit. At TFCU, employees are free to lead with a servant heart as they work to truly understand what matters to people, says Dave Willis, president and CEO.

"This is just who we are," Willis says. "And that shows up in everything we offer and in the people here."

BECOMING OKLAHOMA'S PREMIER BUSINESS LENDER

Brian Peterson, senior vice president and manager of business services, has echoed that member-focused sentiment many times in the last year as he's worked to develop a TFCU team to serve business owners.

"What makes us unique is our focus on impacting lives," Peterson says. "We are community focused in our approach to doing business, and we make decisions through the lens of helping people."

TFCU has positioned itself to be a leader in commercial services through new treasury management products, robust business lending tools, business-focused credit cards, and the integration of TFCU business and consumer account services.

"Our goal is really to meet members where they are with a holistic approach," Peterson says.

TFCU has a goal of being the No. 1 business lender in each market it serves, and the credit union now has the technology and products to compete in this area. Specific tools for business owners include ACH origination and reporting, remote deposit, QuickBooks integration, fraud prevention tools, and more.

When Peterson started at TFCU, its business services team had 10 employees working from one location. In 2024, the team's size doubled in response to TFCU's plan to expand business services to all its locations in 2025.

"We are here. We are staffed. We're ready to serve our members," Peterson says.

The TFCU business services team can help business owners with strategies for growth and identify financial packages that alleviate pain points.



Peterson uses a whitewater rafting analogy to illustrate how the credit union can meet business owners' needs.

"The trees and rocks are always there, but you can't see them when the water is high," Peterson says. "TFCU business advisors are there to help you spot the hazards before you're exposed to them—to navigate the waters so your company can be successful long term."

TFCU business members will notice how easy it is to bank with TFCU, whether they're applying for a loan or logging into both business and personal accounts from the same website.

TFCU has long had consumer lending figured out, says Neil Schemmer, executive vice president and chief lending officer, and it continues to improve the process for any borrower, whether members are looking for auto loans, mortgage loans, or others.

The new business services department will help ensure that TFCU's more than 460,000 members don't have to go anywhere else for their personal and business financial needs.

"We have more services to help out members than any other financial institution in our market," Schemmer says. "We can take care of any business or personal financial needs they have."

MAKING A DIFFERENCE IN PEOPLE'S LIVES

TFCU's business services and lending teams are just a part of the credit union's efforts to meet members at all life stages and financial needs. TFCU understands that helping people learn how to manage their money can have a substantial impact on improving their lives, which is why TFCU has prioritized financial education, Willis says.

For example, its award-winning financial empowerment team offers free workshops for all ages across the state. Its financial educators have developed curriculum tailored to specific groups, and they work with nonprofit organizations, tribal nations, schools, TFCU business partners, and others to help empower individuals to achieve financial well-being.

"When people understand their finances better, they can start building on their success, plan for their future, and live more comfortably," Willis says. "Right at our core, we're trying to make lives better."

It is easy to join the credit union and open an account through one of over 3,300 TFCU member organizations. TFCU works closely with these organizations through the TFCU business partner program.

Once they join, members have access to investment planning through TFCU Financial Advisors, personalized financial coaching with certified financial counselors, and free online financial education tools. The credit union's youngest savers can join a SaveAbles Kids Club. Members ages 62 and up can join the Heritage Club. The credit union also has accounts for teens and young adults, a simplified Everyday Spending account for those who want basic and easy access to their finances, and many other accounts tailored to specific needs.

A FOCUS ON COMMUNITY

TFCU's commitment to members extends into the communities where they live and work.

Many Oklahoma communities and nonprofit organizations feel TFCU's commitment through sponsorships and volunteering. Additionally, the TFCU Foundation supports the needs of veterans and first responders by improving their quality of life through home accessibility and the development of community resources.

Last fall, thousands of Oklahomans enjoyed a free country music concert at Scissortail Park in Oklahoma City, experiencing the credit union difference firsthand. Attendees of the second annual "CU in the Park" packed the park to hear country music star Jordan Davis perform. Behind the scenes, the shared experience and memories happened because nine credit unions, including TFCU, worked together to plan an event to benefit the community and credit union members.

The event showcased the credit union difference of people helping people in both large and small ways, Willis says.

The credit union difference lets TFCU offer competitive rates while also keeping the needs of people in mind—members, communities, and employees, Willis says. The credit union can first focus on what's best for people while being responsible and mindful of long-term sustainability.

"I think what we do best is manage our credit in a balanced way. We balance rates, we balance products, all with a goal of providing members with the best service possible," Willis says. "We've been here for 78 years; we want to be here another 78 years, providing really good service to our members like we always have."



TFCU
Tinker Federal Credit Union

405-732-0324 | TinkerFCU.org