

ABOVE THE CURVE

ANNUAL REPORT | 2014 | TINKER FEDERAL CREDIT UNION



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TINKER FEDERAL CREDIT UNION 2014 ANNUAL REPORT

THINKING FORWARD

TINKER FEDERAL CREDIT UNION
EXISTS TO **HELP OUR MEMBERS**
ACHIEVE THEIR GOALS AND
REALIZE THEIR DREAMS.

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PRESIDENT'S REPORT

MICHAEL KLOIBER | PRESIDENT/CEO

It is hard to believe that it has been nearly two decades since I was appointed to the President/CEO position here at Tinker Federal Credit Union (TFCU). Little did I know back then all that would happen to TFCU, the state of Oklahoma and this great nation.

Together, we have endured the technology and real estate bubble collapses, the Y2K scare and the 9/11 terrorist attacks. We also have endured the Great Recession of 2008 that still casts a shadow over the economy today, historically low interest rates that plague our savers and reward our borrowers, along with record levels of national budget deficits and a 'shock and awe' national debt level. As if that was not enough, we continue to experience unchecked, scary levels of terrorism throughout the world, the revival of Cold War tactics in Europe and an energy industry threatening to upset the fragile stages of economic recovery we were finally beginning to experience.

Locally and nationally, the credit union industry remains under constant attack by the banking industry. If they had their way, credit unions would vanish altogether, and the price of financial services would skyrocket out of the reach of the ordinary consumer. We just cannot let that happen!

So, while dealing with all this, we still had to find ways to address the ever-increasing number of new regulations and laws aimed to correct abuses, which credit unions were never even involved in. This is especially true when addressing data breaches allowed by large retailers and national organizations. These breaches cost credit unions hundreds of millions of dollars, which resulted in a direct cost to our member-owners. Unfortunately, most consumers did not understand the origin of these breaches and looked to us for an explanation.

Through all this, your credit union stayed "above the curve." We did not follow the fads that led to the economic troubles and bubbles. We held our ground and provided the highest share dividends and the lowest loan interest rates possible, while keeping product and service fees as low as possible. We do not need new rules and regulations to tell us how to operate the credit union because we already operate "above the curve."

That's a good thing, not just for the Credit Union itself, but even more so for you, the members of our financial cooperative. You trust us and rely on us to keep the credit union and your money safe and sound. I can assure you we take that trust very seriously.

One of the ways we work to maintain your trust in us as your financial partner is by analyzing how TFCU performs when compared to our peers in the industry. We work with a variety of outside third parties to make sure we get accurate and unbiased information. And, I am happy to report that in almost every measure, TFCU is "above the curve" among our peers in the financial services world. As you will see in this report, we are financially strong, safe and sound with a healthy equity position and a solid Net Worth Ratio of 10.10 percent.

We have built that strong foundation while still striving to keep as much money in your pockets as possible. According to the Raddon Financial Group, a financial services consulting firm from Chicago, TFCU has a "total rate give back" of \$72 per member household. That is a direct reflection of our efforts to find ways to put more money back into your pockets whenever we can while remaining financially stable enough to keep giving back to our members for generations to come.

Our members apparently do think we look better than the competition. We commissioned a third party consumer research firm to randomly survey a representative sample of our members to find out where we shine, and where we need to improve. The results indicate the vast majority of you are very happy with the service you receive from TFCU. In fact, 72 percent of members surveyed say they are "very satisfied" with the service they receive from TFCU. The average among our peer credit unions was 63 percent. Another 25 percent said they were "satisfied" with the service they receive, for an overall satisfaction rating of an astounding 97 percent!

Your enthusiasm must be contagious, because your friends, family and neighbors are flocking to TFCU. According to the Raddon Financial Group, our membership is growing at twice the rate of the national average for credit unions. We also lead the country when it comes to attracting young adults, the future of TFCU.

While the income statement and balance sheet in this report reflect the strength of the credit union from a strictly financial perspective, the stories here are a testament to our strength from the human perspective. That's you – our member-owners. Without a strong, proud and very happy membership, staying "above the curve" with the financial numbers would hold little value.

So, what does all this mean? It means your credit union has always been here for you, and we always will be. We will strive to be the best by operating "above the curve," never being satisfied with our performance until we know you are, as our member-owners!

Respectfully,

Michael D. Kloiber
President / CEO



97%
OVERALL
MEMBER
SATISFACTION



Emilee Spencer, 2014 CMN Hospitals Oklahoma Champion Child, selected this sporty Corvette for the Miracle Kid's Choice Award at TFCU's 14th Annual Miracle Car Show in April.

“ CHILDREN'S MIRACLE NETWORK FUNDS CHILDREN'S MEDICAL RESEARCH IN OKLAHOMA AND HAS BEEN ONE OF TFCU'S CORPORATE CHARITIES FOR THE PAST 16 YEARS.”



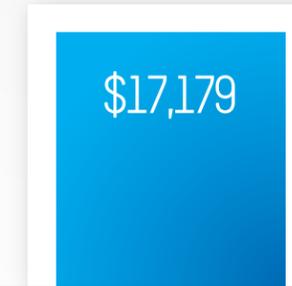
Save-A-Tron 5000 and TFCU Chief Operations Officer Dave Willis stand with seven of the eight Scholarship Contest winners, who were asked to illustrate the profession of their dreams.

YEAR IN REVIEW

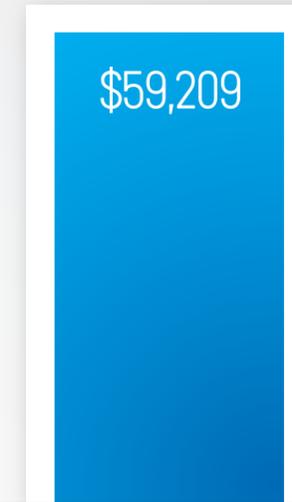
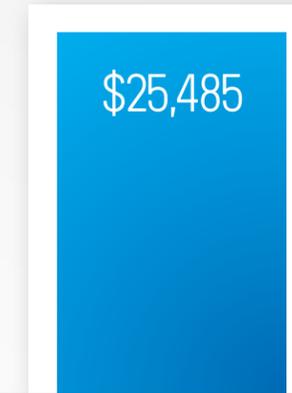
GENEROUS MEMBERS AND EMPLOYEES

Employees donated \$59,209 to TFCU's annual Combined Federal Campaign, supporting local, state and national charities and organizations

TFCU raised \$17,179 for the American Diabetes Association in September



TFCU raised \$25,485 during April for Children's Miracle Network Hospitals in Oklahoma



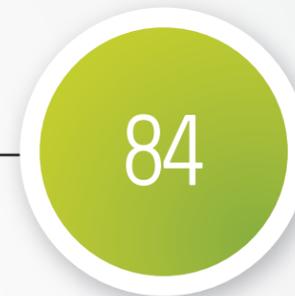
TFCU FINANCIAL ADVISORS PREPARING OUR MEMBERS FOR THE FUTURE



4,000+ member households invested with Raymond James Financial Services through TFCU Financial Advisors



296 students, ages 6-18, participated in TFCU Financial Advisor's 2014 Scholarship Contest



84 members prepared for their future through TFCU Financial Advisors' in-depth Goal Planning and Monitoring service



Members and their guests spent 10 days and 9 nights traveling by motorcoach and enjoying the sights on TFCU's Heritage Club tour to Mackinac Island and Niagara Falls in July. The Abraham Lincoln Presidential Library and Museum was just one of the many stops these travelers enjoyed.



Hundreds of members lined up early to gain entrance to Frontier City during TFCU's Member Appreciation Day in September.



TFCU President/CEO Mike Kloiber and his wife, Pam (both in white), celebrated Christmas with a few of the 11 first-term Airmen and Sailors they host, as part of Team Tinker Home Away From Home.

REWARDING PROGRAMS FOR SERVICE MEN & WOMEN

689

689 active military members joined TFCU's new Military Rewards program, which offers additional reduced or no-fee services for participants

149

149 first-term Airmen and Sailors were paired with 65 host families through Team Tinker Home Away From Home, a non-profit organization sponsored by Tinker Air Force Base and TFCU with an office located at the Area A branch

52

52 Military Rewards members took advantage of the program's First-Time Auto Buyer Loan

BEYOND GREAT ACCOUNTS AND SERVICES

15

15 members were randomly selected to receive \$200 for making iTunes purchases with their TFCU MoneyPlus card

1,503

1,503 Give Back winners won a total of \$111,246.19 in eight categories just for using TFCU's accounts and services

60

60 SaveAbles Kids Club members won a total of \$3,190.25 just for making deposits into their share/savings accounts

260+

260+ Heritage Club members attended TFCU's annual Health Fair in October

395

395 members and their guests enjoyed 10 Heritage Club tours to Dallas, Mackinac Island and Niagara Falls, Ponca City and more

8,140

8,140 members attended our Frontier City Member Appreciation Day in September

YEAR IN REVIEW



Janna Clare Mallory was one of 12 Christmas shoppers randomly selected to receive gift cards, as part of Buck The Norm's Take One, Give One Campaign.



With over 20,000 views, Buck The Norm's award-winning *Empower Yourself* video encourages you to visit BucktheNorm.com for tips, tricks and life hacks to keep you out of debt.



TFCU President/CEO, Michael D. Kloiber, was one of the 32 executives honored by the *Journal Record* for their leadership characteristics, integrity, values, vision, commitment to excellence, financial performance and commitment to community and diversity.

2014 AWARDS

-  *Credit Union Journal's* "Best Credit Unions to Work For" – 2nd place in \$1 Billion+ category
-  Dora Maxwell Social Responsibility Community Service Award – 1st place for Team Tinker Home Away From Home program in regional competition
-  Louise Herring Philosophy-in-Action Member Service Award – 1st place for Military Rewards program in regional competition
-  Desjardins Adult Financial Education Award – 2nd place in regional competition
-  Cornerstone Credit Union League's Juntos Avanzamos or "Together We Advance" designation
-  *The Oklahoman's* Readers' Choice Awards – "Best Credit Union"
-  *Moore Monthly's* Best of Moore – "Best Credit Union"
-  *Journal Record's* Most Admired CEOs – Mike Kloiber was recognized with the "Chain of Distinction" for being honored three times
-  Super Lawyers – Layla Dougherty was chosen as a "Rising Star"
-  Two American Marketing Association OKC Marketini Awards for excellence in marketing
-  Four ADDY Awards for excellence in advertising: Three Silver, One Bronze

BUCK THE NORM REFRESHED

6/14

New, refreshed Buck The Norm website and social media channels launched in June

18,911

BucktheNorm.com website page views

3,895

Buck The Norm Facebook likes

12

Unsuspecting shoppers received two \$40 gift cards, one to take and one to give away, as part of Buck The Norm's Take One, Give One Campaign in December

122,301

Combined views of Buck The Norm's YouTube video series, featuring *Empower Yourself*, *Chopping Up Your Debt*, *Think You Can Handle This Job?* and *Saving's for Squares*



More than 30 TFCU employees and their families participated in the Martin Luther King, Jr. Day Parade.



TFCU's "Rosie Shredders" served over 400 vehicles and filled two shredder trucks in April, making it the largest Shred Day to date.



TFCU was the premier sponsor for the 2014 Myriad Gardens Foundation Annual Easter Egg Hunt, donating three special Easter eggs, each with a \$200 SaveAbles savings account certificate inside. Save-A-Tron 5000 stands with two of the winners, Gracelyn Pace and Karl Sorocco.

GROWING OUR MEMBERSHIP

48

48 people joined TFCU as part of our new 5-5-5 Partner Perks referral program, offered April – July 2014

1,397

1,397 members referred their family members and friends as part of TFCU's annual Gift of Membership program

217

217 members of Langston Federal Credit Union were welcomed to TFCU as part of a merger in March 2014



SUPPORTING THE COMMUNITIES WE SERVE

496

TFCU participated in 496 community events, including Regional Food Bank of Oklahoma's Resource Fair, Wiggle Out Loud, Laps for Little Ones, Boxes of Love, Internet Cat Video Festival and Orchids in October at the Myriad Botanical Gardens

44

Save-A-Tron 5000 made 44 community appearances, including multiple branch visits, classroom readings at Capitol Hill Elementary, the annual spring break event at Science Museum Oklahoma and Easter Egg Hunt at Myriad Botanical Gardens

400+

400+ members contributed to TFCU's largest Shred Day to date on April 19, 2014, at TFCU's Midwest City branch



CEO/President of The Greater OKC Hispanic Chamber of Commerce David Castillo, TFCU Capitol Hill AVP/Branch Manager Laura Rodriguez, Cornerstone Credit Union League SVP/International Communications & Outreach Jon Gorman, TFCU President/CEO Michael Kloiber and TFCU Board President Al Rich hold the Together We Advance flag in front of TFCU's Capitol Hill branch, which was awarded this designation for its dedicated service to the Hispanic community in Oklahoma City. Financial workshops in Spanish are just one of the many services TFCU provides.

“ WE TAKE THE FINANCIAL LITERACY OF OKLAHOMANS SERIOUSLY AND ARE PROUD TO BE ALIGNED WITH OTHER NOT-FOR-PROFIT ORGANIZATIONS THAT HAVE THE SAME MISSION”

— Cody Buchholz, AVP/Manager Financial Empowerment



The Financial Empowerment Super Team works to improve and promote financial literacy in Oklahoma. As a part of this initiative, three of TFCU's Financial Empowerment staff served in leadership roles with other organizations in 2014.

“ THERE IS NO GREATER REWARD THAN TO BE HELD IN ESTEEM BY THOSE ON WHOSE LIVES YOU HAVE THE OPPORTUNITY TO MAKE A MAJOR IMPACT.”

— Mike Kloiber on hearing he'd received The Journal Record's "Chain of Distinction" award

20,791 people attended 667 workshops for military and civic groups, schools and businesses in Oklahoma

2,248 members received credit report review and budget/debt counseling through BALANCE, a financial fitness program



16,119 students attended TFCU workshops. The National Youth Involvement Board ranked TFCU 8th in the nation for Highest Number of Students Reached

224 people attended 28 workshops taught in Spanish



ENJOYING SECURITY

TODAY, YOU AND OVER 300,000
MEMBERS ARE FINDING THE
SECURITY YOU WANT

BOARD OF DIRECTORS' REPORT

AL RICH | CHAIR

Thanks to the trust and loyalty of our members, Tinker Federal Credit Union saw "above the curve" results in 2014, ending the year with a good balance of loan growth and share growth. As the global economy showed more signs of life, our members took notice while remaining cautious. As a result, the loan growth we saw was balanced by growth in number of accounts, as well as account balances.

Your Board of Directors closely monitors the shifts, dips and curves of an ever-changing economy. Our main objective is to provide TFCU members a safe and secure credit union that meets their financial needs and exceeds their service expectations. With over 222 combined years of credit union service, your volunteer board and committee members proactively guide and direct TFCU's fiscal stability for you, our member-owners.

We celebrate a strong ending to 2014, where TFCU remained above average in asset and membership growth. With \$3.26 billion in assets, we currently stand as the largest credit union and the fourth largest financial institution (including banks) in the State of Oklahoma. At the national level, we rank as the 42nd largest credit union out of over 6,000 registered institutions.

We will continue to evolve TFCU's accounts and services to meet our members' needs. The year saw great strides toward implementing EMV chip cards and Apple Pay for our debit and credit card users, the launch of our Military Rewards program for the service men and women in our membership and greater recognition and involvement in our Hispanic community. And, we have an accomplished, dedicated and intelligent management team that leads TFCU with skills that are second to no other credit union.

In 2014, the credit union industry and the State of Oklahoma recognized TFCU with 15 separate awards. These ranged from the Cornerstone Credit Union League's Juntos Avanzamos or "Together We Advance" designation in recognition of our service to the Hispanic community to *The Oklahoman's* Reader's Choice Award for "Best Credit Union," and being named one of the "2014 Best Credit Unions to Work for" in the United States by the *Credit Union Journal*. In addition, our President/CEO received numerous personal awards and recognition both inside and outside the credit union industry, including being honored as one of *The Journal Record's* "Oklahoma's Most Admired CEOs." As a three-time recipient of the award, he was also named to the "Chain of Distinction."

We are proud of the accomplishments we made in 2014 and look forward to an even better future.

Sincerely,

Al Rich
Chair, Board of Directors



Al Rich
Chair



Bill A. Watkins
Vice Chair



Tiffany Broiles
Treasurer



Gary Wall
Secretary



Eldon W. Overstreet
Board Member



Sheila Jones
Board Member



Rodney C. Walker
Board Member



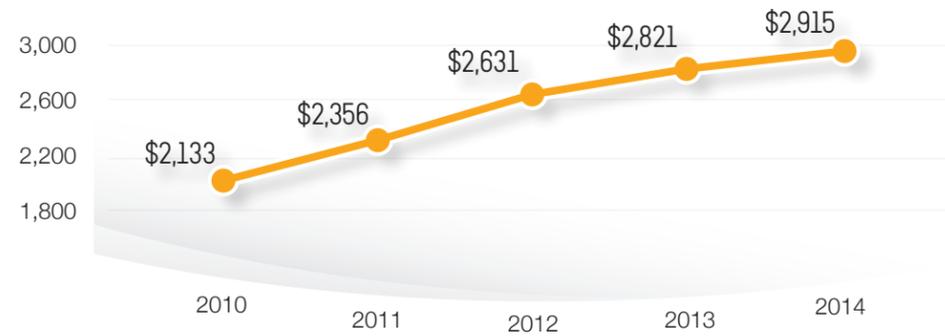
Steve Walker
Associate Board
Member



Felix Lopez III
Associate Board
Member

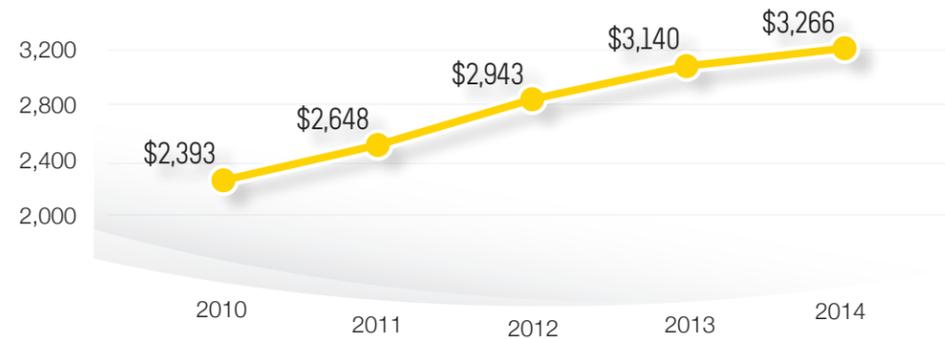
SHARES

MILLIONS



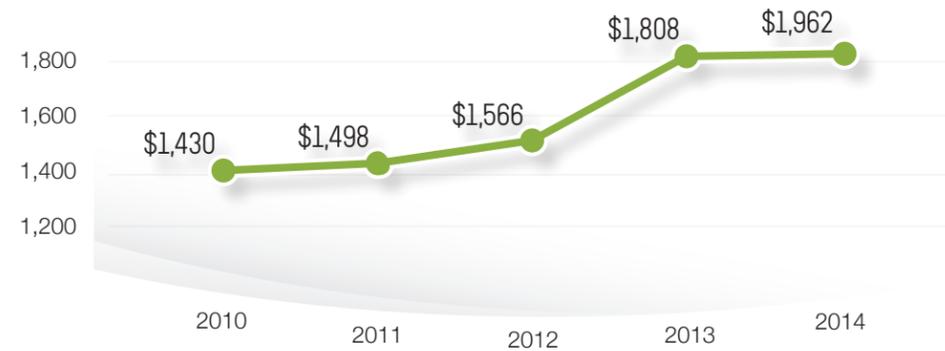
ASSETS

MILLIONS



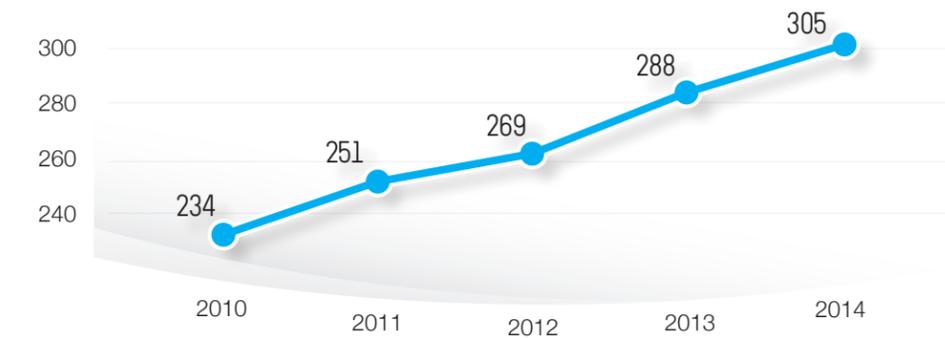
LOANS

MILLIONS



MEMBERS

THOUSANDS



TREASURER'S REPORT

TIFFANY BROILES | TREASURER

While record low-interest rates continued for another year, TFCU remains financially strong and ready to meet our members' needs. Our focus is always to benefit our member, and we do that through competitive loan and share rates, convenience, low fees and a wide range of financial products. Check out our popular *Click* Checking, money market accounts and a full range of regular and IRA share certificates. While a low-rate economy is great for our borrowers, it is hard for our savers. So, we introduced a 30-month share certificate that allows members a one-time bump or "boost" to the current rate during the term of the certificate.



During the last few years, members were thrilled with our great loan rates. They often refinanced their current loans from other institutions to enjoy these rates on all of their loans. We want to help you make your dreams come true, whether you need a vehicle, home equity line of credit or credit card. Maybe you are ready for that dream vacation or that backyard pool. We even offer storm shelter loans with special, low rates because we want our members to stay safe in our infamous Oklahoma weather. TFCU has plenty of money to lend, and we hope we are the first place you turn to for your borrowing needs.

We ended the year with net income at \$29.9 million, which is well above the curve. It is even more extraordinary when you consider that this low-rate environment means TFCU makes even less money on loans and investments. Along with low rates, TFCU faced a struggling world economy and ever-burdensome regulations. Despite these obstacles, TFCU ended the year with a Return on Assets (ROA) of .93% and a Net Worth of 10.10%. These strong financial results mean we will continue to serve our members 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. And, we follow that wise advice, setting aside funds (net income) into our rainy day account (equity) every year. This practice keeps us strong and ready to help each member.

As always, it is our pleasure to help you, our member-owner, achieve your goals and realize your dreams.

Respectfully,

Tiffany Broiles,
Treasurer, Board of Directors

CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION

December 31, 2014 and 2013

Assets	2014	2013
Cash and cash equivalents	\$ 152,800,916	\$ 180,750,371
Investments		
Trading	1,938,573	1,845,180
Available-for-sale	1,049,683,980	1,049,479,201
Time deposits with other institutions	242,680	240,631
Other, at cost	3,485,261	3,902,070
Loans to members, net of allowance for loan losses of \$13,283,549 and \$11,709,267 at December 31, 2014 and 2013, respectively	1,949,271,833	1,796,621,842
Interest receivable	11,652,727	12,010,111
Property and equipment, net	61,112,239	60,458,625
National Credit Union Share Insurance Fund deposit	27,103,065	25,779,104
Other assets	9,576,711	9,173,811
Total assets	\$3,266,867,985	\$3,140,260,946
Liabilities and Members' Equity		
Liabilities		
Members' shares	\$2,915,002,707	\$2,821,274,762
Accrued expenses and other liabilities	21,737,579	21,468,223
Total liabilities	2,936,740,286	2,842,742,985
Members' Equity		
Retained earnings	328,022,675	298,122,837
Accumulated other comprehensive income (loss)	2,105,024	(604,876)
Total members' equity	330,127,699	297,517,961
Total liabilities and members' equity	\$3,266,867,985	\$3,140,260,946

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 INCOME

Years Ended December 31, 2014 and 2013

	2014	2013
Interest Income		
Interest on loans to members	\$ 86,164,168	\$ 79,495,074
Interest on investments and cash equivalents	15,408,051	12,219,981
Total interest income	101,572,219	91,715,055
Interest Expense		
Dividends on members' shares	18,082,509	20,264,182
Net interest income	83,489,710	71,450,873
Provision for Loan Losses		
Net interest income after provision for loan losses	67,276,710	59,750,873
Noninterest Income (Expense)		
Net loss on disposition of repossessed collateral	(48,179)	(98,016)
Net gain on disposal of premises and equipment	261,319	867,529
Net gain on sales of available-for-sale investments	716,800	1,156,372
Net gain on sales of loans	1,450,209	1,647,666
Loan servicing fees	535,429	538,234
Service charges and other fees	37,440,446	32,505,235
Other noninterest income	7,734,822	7,335,710
Total noninterest income	48,090,846	43,952,730
Income before general and administrative expenses	115,367,556	103,703,603
General and Administrative Expenses		
Salaries and benefits	41,551,195	40,774,825
Operations	39,281,764	38,347,401
Insurance premiums on members' shares	178,785	1,530,951
Occupancy	4,452,383	4,302,775
Total general and administrative expenses	85,464,127	84,955,952
Net income	\$ 29,903,429	\$ 18,747,651



INTEGRITY FOR YOU

REACHING OUT TO
MEMBERS SO YOU
CAN WORK **EASIER.**

SUPERVISORY COMMITTEE'S REPORT

SCOTT WHITE III | CHAIR

Appointed by Tinker Federal Credit Union's (TFCU) Board of Directors, the Supervisory Committee works closely with the Board, TFCU management, Internal Audit, 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. In addition to the auditing and compliance functions and ensuring overall soundness of your credit union, the Supervisory Committee is responsible for representing your interests in maintaining the highest standards of member service. If you believe you are not being properly served by your credit union, formally contact us at P.O. Box 45750, Tinker AFB, OK 73145-0750, ATTN: Supervisory Committee.

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 2014 to help TFCU stay "above the curve."

Respectfully,

Scott White
Chair, Supervisory Committee



Scott White III,
Chair



James P. Pearl



Tim Lowell

SENIOR MANAGEMENT



Accounting
Billie Houston,
Executive Vice President/
Chief Financial Officer



Branch Operations
Lisa Martinez-Leeper,
Senior Vice President/
Branch Operations



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
Donna Haines,
Senior Vice President/Lending



Marketing
Matthew Stratton,
Senior Vice President
/Marketing



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

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
- 🏠 **OKC, Capitol Hill**
Laura Rodriguez,
AVP/Branch Manager
- **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**
Connie Wall,
VP/Director, Lending
- **Loan Operations**
Cherlynn Deatherage,
AVP/Manager, Loan
Operations
- **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/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
- 🏠 **OKC, Northeast/Metro Tech**
Joseph Arthur,
AVP/Branch Manager
- 🏠 **OKC, Northwest/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
- 🏠 **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**
Karl Wasserleben,
VP/Branch Manager
- 🏠 **Tulsa/Tulsa Downtown**
Sean Barton,
AVP/Branch Manager
- 🏠 **Yukon**
Kasey Wasserleben,
AVP/Branch Manager

➤ TFCU DEPARTMENT

🏠 TFCU BRANCH LOCATION

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

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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

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Tinker AFB, Area C-1 North

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Tinker AFB, Area C-2 South

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Tinker AFB, TAC

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Vance Air Force Base

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Yukon

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TFCU Express Electronic Service Centers

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14453 N.E. 23rd

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Oklahoma City

Express, Southwest

1200 S.W. 89th

Oklahoma City

Express, West

4140 W. I-40



P.O. Box 45750

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