A TRADITION OF Creating a PROSPEROUS ENVIRONMENT
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 bucked 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.
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

- 28,024 meals collected for the Regional Food Bank of Oklahoma
- $67,557 raised for Combined Federal Campaign benefiting United Way of Central Oklahoma agencies
- $73,470 raised for Children’s Miracle Network Hospitals in 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.
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 students 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.

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

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.
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.

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
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
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 $26.7 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
Treasurer, Board of Directors
### Consolidated Statements of Financial Condition

**Years Ended December 31, 2015 & 2014**

#### Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>$183,811,158</td>
<td>$152,800,916</td>
</tr>
<tr>
<td>Investments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trading</td>
<td>1,924,592</td>
<td>1,938,573</td>
</tr>
<tr>
<td>Available-for-sale</td>
<td>1,043,088,179</td>
<td>1,049,683,980</td>
</tr>
<tr>
<td>Time deposits with other institutions</td>
<td>244,676</td>
<td>242,660</td>
</tr>
<tr>
<td>Other, at cost</td>
<td>3,698,871</td>
<td>3,485,261</td>
</tr>
<tr>
<td>Loans to members, net of allowance for loan losses of $15,943,546 and $13,283,549 at December 31, 2015 and 2014, respectively</td>
<td>2,099,747,486</td>
<td>1,949,271,833</td>
</tr>
<tr>
<td>Interest receivable</td>
<td>11,726,137</td>
<td>11,652,727</td>
</tr>
<tr>
<td>Property and equipment, net</td>
<td>66,442,480</td>
<td>61,112,239</td>
</tr>
<tr>
<td>National Credit Union Share Insurance Fund deposit</td>
<td>28,270,022</td>
<td>27,103,065</td>
</tr>
<tr>
<td>Other assets</td>
<td>10,554,738</td>
<td>9,576,711</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td>$3,449,508,339</td>
<td>$3,266,867,985</td>
</tr>
</tbody>
</table>

#### Liabilities and Members’ Equity

<table>
<thead>
<tr>
<th>Description</th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liabilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Members’ shares</td>
<td>$3,070,590,064</td>
<td>$2,915,002,707</td>
</tr>
<tr>
<td>Accrued expenses and other liabilities</td>
<td>26,126,454</td>
<td>21,737,579</td>
</tr>
<tr>
<td><strong>Total liabilities</strong></td>
<td>3,096,716,518</td>
<td>2,936,740,286</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Members’ Equity</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retained earnings</td>
<td>353,767,985</td>
<td>328,022,675</td>
</tr>
<tr>
<td>Accumulated other comprehensive income (loss)</td>
<td>(976,164)</td>
<td>2,105,024</td>
</tr>
<tr>
<td><strong>Total members’ equity</strong></td>
<td>352,791,821</td>
<td>330,127,699</td>
</tr>
</tbody>
</table>

**Total liabilities and members’ equity**                                    

<table>
<thead>
<tr>
<th>Description</th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total liabilities and members’ equity</strong></td>
<td>$3,449,508,339</td>
<td>$3,266,867,985</td>
</tr>
</tbody>
</table>

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 1-800-456-4028 (toll free).
<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Interest Income</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on loans to members</td>
<td>$87,946,641</td>
<td>$86,164,168</td>
</tr>
<tr>
<td>Interest on investments and cash equivalents</td>
<td>14,313,143</td>
<td>15,408,051</td>
</tr>
<tr>
<td><strong>Total interest income</strong></td>
<td>102,259,784</td>
<td>101,572,219</td>
</tr>
<tr>
<td><strong>Interest Expense</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dividends on members’ shares</td>
<td>17,560,340</td>
<td>18,082,509</td>
</tr>
<tr>
<td><strong>Net interest income</strong></td>
<td>84,699,444</td>
<td>83,489,710</td>
</tr>
<tr>
<td><strong>Provision for Loan Losses</strong></td>
<td>19,675,000</td>
<td>16,213,000</td>
</tr>
<tr>
<td><strong>Net interest income after provision for loan losses</strong></td>
<td>65,024,444</td>
<td>67,276,710</td>
</tr>
<tr>
<td><strong>Noninterest Income (Expense)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net loss on sales of foreclosed assets</td>
<td>(70,838)</td>
<td>(48,179)</td>
</tr>
<tr>
<td>Net gain on disposal of property and equipment</td>
<td>7,840</td>
<td>261,319</td>
</tr>
<tr>
<td>Net gain on sales of available-for-sale investments</td>
<td>509,835</td>
<td>716,800</td>
</tr>
<tr>
<td>Net gain on sales of mortgage loans</td>
<td>1,204,011</td>
<td>1,450,209</td>
</tr>
<tr>
<td>Loan servicing fees</td>
<td>527,953</td>
<td>535,429</td>
</tr>
<tr>
<td>Service charges and other fees</td>
<td>38,942,491</td>
<td>37,440,446</td>
</tr>
<tr>
<td>Other noninterest income</td>
<td>8,702,772</td>
<td>7,556,037</td>
</tr>
<tr>
<td><strong>Total noninterest income</strong></td>
<td>49,624,064</td>
<td>47,912,061</td>
</tr>
<tr>
<td><strong>Income before general and administrative expenses</strong></td>
<td>114,848,508</td>
<td>115,188,771</td>
</tr>
<tr>
<td><strong>General and Administrative Expenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salaries and benefits</td>
<td>43,150,867</td>
<td>41,551,195</td>
</tr>
<tr>
<td>Operations</td>
<td>41,251,420</td>
<td>39,281,764</td>
</tr>
<tr>
<td>Occupancy</td>
<td>4,700,911</td>
<td>4,452,383</td>
</tr>
<tr>
<td><strong>Total general and administrative expenses</strong></td>
<td>89,103,198</td>
<td>85,285,342</td>
</tr>
<tr>
<td><strong>Net income</strong></td>
<td>$25,745,310</td>
<td>$29,903,429</td>
</tr>
</tbody>
</table>
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

Fields of soft, white cotton in Southwest Oklahoma.
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 Woldurn,
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 Pedycoort,
Senior Vice President/
Supervisory Principal TFS
CORPORATE OFFICERS

Accounting
Kathy Kelso,
VP Finance/Controller

Accounting
Larry Selby,
VP/Investment Officer

Accounting
Stefan Von Dollon,
AVP/Manager, Finance

Ada
Deltsa Floyd,
AVP/Manager, Adjustments

Adjustments
Rick Junk,
AVP/Manager, Adjustments

Card Center
Alen Schoefler,
VP/Manager, Card Center

Central Lending
Loretta Ross,
VP/Manager, Central Lending

Edmond, West &
John Marshall
Steven Gomme,
AVP/Branch Manager

Edmond, East
Cynthia Omsby,
AVP/Branch Manager

Enid & Vance AFB
Anita Murrow,
AVP/Branch Manager

Information Services
Terri Vaught-Avant,
AVP/Manager, Business Systems

Information Services
Roger Iacon, 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 Wasserfeben,
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 Wasserfeben,
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-Scalborn,
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
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
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