



Timeless



ANNUAL
REPORT

2016



Tinker Federal Credit Union exists
to help our members achieve their goals
and realize their dreams.

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*Celebrating 70 years
of timeless hard work
and dedicated service
to our members.*

I am sure you can think of many things that have stood the test of time, and are still meaningful. Our country, our state, and your credit union are perfect examples of this statement, and it is the theme for this year's annual report.

Last year our nation came through a most contentious election cycle and finally selected a new President to lead us into the next four years. Although a surprise outcome, it should not be a surprise that Americans speak by voting. Our system of government promises to always provide us with a peaceful change of leadership.

Yes, America still faces many challenges, but this is truly the greatest country in the world. We continue to be the envy of people everywhere, as apparent by the number of people who desperately want to immigrate here. America has prospered throughout history, and we will continue to do so well into the future.

Our state of Oklahoma has proven its resiliency throughout our short history of almost 110 years. Oklahomans have survived the Great Depression, the Dust Bowl, the Boom and Bust of the oil industry, and the Great Recession. Through all this, we maintained our desire to move forward and build on all the challenges of the past.

In 2016, we saw a slight improvement in the economy and oil prices, while battling huge budget deficits that threatened our schools and other public services. Problems like these challenge other states, but Oklahomans are no stranger to overcoming serious obstacles.

We have survived the 1995 Murrah Building bombing, tornados, fires and floods, and the Oklahoma Spirit stood strong and proud. Even under these pressures, our future continues to be brighter than ever. The "Oklahoma Standard" has never been stronger.

All these events in 2016, and before, have had an effect on your credit union. When you include the continual attacks from the banking industry to limit your credit union services, you may wonder just how Tinker Federal Credit Union fared throughout these events.

What I can tell you is that we navigated the storms extremely well, and

your credit union has never been stronger or safer. We even celebrated our 70th anniversary in March. Our success is due to the fact that we have never lost our focus on you, our member. After a humble beginning of 7-10 members in 1946, we ended the year with 341,250 members. From \$4,000 in assets at the end of 1946, we ended 2016 with over \$3.5 billion in assets.

The same growth success was seen in shares and loans. We ended the year with almost \$3.2 billion in shares (deposits) from our members, and over \$2.5 billion in loans to our members. Through the years, you have come to trust your credit union for all your financial service needs. We keep your life savings safe, while meeting all your borrowing needs. Tinker Federal Credit Union is here to meet all your financial needs, and we are committed to helping you achieve your goals and realize your dreams.

So, it is easy to see how Tinker Federal Credit Union has stood the test of time and remained meaningful to our membership. Just like people everywhere wanting to come to this great country of America, we continue to attract new members every day who come to us with a variety of needs.

I hear daily how we have made a positive impact on the financial well-being of our members. Whether it is buying that new car, purchasing a new home, money to send themselves or their children to college, or money to take that much needed vacation, Tinker Federal Credit Union has been here for them for over 70 years.

Just like America and Oklahoma, we have been here for you, and will be here for you in the future. We have stood the test of time, and you tell us every day that you find us to be the meaningful solution in helping you protect your financial future.

Thank you for your confidence, trust, loyalty and membership.



Michael D. Kloiber, President/CEO



Our members know
hard work never
stops. That's why we'll
never stop working
hard for you.



An Unfading Support for the Communities We Serve

\$75,579



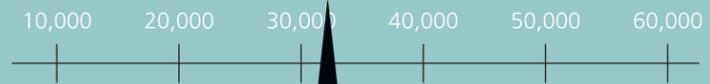
raised for Combined Federal Campaign, benefiting local, state and national charities and organizations

\$48,000



raised in September to repair or refurbish the homes of four local disabled veterans

\$32,020



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



TFCU President/CEO Michael Kloiber slices through ribbon on the opening day of the Greater Oklahoma City Hispanic Chamber of Commerce's ¡VIVA OKLAHOMA! Hispanic Chamber Expo.



President/CEO Michael Kloiber along with airmen & sailors of Team Tinker Home Away From Home enjoy a fun night of burgers and bowling.



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

A Lasting Impact on Oklahoma Youth

3,275
 college students entered to win our Back to School contest from Buck The Norm

24,269
 students attended Financial Education workshops throughout the year

220
 students, ages 6-18, participated in the TFCU Financial Advisors' Scholarship Contest

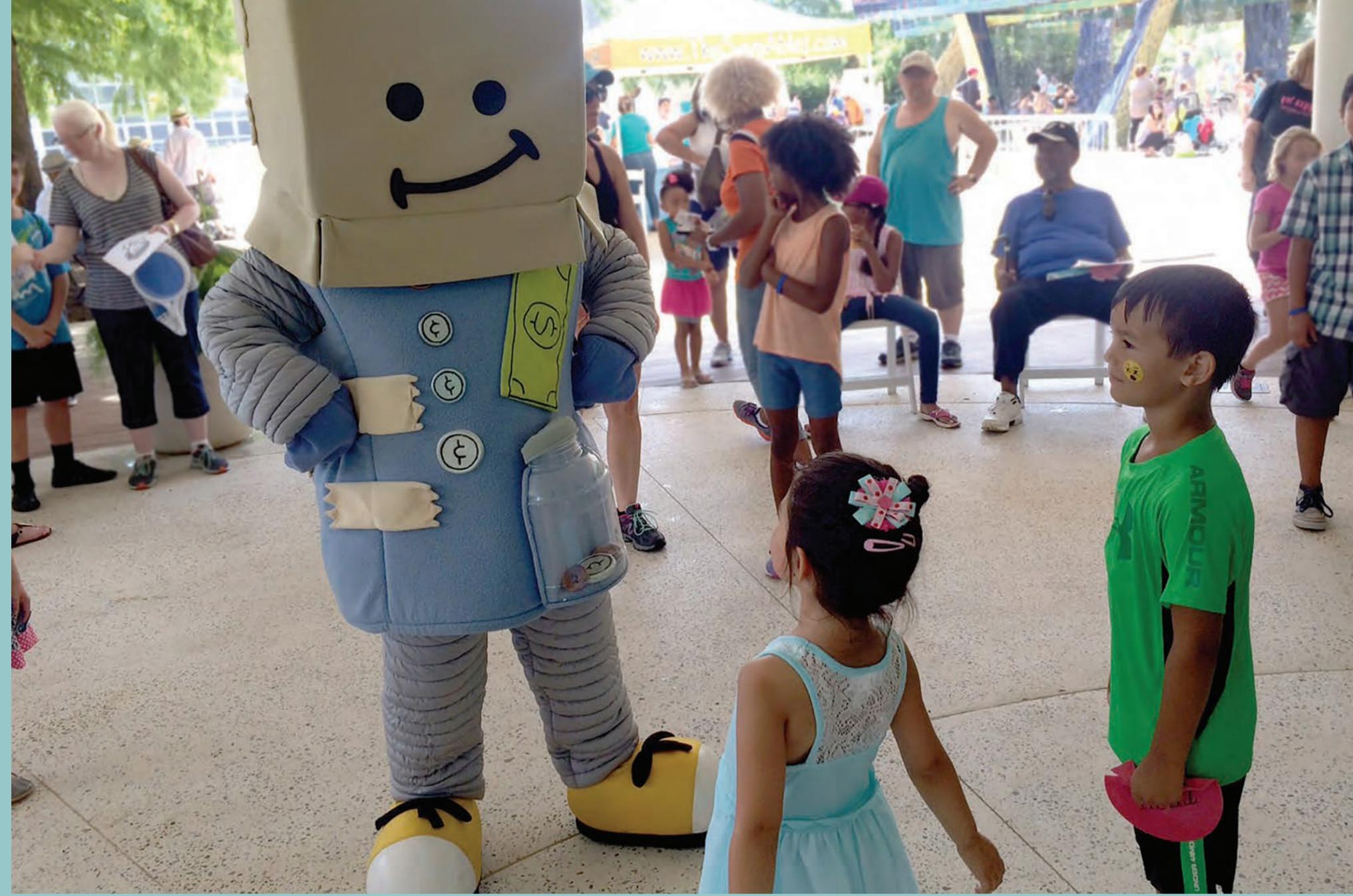
2nd
 National Youth Involvement Board ranked TFCU 2nd in the nation for Youth Financial Education



Save-A-Tron 5000 and TFCU President/CEO Michael Kloiber stand with eight TFCU Financial Advisors' Scholarship Contest winners. These young individuals were asked to illustrate the profession of their dreams.



Save-A-Tron 5000 was greeting thousands of trick-or-treaters at the front gate of the Oklahoma City Zoo and Botanical Gardens for their 33rd annual Haunt the Zoo.



SaveAbles members show off their cool dance moves as they help celebrate Save-A-Tron's birthday at the Myriad Botanical Gardens. Kids could also take part in games, face painting, caricature drawings and yummy snow cones.



Founded originally to serve the financial needs of Tinker Air Force Base personnel, Tinker Federal Credit Union has always found it a privilege to serve the U.S. military, both active and retired. This year, we took that service a step further, partnering with Purple Heart Homes to help local disabled veterans in a very real and personal way.

At the beginning of the year, we reached out to Purple Heart Homes, a non-profit organization looking for communities and sponsors to help build or renovate homes for disabled veterans. We agreed to be part of a nationwide campaign in 2016 for the Oklahoma City area.

Throughout the year, we raised over \$48,000 through fundraising and donations and have chosen to repair or refurbish the homes of four local disabled veterans. We joined forces with local sponsors, Evan's Building Concepts and Home Depot, to help make these project goals a reality.

So far, we have worked with Purple Heart Homes to help three disabled veterans and we're currently working with a fourth veteran, Jacob Anthony.

Earl D. Wright

Mr. Wright is a retired Marine living in Lexington, Oklahoma. He served during the Vietnam War and was active from 1965 to 1969, when he was honorably discharged. TFCU and Purple Heart Homes installed a new wheelchair ramp at his home to make mobility easier for him.



Earl D. Wright

Charles D. Lawrence

Mr. Lawrence served in the Navy from 1969 to 1978 during the Vietnam War and was honorably discharged. TFCU and Purple Heart Homes widened his doorways so he can move comfortably from room to room in his wheelchair. He currently lives in Moore, Oklahoma.



Charles D. Lawrence

Gerald L. Ashley

Mr. Ashley was honorably discharged from the Marines after serving his country from 1963 to 1969, during the Vietnam War. TFCU and Purple Heart Homes lowered his kitchen drawers to make them accessible and installed a dishwasher. Mr. Ashley currently lives in Oklahoma City, Oklahoma.



Gerald L. Ashley

Jacob Anthony

Mr. Anthony is a retired Green Beret. He joined the Army in 2002 and was honorably discharged in 2013 after serving his country during Operation Enduring Freedom. He and his wife are adopting twins, so TFCU and Purple Heart Homes will add an additional bedroom to their home.



Jacob Anthony



TFCU and Purple Heart Homes volunteers wrap up a project at the home of one of our veterans.

TFCU volunteers help build a wheelchair ramp for Vietnam veteran Earl Wright.

“There are a lot of folks who have served their country and need help now, and it's within our mission to do that.”



In addition to lowering veteran Gerald Ashley's kitchen cabinets to make them accessible, TFCU volunteers helped clear out his back yard and do some yard work.



Giving Back to Our Members Never Gets Old

1,151 members joined TFCU through Gift of Membership

1,151

361 members joined TFCU through 5-5-5 Partner Perks

361

1,609 Give Back winners received a total of \$101,559 in eight categories just for using TFCU's accounts and services

1,609

49,250 pounds of documents shredded at TFCU Shred Days

49,250

270 people attended the TFCU Business Partner Appreciation Luncheon

270



TFCU celebrated its 70th anniversary in 2016. As a way of saying thank you to all of our great members, we handed out free Roxy's ice cream or cupcakes at all of our branches.



Nursing student Diana Moreno won the \$2,000 grand prize in Buck The Norm's Back to School contest. TFCU went to 16 colleges across the state promoting the contest and talking with students about Buck The Norm.

"We have a never-ending appreciation for the members we serve."

Always Being There for Those Who Serve Our Country

★★★★★

349

active duty military signed up for TFCU's Military Rewards Program

★★★★★

24

bought a car using the Military Rewards First Time Auto Loan

★★★★★

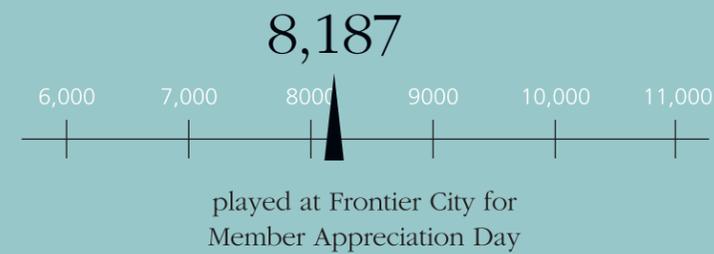
234

airmen and sailors paired with 83 host families through Team Tinker Home Away From Home

Doris Rider and Betty Agnew have gone on nearly all of TFCU's Heritage Club tours since 2004. These two members love adventuring across the country seeing new places and attractions.



Fun Will Never Go Out of Style



Awards in 2016

- Dora Maxwell Social Responsibility Community Service Award – 2nd place for Life Skills Boot-Camp in regional competition
- Louise Herring Philosophy in Action Member Service Award – 2nd place in regional competition for Credit Card Balance Transfer Campaign
- Cornerstone Credit Union League Pinnacle Award – Financial Education: Driving Away Happy Workshop
- Cornerstone Credit Union League Pinnacle Award – Credit Card Balance Transfer Campaign
- Cornerstone Credit Union League – Super Advocate Award
- CUNA Diamond Award – Best in Category in Digital Advertising for Buck the Norm Click Checking
- CUNA Diamond Award – Best Community One-Time Event for Buck the Norm Take One/Give One
- NexGen Under 30 – Sarah Everett honored with NexGen Under 30 Award
- American Marketing Association OKC – Award of Merit for Young Adult Click Checking Campaign
- *The Oklaboman* Readers' Choice Award – Best Credit Union
- *The Oklaboma Gazette* Best of OKC Award – Best Place to Get a Home or Auto Loan
- *Enid News & Eagle* Readers' Choice – Best Credit Union and Best Bank
- Junior Achievement of Oklahoma – Giovanni Monterroso received the Crystal Apple Award for inspiring over 750 students
- National Youth Involvement Board – 2nd in the nation for Youth Financial Education



Gabe Stankewitz, 2016 Children's Miracle Network Hospitals' Oklahoma Champion Child, selected this fiery hot rod for the Miracle Kid's Choice Award at TFCU's 16th Annual Miracle Car Show in April.



The smell of fresh cookies reminds us of family, and at TFCU, you're part of ours. That's because families are always there for each other, just like we're there for you.



Gary Wall,
Chair



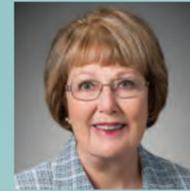
Tiffany Broiles,
Vice Chair



Eldon Overstreet,
Secretary



Rodney Walker,
Treasurer



Sheila Jones,
Assistant Secretary



Al Rich,
Assistant Secretary



Bill Watkins,
Assistant Treasurer



Felix Lopez,
Associate
Board Member



Steve Walker,
Associate
Board Member

If I was asked to describe 2016 in one word, tumultuous might be an apt description. Many parts of our country were rocked by riots, floods, wildfires and a “no holds barred” presidential election year, as we continued to see slow economic progress.

For TFCU, I'm pleased to report no tumult or drama here. With the help of our faithful, loyal members, we ended a strong year with net income of \$27.3 million, over \$3.5 billion in assets and a record-setting \$2.5 billion in loans. Each loan represented another member we helped to achieve their goals and realize their dreams, and that's what we're all about.

I speak for the entire Board of Directors when I say we are very proud of the highly motivated TFCU team. They have developed and honed a service culture committed to ensuring our members receive the quality service they deserve.

We continued to excel in the area of bringing financial literacy to the communities we serve. In 2016, our Financial Empowerment team presented workshops to 26,746 people of all ages. They worked with businesses, civic organizations, schools, churches, military personnel and other organizations to help people achieve financial empowerment and gain control of their finances.

TFCU continually looks for ways to bring improved services and technology to our members. In 2016, we upgraded our Home Branch

and Home Branch Mobile platforms for easier use and added features, such as thumbprint identification. After implementing Apple Pay the previous year, we added Samsung Pay and Android Pay in 2016 to augment payment options for our members. And, we provided an improved External Service Survey system to obtain member feedback that helps TFCU give better service and remain relevant to all of our members. Our Information Systems team implemented a number of initiatives to further protect members' information and finances from fraud attempts.

On behalf of your Board of Directors, thank you for trusting TFCU with your finances, your goals and your dreams. Our continued growth and success means we will be here for you and your families for many years to come.

Respectfully,

Gary Wall

Chair, Board of Directors

While most of 2016 continued the slow recovery with little movement in rates, the election resulted in significant changes. We are finally seeing an uptick in rates. While low rates have been great for our borrowers, our saving members were far from thrilled. As rates move up and the economy improves, loan rates will start to increase, but so will share rates. Because TFCU is the largest credit union in Oklahoma, our members will always find 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. To counter the volatile rates, TFCU has a Rate Booster Share Certificate that allows members the opportunity for a one-time bump or "boost" in rates during the term of the certificate. So, if rates move up, our members have the opportunity to move their special certificate rate one time to catch up. Please check out our website or ask at your favorite branch for any special rates on our shares and certificates.

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. It might even be time to move and get a new mortgage loan. TFCU has plenty of money to lend, but do not wait too long. As the economy continues to improve, loan rates will be increasing.

We ended the year with net income of \$27.3 million, which is great in this flat rate environment. When rates are so low, TFCU makes even less money on loans and investments, which are our primary sources of income. Along with the low rates, TFCU faced a struggling world

economy and even more burdensome regulations. Locally, the oil and gas industries, along with many other struggling companies, had to reinvent how they do business. This resulted in a tax shortfall that has hurt Oklahoma, especially state employees and schools. Despite these many obstacles, TFCU ended the year with a Return on Assets (ROA) of .78% and a Net Worth of 10.77%. These strong financial results mean we will continue to be the credit union of 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. We follow that wise advice, and TFCU sets aside some 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.

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

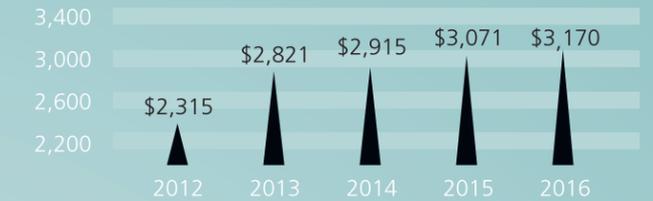
Respectfully,



Rodney C. Walker
Treasurer, Board of Directors



SHARES
MILLIONS



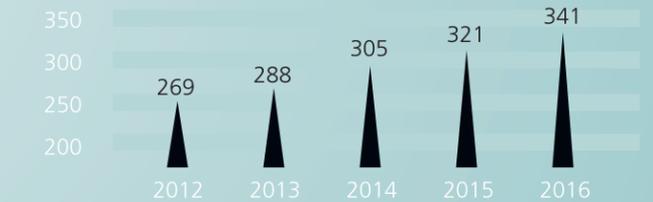
ASSETS
MILLIONS



LOANS
MILLIONS



MEMBERS
THOUSANDS



a melody of success

CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION

YEARS ENDED
DECEMBER 31, 2016 & 2015

	<u>2016</u>	<u>2015</u>
Assets		
Cash and cash equivalents	\$ 173,485,738	\$ 183,811,158
Investments		
Trading	2,066,610	1,924,592
Available-for-sale	817,745,196	1,043,088,179
Time deposits with other institutions	246,617	244,676
Other, at cost	3,839,688	3,698,871
Loans to members, net of allowance for loan losses of \$19,025,447 and \$15,943,546 at December 31, 2016 and 2015, respectively	2,455,019,926	2,099,747,486
Interest receivable	11,350,195	11,726,137
Property and equipment, net	70,037,976	66,442,480
National Credit Union Share Insurance Fund deposit	28,776,506	28,270,022
Other assets	15,828,375	10,554,738
	<u>\$ 3,578,396,827</u>	<u>\$ 3,449,508,339</u>
Liabilities and Members' Equity		
Liabilities		
Members' shares	\$ 3,170,555,785	\$ 3,070,590,064
Accrued expenses and other liabilities	29,068,889	26,126,454
	<u>3,199,624,674</u>	<u>3,096,716,518</u>
Members' Equity		
Retained earnings	381,078,689	353,767,985
Accumulated other comprehensive loss	(2,306,536)	(976,164)
	<u>378,772,153</u>	<u>352,791,821</u>
	<u>\$ 3,578,396,827</u>	<u>\$ 3,449,508,339</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).

	<u>2016</u>	<u>2015</u>
Interest Income		
Interest on loans to members	\$ 96,222,486	\$ 87,946,641
Interest on investments and cash equivalents	14,386,455	14,313,143
	<u>110,608,941</u>	<u>102,259,784</u>
Interest Expense		
Dividends on members' shares	17,532,219	17,560,340
	<u>93,076,722</u>	<u>84,699,444</u>
Provision for Loan Losses	22,665,000	19,675,000
	<u>70,411,722</u>	<u>65,024,444</u>
Noninterest Income (Expense)		
Net loss on sales of foreclosed assets	(74,930)	(70,838)
Net gain on disposal of property and equipment	13,755	7,840
Net gain on sales of available-for-sale investments	1,226,036	509,835
Net gain on sales of mortgage loans	1,335,908	1,204,011
Loan servicing fees	526,526	527,953
Service charges and other fees	41,647,623	38,942,491
Other noninterest income	8,837,965	8,702,772
	<u>53,512,883</u>	<u>49,824,064</u>
	<u>123,924,605</u>	<u>114,848,508</u>
General and Administrative Expenses		
Salaries and benefits	47,844,616	43,150,867
Operations	43,857,107	41,251,420
Occupancy	4,912,178	4,700,911
	<u>96,613,901</u>	<u>89,103,198</u>
	<u>\$ 27,310,704</u>	<u>\$ 25,745,310</u>

CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION

YEARS ENDED
DECEMBER 31, 2016 & 2015



You can trust that
we will take the
right path for you.

a path well traveled

Appointed by Tinker Federal Credit Union's (TFCU) Board of Directors, the Supervisory Committee works closely with TFCU management, Internal Audit, Compliance and external auditors. A report with the results of our activities is submitted 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. We work closely with Audit and Compliance staff, the external audit firm of BKD and TFCU management to ensure the safety of your credit union. In addition to the auditing and compliance functions and ensuring overall soundness of your credit union, the Supervisory Committee

is responsible for representing your interest in maintaining the highest standard of member service.

We take pride in assuring the continued integrity of TFCU for our members and would like to thank the entire TFCU family — members, employees, management and volunteers — for their enduring support during 2016.

Respectfully,

Tim Lowell

Chair, Supervisory Committee



Tim Lowell,
Chair



James Pearl



Scott White



Scott Freeman,
Associate Member

SENIOR MANAGERS



Accounting
Billie Houston,
Executive Vice President/
Chief Financial Officer



Compliance
Christie A. Porter,
Senior Vice President/
Compliance



Corporate
Michael D. Kloiber,
President/
Chief Executive Officer



Human Resources
Susan Rogers,
Senior Vice President/
Human Resources



Information Services
Grant Woldum,
Executive Vice President/
Chief Information Officer



Legal
Linda K. Ellis,
General Counsel



Lending
Connie Wall,
Senior Vice President/
Lending



Marketing
Matthew Stratton,
Senior Vice President/
Marketing



Operations
Lisa Martinez-Leeper,
Senior Vice President/
Operations



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



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



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

CORPORATE OFFICERS

- **Accounting**
Kathy Kelso,
VP Finance/Controller
- **Accounting**
Larry Selby,
VP/Investment Officer
- **Accounting**
Stefan Von Dollen,
AVP/Manager, Finance
- 🏠 **Ada**
DeLisa Floyd,
AVP/Branch Manager
- **Adjustments**
Rick Jurko,
AVP/Manager, Adjustments
- **Card Center**
Alan Schaefer,
VP/Manager, Card Center
- **Corporate Lending**
Jay Foote,
VP/Director, Lending
- **Corporate Operations**
Shawn Cottle,
VP/Regional Director, Operations
- **Corporate Operations**
Karl Wasserleben,
VP/Regional Director, Operations
- 🏠 **Edmond East**
Cynthia Ormsby,
AVP/Branch Manager
- 🏠 **Edmond West & John Marshall**
Steven Gonner,
AVP/Branch Manager
- 🏠 **Enid & Vance AFB**
Anita Murrow,
AVP/Branch Manager
- **Indirect Lending**
Loretta Ross,
VP/Manager, Indirect Lending
- **Information Services**
Roger Ison,
AVP/Manager, Applications Tech 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
- **Information Services**
Terri Vaught-Avants,
AVP/Manager, Business Systems
- **Legal**
Layla Dougherty,
Assistant General Counsel
- **Marketing**
Cody Buchholz,
AVP/Manager, Financial Empowerment
- **Marketing**
Carolyn Kelly,
AVP/Manager, Marketing Communications
- **Marketing**
Kristy Viravong-Portis,
AVP/Manager, Community Engagement
- **Marketing**
Nancy Ward,
VP/Director, Marketing
- **Member Service Center**
Russell High,
VP/Director, 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**
Edgar Medina,
AVP/Branch Manager
- 🏠 **OKC, Northeast & Metro Tech**
Joseph Arthur,
AVP/Branch Manager
- 🏠 **OKC, Northwest & Bethany**
Cindy Akin,
AVP/Branch Manager
- 🏠 **OKC, South Sooner Road**
Chelle Plumley,
AVP/Branch Manager
- 🏠 **OKC, Southwest & Southwest Drive-Thru**
Teri Chadick,
AVP/Branch Manager
- 🏠 **OKC, Tri-City**
Erica Grissom,
AVP/Branch Manager
- **Professional Development**
Chris Henkel,
VP/Manager, Professional Development
- **Records Management & Support**
Brian Coleman,
AVP/Manager, Records Management & Support
- **Research & Delivery**
Matthew Downing,
VP Research & Delivery
- **Research & Delivery**
Jesse Hamilton,
AVP/Sr. Project Manager
- **Risk Management**
Taylor King,
AVP Information Assurance
- **Risk Management**
Lester LaPorte,
AVP/Manager, Internal Audit
- 🏠 **Shawnee & Seminole**
Margaret Toole-Scallorn,
AVP/Branch Manager
- **Special Services**
Justin Hightower,
AVP/Manager, Special Services
- **Special Services**
Jason Kapka,
AVP/Manager, Construction
- 🏠 **Stillwater**
Terra Loree,
AVP/Branch Manager
- **TFCU Financial Advisors**
Mindy Seagraves,
AVP/Wealth Management Services
- 🏠 **Tinker Air Force Base**
Jaime Schmidt,
AVP/Branch Manager
- 🏠 **Tulsa & Tulsa Downtown**
Jim Schaefer,
AVP/Branch Manager
- 🏠 **Yukon**
Austin Moyer,
AVP/Branch Manager
- **Risk Management**
Jack Kelley,
AVP/Manager, Fraud

➤ 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

Seminole

2221 N. Milt Phillips Ave.

Shawnee

3923 N. Harrison

Stillwater

5101 W. 6th

Tinker AFB, Area A

Bldg. 420

Tinker AFB,

Area C-1 North

Bldg. 3001 Post Y-92

Tinker AFB,

Area C-2 South

Bldg. 3001 Post Y-32

Tinker AFB, TAC

Bldg. 9001 Post A-45

Tulsa

8920 E. 61st Street, South

Tulsa Downtown

702 S. Main Avenue

Vance Air Force Base

234 Fields Street

Yukon

11209 W. Reno

TFCU EXPRESS ELECTRONIC SERVICE CENTERS

Choctaw Express

14453 N.E. 23rd

Enid Express

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