



A YEAR IN MEMBERSHIP



YOUR STORY

2017 ANNUAL REPORT



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

YOUR STORY IS OUR STORY



- 1** PRESIDENT'S REPORT
- 3** YEAR IN REVIEW
- 9** BOARD OF DIRECTORS' REPORT
- 11** TREASURER'S REPORT
- 13** CONSOLIDATED STATEMENTS
- 15** SUPERVISORY COMMITTEE'S REPORT
- 17** SENIOR MANAGERS
- 18** CORPORATE OFFICERS
- 19** BRANCHES

> PRESIDENT'S REPORT / MICHAEL D. KLOIBER

Why is Your Story, Our Story? Have you ever asked yourself the question, "Why am I a member of Tinker Federal Credit Union (TFCU)?" I hope it is because you realize that you truly are a member/owner of this credit union, not just a customer. You have direct ownership in this Not-for-Profit, Financial Cooperative. You are a vital part of a group of members, totaling over 361,000, who have put their trust in TFCU to protect their financial well-being.

There is no controlling group of investor stock owners, and our Board that represents your interests is comprised of all Volunteers that come directly from our membership. Their main role is to guide and direct management to deliver quality financial products and services to you, at the best possible pricing. TFCU does this while insuring the safety and soundness of your credit union.

As you will see in the rest of this annual report, we operate the credit union in your best interest, while supporting the communities we serve. TFCU does this by offering financial self-improvement education sessions for everyone, and by providing a convenient network of branches. We have also aligned our electronic delivery systems to provide you access through the latest technology available.

As a return to the communities where we operate, TFCU continues to deliver support to our active and retired military members of all ranks, the civilian employees of the two air bases that we serve, and to all of our members wherever they reside. Every member's needs are taken into consideration when we review our current products and services, while constantly searching for the latest and greatest ones to offer in the future.

We strongly encourage our employees to play a role in their local communities. Along with the financial support from the credit union, they willingly invest their time, money and talents to make the homes of deserving veterans accessible to their handicap or needs of each life stage. Our employees work with the local schools, Chambers of Commerce, associational groups and charitable organizations to assist with the needs of these communities and groups.

As you have grown financially stronger, so has TFCU. This partnership with our members is a direct result of the relationship we have built together. Your needs serve as the compass that guides us in producing the necessary products and services every day. Our focus has always been, and always will be, on you, our member/owners.

You are part of our history, and our future. Without you, our members, there would be no TFCU. We are interested in serving The Greatest generation to the newest generation, Gen Z, and all generations in between. You will find that we tailor our products and services to meet the diverse requirements of every generation.

Your story truly is our story, too! Together, we ensure a more successful and stronger future!



Michael D. Kloiber, President / CEO



272 Military

In 2017, 272 young, first-term airmen and sailors, many away from home for the first time, had host families to spend holidays and other times with through Team Tinker Home Away From Home. Mike and Pam Kloiber have been instrumental in implementing this Tinker Air Force Base program and have served as a host family to several participants each year. Over the four years since implementation, 576 young military personnel have participated in the program.



Michael D. Kloiber
President / CEO



We Love Our Military

The number of military members using our Military Rewards program continued to grow in 2017. By the end of the year, we had 1,809 military personnel enrolled in the program. Of those, 112 financed their first vehicle with the program's First-Time Auto Loan.



Financial Empowerment for All

TFCU continued to back its commitment to provide quality, non-biased financial education to the communities we serve. In 2017, our Financial Empowerment Team taught 23,165 people, from kids to retirees, at schools, businesses, churches, civic organizations and other groups. Our largest class had 1,040 young adults from the Muskogee (Creek) Nation. Our financial education initiative was a leading factor in the Muskogee (Creek) Nation's decision to become a TFCU business partner last year.

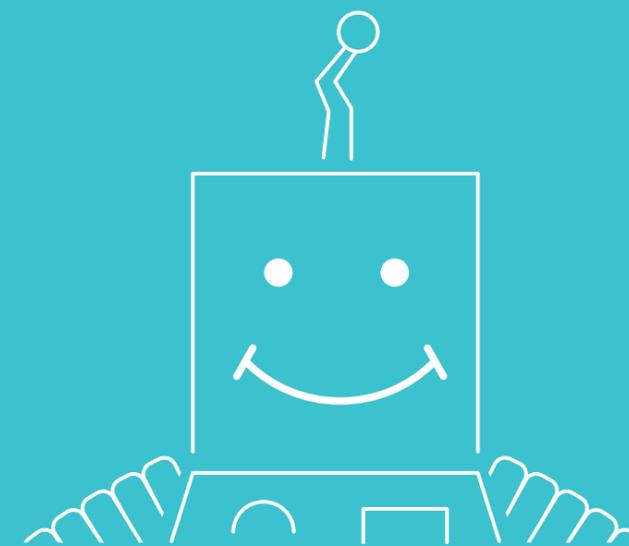


Kids Just Want To Have Fun

At TFCU, we love to teach children how to be responsible about their money. At the end of the day, though, they just want to have fun, and so do we! We sponsored dozens of fun activities for kids and adults who also want to have fun for a day. Some of the highlights were:

- Activities at Myriad Botanical Gardens—Mud Day, Easter Egg Hunt, Save-A-Tron's Birthday Party and Cat Video Fest
- Haunt the Zoo
- Read Across America
- SaveAbles Spring Break at the Science Museum Oklahoma
- Member Appreciation Day at Frontier City (enjoyed by all ages)
- Back-to-School events at branches (free backpacks for SaveAbles members)
- Wondertorium in Stillwater for Financial Literacy Month

When's the last time you rolled in the mud or danced with a robot? There will be plenty more chances in 2018!



13,695 Kids

13,695 kids are saving their pennies, nickels and dimes every day in their TFCU SaveAbles accounts. The SaveAbles Kids Club is designed to encourage children to save and to have fun! Let your kids join the fun with Save-A-Tron, our cheerful mascot, and learn to be savers at an early age.

YEAR IN REVIEW



2017 Awards

- National Youth Involvement Board (NYIB) recognized TFCU as Second in Nation for Youth Financial Education
- Desjardins Financial Education First Place Award for Community Action Agency and the first-time homebuyer program
- Desjardins Financial Education Second Place Award for Read Across America
- Cornerstone First Place Pinnacle Awards for Save-A-tron's Birthday Party, the 2016 Annual Report and the Muscogee (Creek) Nation's Youth Orientation
- Cornerstone People's Choice Pinnacle Award for the 2016 Annual Report
- Dora Maxwell First Place Regional Award for Purple Heart Homes
- Anschutz BLUE (Business Leaders Unite for Education) Award for TFCU's support to the OKC Public Schools in the Bricktown Back-to-School Bash
- American Marketing Association Oklahoma City Chapter Marketini Award of Merit for Get Going
- The *Enid News & Eagle's* Best of Enid Readers' Choice Gold Award for Best Bank and Best Credit Union
- *Journal Record* Reader Rankings Best Credit Union Award
- *Oklahoma Gazette's* Best of OKC Best Credit Union
- *The Oklahoman's* Reader's Choice Best Credit Union and Best Place for an Auto Loan
- Michael Kloiber named an honorary alumnus of the Southwest CUNA Management School
- Michael Kloiber named Southwest CUNA Management School's Alumnus of the Year
- Anthony Garcia received the Regional Food Bank Leadership Council Award in May
- Giovanni Monterroso received the CUNA Rising Star Award



New South Sooner Road Branch Grand Opening Is a Ball

A grand opening was held May 13 and included food, inflatables, face painting and more. TFCU President/CEO Michael Kloiber got a little playtime in at the ball pit, along with a young guest. The new branch opened at 14900 S. Sooner Road in February.



New at TFCU

- Every year, we look for the latest technology and services to save our members a little money or time, to add a little convenience to their lives and to ensure their money remains safe. In 2017, we launched:
- A responsive web design for TinkerFCU.org that gives both desktop and mobile visitors more streamlined navigation, Home Branch log-in access at the top of every page and easier to navigate content and pages.
 - Two new online vehicle-buying options with the TFCU Car Buying Center linked to local and national dealer inventory and a partnership with Carvana, an online platform for purchasing used vehicles.
 - TFCU's first cash rewards credit card — Visa Signature.



Cash Rewards Card

By popular request, TFCU began offering the Visa Signature credit card – a premier cash rewards card. You asked for it. We made it happen.



Back to School Winner

Paige Hughes, a creative writing student at Full Sail University, was the winner of our 2017 Buck the Norm Back to School \$2,000 giveaway. She was randomly selected from over 1,500 students across Oklahoma. TFCU participates in back-to-school events at campuses near our branches.



Give Back

TFCU members gave the gift of membership to 1,200 family members and friends during the Gift of Membership promotion. During this annual promotion, held in November and December, members can refer an unlimited number of people for TFCU membership and receive a \$10 referral. The referred new member also gets \$10.



Aid and Support for Community Heroes

Two years ago, TFCU partnered with Purple Heart Homes to renovate for better accessibility the homes of four local veterans injured in battle. In 2017, we continued that partnership and added another initiative — Project Oklahoma Heroes—to also help other community heroes in need.



TFCU's 17th Annual Miracle Car Show

Camden Looper, 2017 Children's Miracle Network Hospitals' Oklahoma Champion Child, selected this electric yellow Chevrolet Corvette Stingray for the Miracle Kid's Choice Award at TFCU's 17th Annual Miracle Car Show in May. TFCU raised \$56,188 for Children's Miracle Network Hospitals. This is just one of the ways we raise money to support the communities we serve.



\$52k for Heroes

The Tinker Federal Credit Union Foundation raised more than \$52,000 for Project Oklahoma Heroes, an effort to assist local heroes with home renovation projects that will improve their quality of life. Other fundraising efforts will help TFCU and community partners raise even more to help veterans in need and other local heroes who make our cities more secure every day.

+ BOARD OF DIRECTORS' REPORT / TIFFANY BROILES, CHAIR

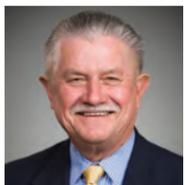
Looking back on 2017, we saw a tax reform bill approved by Congress, unemployment rates edging down, record stock market growth and, yes, a little political drama. At TFCU, we look at everything in the national arena that affects our members, because your story is our story. We exist to help you make your dollars stretch further, to provide new services that save you a little time and offer what you need to help you achieve your goals and realize your dreams.



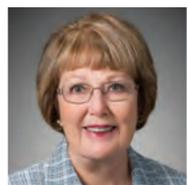
Tiffany Broiles,
Chair



Eldon Overstreet,
Vice Chair



Rodney Walker,
Secretary



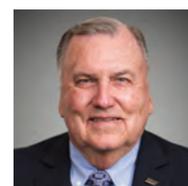
Sheila Jones,
Treasurer



Al Rich,
Assistant Secretary I



Gary Wall,
Assistant Treasurer



Bill Watkins,
Assistant Secretary II



Felix Lopez,
Associate
Board Member



Steve Walker,
Associate
Board Member

We applaud positive influences, such as the 2017 final 4.1 percent unemployment rate and final inflation rate of 2.1 percent. We work hard to lessen the blow of rising loan rates, lessen the effects of higher commodity prices and protect our members against the impact of growing attempts at identity theft and other forms of fraud. TFCU's Board of Directors is proud to work with the management team to keep your credit union strong now and in the future.

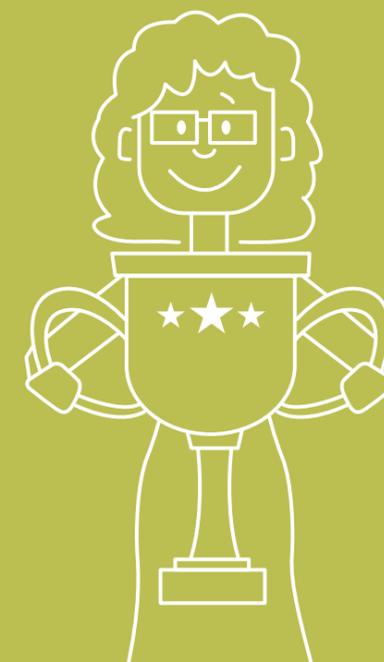
TFCU enjoyed a solid year of growth, ending the year with 361,387 members – a 5.8 percent membership growth rate – and a healthy 7.9 percent loan growth. We brought new and improved services to you, including an online Car Buying Center and another alternative to car buying called Carvana. Both options allow you to shop online for a vehicle and finance it easily through TFCU. Using Carvana, you can even have it delivered directly to your door. We added a new cash-back card to our credit card line up, and launched an updated website with responsive design. That means you can view each page easily, whether you're on a phone, tablet or computer.

As you have brought your stories to us, explaining what you need and how we can help, we've done our best to meet those needs, while keeping costs down and remaining strong to continue serving each of you long into the future. Your story is truly our story, bound together with a common bond and partnership.

On behalf of the entire TFCU Board of Directors, I thank you for your trust in us and look forward to continuing our partnership for many years to come.

Respectfully,

Tiffany Broiles
Chair, Board of Directors



1,503 Rewards

In 2017, 1,503 TFCU members received rewards totaling \$101,531.00, simply for using our convenient services.

Everyone has the opportunity to have a MoneyPlus purchase, BillPay payment or loan payment reimbursed or a direct deposit doubled.



TREASURER'S REPORT / SHEILA JONES, TREASURER



Sheila Jones,
Treasurer

2017 will be known for a roaring economy where the stock market just kept breaking records. Rates are headed up, and unemployment has reached new lows, especially in Oklahoma. Economists refer to this as a "Goldilocks" economy that is not too hot or too cold. In other words, the economy sustains moderate economic growth, low inflation and allows a market-friendly monetary policy.

TFCU performs well in any economic environment, but we know our members will be better able to fulfill their dreams when they are employed and receiving raises or when their investments are doing well in retirement. As your finances and confidence continue to improve, TFCU is ready to help you buy that new car, boat, RV or dream vacation. We are also here if you are ready to save for retirement or a down payment on your dream home. Maybe you want to build up a nest egg for the time when the economy is not so good. Whether you are borrowing or saving, we have the right product and rate for you.

Despite a few bumps in the road, TFCU ended the year with a Return on Assets (ROA) of .73% and a Net Worth of 11.05%. 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, whether their need is due to a struggling economy or a "Goldilocks" economy. Your financial condition is a reflection of our financial condition. Your story is our story.

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

Respectfully,

Sheila Jones

Treasurer, Board of Directors

SHARES

MILLIONS



LOANS

MILLIONS



ASSETS

MILLIONS



MEMBERS

THOUSANDS





CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION

Years Ended December 31, 2017 & 2016 — In Thousands

	<u>2017</u>	<u>2016</u>
Assets		
Cash and cash equivalents	\$ 186,107	\$ 173,486
Investments		
Trading	2,301	2,067
Available-for-sale	729,566	817,745
Time deposits with other institutions	249	247
Other, at cost	4,558	3,840
Loans to members, net of allowance for loan losses of \$22,909 and \$19,025 at December 31, 2017 and 2016, respectively	2,645,621	2,455,020
Interest receivable	11,065	11,350
Property and equipment, net	72,335	70,038
National Credit Union Share Insurance Fund deposit	30,433	28,777
Other assets	15,255	15,827
	<u> </u>	<u> </u>
Total assets	<u>\$ 3,697,490</u>	<u>\$ 3,578,397</u>
Liabilities and Members' Equity		
Liabilities		
Members' shares	\$ 3,267,719	\$ 3,170,556
Accrued expenses and other liabilities	26,868	29,069
	<u> </u>	<u> </u>
Total liabilities	<u>3,294,587</u>	<u>3,199,625</u>
Members' Equity		
Retained earnings	407,775	381,079
Accumulated other comprehensive loss	(4,872)	(2,307)
	<u> </u>	<u> </u>
Total members' equity	<u>402,903</u>	<u>378,772</u>
	<u> </u>	<u> </u>
Total liabilities and members' equity	<u>\$ 3,697,490</u>	<u>\$ 3,578,397</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).



CONSOLIDATED STATEMENTS OF INCOME

Years Ended December 31, 2017 & 2016 — In Thousands

	<u>2017</u>	<u>2016</u>
Interest Income		
Interest on loans to members	\$ 106,638	\$ 96,222
Interest on investments and cash equivalents	14,851	14,386
	<u> </u>	<u> </u>
Total interest income	121,489	110,608
Interest Expense		
Dividends on members' shares	18,839	17,532
	<u> </u>	<u> </u>
Net interest income	102,650	93,076
Provision for Loan Losses	30,245	22,665
	<u> </u>	<u> </u>
Net interest income after provision for loan losses	72,405	70,411
Noninterest Income (Expense)		
Net loss on sales of foreclosed assets	(100)	(75)
Net gain on disposal of property and equipment	46	14
Net gain on sales of available-for-sale investments	78	1,226
Net gain on sales of mortgage loans	1,239	1,336
Loan servicing fees	526	527
Service charges and other fees	44,768	41,648
Other noninterest income	9,139	8,838
	<u> </u>	<u> </u>
Total noninterest income	55,696	53,514
Income before general and administrative expenses	<u>128,101</u>	<u>123,925</u>
General and Administrative Expenses		
Salaries and benefits	49,675	47,845
Operations	46,547	43,857
Occupancy	5,244	4,912
	<u> </u>	<u> </u>
Total general and administrative expenses	101,466	96,614
Net income	<u>\$ 26,635</u>	<u>\$ 27,311</u>

% SUPERVISORY COMMITTEE'S REPORT / SCOTT WHITE, CHAIR

Your Supervisory Committee is responsible for monitoring all Tinker Federal Credit Union (TFCU) activities to make sure these operations are conducted in accordance with generally accepted accounting procedures and practices. Appointed by TFCU's Board of Directors, we work closely throughout the year with the Board of Directors,



Scott White,
Chair



James Pearl



Tim Lowell



Scott Freeman,
Associate Member

TFCU management and external auditors to ensure the safety and soundness of TFCU for our members. We report the results of our activities to the Board and management for their review and, if necessary, corrective action. In addition, the Supervisory Committee is also the Members' representative for ensuring the highest standards of member service. If you believe you are not being properly served by your credit union, please contact us at the address located at the top of your member account statement.

The Committee takes pride in assuring the continued integrity of TFCU for you – our members. TFCU remains strong due to the quality of our members, management, staff and volunteers. We look forward to another year of strength and stability for TFCU.

Respectfully,

Scott Alan White III

Chair, Supervisory Committee



\$4.6 Million Protected

TFCU prevented fraud losses in 2017 to the tune of approximately \$4.6 million. Our employees on the front lines are always on the lookout for anything that doesn't seem right, while, in the background, our risk management team monitors activity to ensure additional suspicious issues are discovered. From identity theft to credit and debit card fraud, we're working hard to protect your personal information and your money.

@ 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



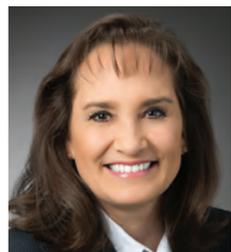
Legal
Linda K. Ellis,
General Counsel



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,
VP/Manager, Adjustments

➔ **Card Center**
Alan Schaefer,
VP/Manager, Card Center

➔ **Corporate Lending**
Jay Foote,
VP/Director, Lending

➔ **Corporate Operations**
Shawn Cottle,
VP/Regional Director, Branch
Operations

➔ **Corporate Operations**
Karl Wasserleben,
VP/Regional Director, Branch
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/Director, IS Operations

➔ **Information Services**
Eric Quach,
AVP/Manager, Network

➔ **Information Services**
Eric Trinh,
AVP/Manager, Software
Development & DB

➔ **Information Services**
Terri Vaught-Avants,
AVP/Manager, Business Systems

➔ **Legal**
Elizabeth Crampton,
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

➔ **Member Service Center**
Tiffany Gonner,
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**
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**
Renee Jones,
AVP/Manager, Professional
Development

➔ **Records Management & Support**
Brian Coleman,
AVP/Manager, Records
Management & Support

➔ **Research & Delivery**
Matthew Downing,
VP/Research & Delivery

➔ **Research & Delivery**
Brian Koehn,
AVP/Manager, Digital Products

➔ **Risk Management**
Jack Kelley,
AVP/Manager, Fraud

➔ **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,
VP/Manager, Special Services

➔ **Special Services**
Jason Kapka,
AVP/Manager, Construction

➔ **Specialized Accounts**
Kemi Gravitt,
AVP/Manager, Specialized
Accounts

🏠 **Stillwater**
Terra Loree,
AVP/Branch Manager

➔ **TFCU Financial Advisors**
Mindy Seagraves,
AVP Wealth Management
Services

🏠 **Tinker Air Force Base**
Jaime Schmidt,
AVP/Branch Manager

🏠 **Tulsa & Tulsa Downtown**
Jim Schaefer,
AVP/Branch Manager

🏠 **Yukon**
Austin Moyer,
AVP/Branch Manager



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, South Sooner Road

14900 S. Sooner Rd.

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

215 W. Owen K. Garriott

Oklahoma City, Southwest Express

1200 S.W. 89th

Oklahoma City, West Express

4140 W. I-40



P.O. Box 45750

Tinker Air Force Base, OK 73145-0750

www.TinkerFCU.org

(405) 732-0324 Oklahoma City

(918) 592-0324 Tulsa

(405) 707-7440 Stillwater

(580) 310-0324 Ada

(580) 233-3330 Enid

1-800-456-4828 Toll-Free

Equal Opportunity Employer
Minority / Female / Disability / Veterans

