



WELCOME
to the **TFCU** family

2025 MERGER

TFCU
Tinker Federal Credit Union

+

LiFE
CREDIT UNION

WELCOME TO THE TFCU FAMILY

Dear LiFE Federal Credit Union member,

I'm thrilled to welcome you to the Tinker Federal Credit Union (TFCU) family!

As we come together through this merger, we want you to know how excited we are to serve you and be part of your financial journey.

For 79 years, TFCU has been helping our members **achieve their goals** and **realize their dreams** while providing personal, friendly service that credit unions are known for. Whether you're saving for the future, buying a home or managing your business, **we get it** and we're here for you each step of the way.

You'll continue to enjoy the services you **know** and **trust**, now with even more resources, enhanced services and a wider network of support. We believe that being part of a credit union means more than just banking — it means belonging to a community that cares.

We're honored to have you with us and look forward to getting to know you better. I encourage you to read through this booklet for answers to questions you may have and be sure to reach out if you have additional questions or concerns.



A stylized, handwritten signature in blue ink, consisting of a large loop followed by several smaller, connected strokes.

DAVE WILLIS, TFCU *President/CEO*



we get it.™

GET TO KNOW US

Our story

TFCU was established in 1946 and is one of the nation's leading credit unions, with more than 460,000 members worldwide. Our member retention rate is above 95% annually and we're proud to maintain **solid financial performance** and **steady growth** with a consistent five-star rating from Bauer Financial year over year. With more than \$6 billion in assets, the credit union is **strong, secure** and **well capitalized**.

Our commitment to communities

TFCU recognizes that our role extends **beyond banking** and is rooted in our deep connection to the communities we serve. We are committed to supporting events and initiatives that improve the **quality of life** for community members. Through volunteering, community sponsorships and financial education, we aim to create a **positive impact** every day.

How we support our communities:

- Member-focused events.
- Community-focused events.
- Community support and sponsorships.
- Business partner events and resources.
- Free financial education.
- The TFCU Foundation.

Scan the code below to see a video about **how we serve our communities**.



When will the merger be official?

The merger has been approved by the National Credit Union Association (NCUA) and the transition will take place on May 19, 2025.

Why is LiFE FCU merging with Tinker Federal Credit Union (TFCU)?

This merger represents the uniting of two credit unions that share the same principles and core values coming together for the benefit of the members, employees and communities we serve.

Who is TFCU?

TFCU was established in 1946 and is one of the nation's leading credit unions, with more than 460,000 members. Our member retention rate is above 95% annually, and we're proud to maintain solid financial performance and steady growth with a consistent five-star rating from Bauer Financial year over year. With more than \$6 billion in assets, the credit union is strong, secure and well capitalized. TFCU is committed to the areas we serve and we look forward to becoming a part of the Cross Roads and Denton, Texas areas. Through volunteering, community sponsorships and financial education, we aim to create a positive impact in the communities we serve every day. Dave Willis is the current president/CEO of TFCU and will continue to serve as the president after the merger.

How can I connect and learn more about TFCU?

To learn more about TFCU, visit TinkerFCU.org or call the TFCU contact center toll-free at 800-456-4828. You can also find us on Facebook, Instagram, X and LinkedIn.

Will TFCU retain the LiFE FCU staff?

Yes. We are pleased to announce that all remaining employees of LiFE FCU have become employees of TFCU and they will continue to deliver the high level of financial services and expertise you have come to expect. Phone numbers for these employees have not changed.

How will this affect the LiFE FCU branch locations?

The Cross Roads branch located at 8800 US Highway 380, Cross Roads, Texas is open, fully-staffed and operational with normal business hours. This branch will officially transition to a TFCU branch on May 19, 2025. Renovations are underway at the Denton, Unicorn Lake branch located at 3351 Unicorn Lake Blvd, Denton, Texas and it will reopen this summer.

Will there be changes to the board of directors?

Yes, the board of directors of LiFE FCU will no longer serve after the merger is finalized. We are grateful to them for their years of service to LiFE FCU. As part of the merger, TFCU's board of directors and supervisory committee, which is comprised of knowledgeable community leaders, will lead the credit union.

How will this affect my LiFE FCU accounts?

There will be no immediate changes to your LiFE FCU account names, numbers, structures and fees. Later this year, all accounts will be fully integrated into TFCU's system, and communication about changes to your accounts and services will be sent before this happens.

Will I still be able to use my LiFE FCU cards and checks?

Yes. You may continue to use your existing LiFE FCU cards and checks. Your LiFE FCU cards and checks will be replaced at a later date and you will receive more information before they arrive.

Will my loan(s) remain the same?

If you currently have a loan with LiFE FCU, its due date, rate, terms, conditions and balance will remain the same and will transfer to TFCU.

Will the process for making a deposit or loan payment change?

You can continue to make deposits and loan payments in person at the Cross Roads branch located at 8800 US Highway 380, Cross Roads, Texas. And starting on May 19, 2025, you can deposit checks or make loan payments by mailing them to Tinker Federal Credit Union, P.O. Box 45750, Tinker AFB, Oklahoma. Until you receive your TFCU account number, simply include your LiFE FCU account number with your check or money order. Of course, if you would like to begin making payments online or by automatic withdrawal, we would be happy to help get you started. Simply call us after May 19, 2025, at 940-365-5811. No payment coupon is required to make a payment on TFCU loans.

Will my online banking and mobile apps change?

For the immediate future, you will continue to access your accounts online as you do now by visiting the LiFE FCU website or mobile app. We will notify members well in advance of any changes, new apps and whether these changes include any new requirements in accessing your information. The only differences you'll see after the May 19, 2025, will be new brand colors and the replacement of the LiFE FCU logo with the TFCU logo on the website and mobile app.

Who do I contact if I have questions?

If you have any questions or concerns about this change, we'd love to talk to you. Simply give us a call at 800-456-4828.



OUR MISSION

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

OUR VISION

Each member's experience at TFCU is **pleasant, satisfying** and **easy**. They trust us to protect their best interests and to understand their needs.