

TEXOMA COMMUNITY CREDIT UNION

Project Differentiation

“A Statement of Commitment to Members”

As a member-owned, not for profit financial cooperative, Texoma Community Credit Union is committed to our members. We will uphold our fundamental responsibility to actively serve people within our field of membership, and as appropriate, the communities they live in. We will treat all members with respect and dignity. We will offer honest, fair deals to all members at all times. We will deliver a range of low cost products and services to the diverse economic and social make-up of our members and potential members. We will look for better ways to reach out to the under-served in our field of membership. We will continually, in all facets of operations, demonstrate the value of membership in Texoma Community Credit Union.

We will monitor and communicate our service to members in a meaningful way so that members, potential members, legislators, regulators, and the community at large will understand and appreciate the unique role that member-owned financial cooperatives play in their lives.

Throughout Texoma Community Credit Union’s strategic plan, we will put forth every effort to enable our members to become financially self-sufficient and successful. We will place high importance on consumer education and the teaching of financial thrift.

This *Statement of Commitment to Members* is consistent with our credit union principles of “Not For Profit, Not For Charity, But For Service” and our philosophy of “People Helping People”. This statement represents good business practices that ensure the financial strength of our credit union on behalf of our members, potential members and future members.

Section I: Service to Members

Texoma Community Credit Union strives to offer services designed to improve the economic and social well being of all members from all socio-economic backgrounds, including our low- and moderate- income members, and to return financial value to all those who participate in our member-owned financial cooperative.

Current Services that Help Improve the Economic and Social Well Being of Members:

1. Shares Accounts (Savings Accounts)
 - a. Christmas Club
 - b. IRA
 - Roth
 - Traditional
 - c. Kate Haynes Elementary (Kidz) Accounts
 - d. Kidz Accounts
 - e. Special Savings
 - f. Escrow Accounts
2. Checking Accounts
 - a. Vantage Account
 - b. Value Account
 - c. Liberty (Senior’s) Account
 - d. Overdraft protection loans with no fees

3. Money Market Accounts
 - a. Savings
 - b. Checking
 - c. Gold

4. Direct Loans
 - a. Auto new and used
 - b. Mortgages
 - c. Home equity
 - d. Signature
 - e. Credit Cards- Visa and MasterCard

5. Indirect Loans
 - a. New Auto and Used Auto

6. Loan Related Insurance Services
 - a) Mechanical Breakdown
 - b) GAP (Deficiency Balance) Insurance
 - c) Credit Life, Credit Disability

6. Certificates of Deposit
 - a. 3, 6, 12, 18, 24, 36, 48 and 60 months
 - b. IRA and Non-IRAs
7. ATM Cards
8. Debit (Check) Cards
9. Money Orders
10. Cashiers Checks
11. Travelers Checks
13. Direct Deposit
14. Payroll Deduction
15. Wire Transfers
16. Western Union
17. Temporary Checks
18. Safety Deposit Boxes
19. Accidental Death and Dismemberment Insurance
20. NADA Car Values
21. Vehicle (New and Used) Pricing
22. Access 24 (Account Information)
23. CU @ Home (Internet home banking)
24. Internet Website Information Center
25. Notary
26. Deadbeat Dads (Child Support Compliance)

New Services Planned for the Coming Year

1. Internet Home Bill Paying
2. Member Surveys
3. IR Net (To remit money to Mexican Nationals at significantly reduced costs)
4. Shared Branches
5. Pre-Approved Letters of Credit (for auto buying)
6. New links on website (member education)
7. University of TCCU (member education)

Section II: *Member Education*

Texoma Community Credit Union is committed to member and consumer financial education. In addition we are committed to educating consumers about credit union uniqueness, philosophy and values.

A. Current Programs that Support Member Education and Advocacy

1. Community Connection Quarterly Newsletter
2. CUNA Financial Literacy Statement Stuffers
3. Website
4. Radio Advertising
5. Kate Haynes Partner in Education (PIE)
6. Mortgage Refinancing Information (CU Members)
7. Money Matters (CUNA Magazine)

B. New Programs Planned for the Coming Year

1. Budgeting Seminars to the General Public
2. More Member Education Seminars
3. Financial Counseling Seminars (How to Establish (or Re-Establish) Good Credit)

Section III: *Involvement/Governance*

Texoma Community Credit Union will endeavor to preserve credit union democratic principles, including demographic representation and volunteer participation in credit union activities.

A. Current Programs that support Involvement/Governance:

1. TCUL-PAC Supporter
2. 100% voluntary Board Participation in TCUL-PAC
3. 100% voluntary Employee Participation in TCUL-PAC
4. Serving as volunteer TCUL-PAC Trustee
5. Work political campaigns (Local, State, National)
6. voluntary Board of Directors, democratically elected
7. voluntary Advisory Board
8. Annual Meeting open to entire membership & democratic election of officials
9. Political articles in Community Connection
10. Invite/Bring elected officials to Annual Meetings
11. Active participation in Operation Grass Roots

B. New Programs Planned for the Coming Year

1. Newspaper profiles on Board Members
2. Chapter Sponsored Radio Messages, "The Credit Union Difference"
3. Project Zip Code

Section IV: *Diversity*

Texoma Community Credit Union recognizes the value of demographic diversity in staff as well as in volunteers, and will strive to bring people of diverse backgrounds and experiences into leadership and other roles at the credit union.

A. Current Programs that Promote Diversity

1. Nominating Committee
2. Board of Directors demographically diverse
3. Seek out volunteers, staff, and management that reflect the diversity of membership

B. New Programs Planned for the Coming Year

1. Marketing & advertising in the North Texas Journal
2. Credit education
3. Member education seminars
 - a. Repairing damaged credit
 - b. Establishing credit
 - c. Buying a car
 - d. Buying/Financing a House

Section V: *Commitment to the Credit Union Movement and Other Cooperative Activities*

Texoma Community Credit Union will work to build and strengthen our unique credit union movement by providing financial and in-kind resources to others within the credit union community, and by actively advocating the credit union difference at all levels of government and in other appropriate public forums. In addition, Texoma Community Credit Union will participate in local, state and national cooperative activities as appropriate, and will strive to build and strengthen relationships with other sectors of the national cooperative movement.

A. Current Activities that Support the Credit Union Movement:

1. Chapter Meetings
2. Contributions to TCUL-PAC
3. Shared Marketing

Section VI: *Public Service / Corporate Citizenship*

Through direct financial support of other in-kind contributions to worthwhile local organizations, and by participating in public service activities, Texoma Community Credit Union strives to be an active partner in our community. We recognize that practicing good corporate citizenship supports the credit union philosophy of "People Helping People." Furthermore, it will help raise the overall level of social and economic well being of those in our community, help to strengthen ties within the community, and better position us to reach out and serve – as only credit unions can – those people in the greatest need of affordable financial services.

Community and/or Field of Membership (FOM) groups currently receiving financial or other in-kind support and current public service activities are:

1. Children's Miracle Network
2. Deadbeat Dads
3. OFAC
4. Susan G. Komen Cancer Society
5. Boy Scouts
6. Boys & Girls Club
7. Wichita Falls Foster Parents Association
8. Region IX Education Service Center
9. Hotter 'N Hell Bicycle Ride
10. Kiwanis Club
11. Partners in Education
12. Adopt a School
13. Donations to Charities
 - a. Boy Scouts
 - b. High School Athletic Programs
 - c. Cancer Societies
14. United Way
15. Wichita Falls Food Bank

New Public Service Activities Planned for the Coming Year:

1. Continuation of existing activities

The Texoma Community Credit Union Board of Directors is dedicated to demonstrating the difference Texoma Community Credit Union makes in its community. The Board earnestly urges each employee to foster the ideas and ideals communicated in this Statement. Therefore, the Board of Directors of Texoma Community Credit Union adopts this Project Differentiation Statement at a duly called meeting of the Board of Directors held November 21, 2002.

Robert Russell, Jr., Chairman

Bill Willis, Vice Chairman

Kenith Alderson, Treasurer

Marilyn Darnall, Secretary

Dan Gary, Director

Steve Bryan, Director

Angela Crawford, Director

Ripley Tate, Advisory Director

Dic Pittman, Advisory Director

Lance Biel, Advisory Director

Texoma Community Credit Union

Project Differentiation Statement

Unanimously adopted
21st day of November 2002

MEMORANDUM

DATE: Friday, November 8, 2002
FROM: L. Wayne Mansur, President & CEO
TO: Board of Directors
SUBJECT: Project Differentiation Statement

The enclosed Project Differentiation Statement consumed a tremendous amount of time from a new employee in whom I have tremendous expectation for grand things. He willingly accepted this major assignment from me as it would “help him to learn more about credit unions and how they help people.” I believe Cullen Black, our teller since June 2002, has a spirit for credit unions for which you will be proud. He graduated Midwestern State University this May 2002 with a Bachelors degree in Business Administration. I am privileged, honored and humbled that he chooses to work for me. After reading his work I trust you will agree he is worthy of praise.

After you read this document, call him at 689-6220. If you have not called him, I suspect he will call you to learn what you think about his work. He is quite excited that you—my bosses and our Board of Directors—are reviewing his work.

Most importantly, Project Differentiation provides TCCU another tool to communicate to our members and potential members how their member-owned cooperative is different. It communicates to various entities and people how Texoma Community Credit Union is different.

Project Differentiation will be distributed to Congressmen, Senators, State Representatives and Senators, the Mayor, the Governor and many other elected officials. While banks claim that “credit unions are just like banks” Project Differentiation clearly communicates how we are different. While banks invest in their community due to the regulatory mandate of the Community Reinvestment Act, credit unions invest much more in their community—and we voluntarily pursue our dream to reinvest in our community.

So, as you read Project Differentiation and as you contemplate the motion to adopt this Statement, I trust you will insure our Project Differentiation Statement communicates to the world your goals, dreams, visions and purposes of your credit union--Texoma Community Credit Union.