The two suffixes in the problem have the following meaning:
- Consonant (ç or c) + vowel is “-er” in English and means “maker of something”
- s + vowel + z is “-less” in English and means “without”

Whether the first consonant of the first suffix (“-er”) is ç or c depends on the previous sound:
- If the last sound of the stem is a voiced consonant or a vowel, the first consonant of the suffix is c (also voiced)
- If the last sound of the stem is voiceless consonant, the first consonant of the suffix is ç (also voiceless)

The vowel depends on the last vowel in the stem:
- If last vowel in the stem is a front, unrounded vowel (e, i), the suffix vowel is -i
- If last vowel in the stem is a front, rounded vowel (ö, ü), the suffix vowel is -ü
- If last vowel in the stem is a back, unrounded vowel (a, i), the suffix vowel is -ı
- If last vowel in the stem is a back, rounded vowel (o, u), the suffix vowel is -u

To summarize – the vowel in the suffix is the narrow vowel of the same type as the vowel preceding it. This is called vowel harmony.

F1.
ikbalsiz, takatsiz – the vowels in the suffixes of these two words do not conform to the rules of vocal harmony and we can assume they are not of Turkish origin.

F2.
milkman - sütçü
speechless – sözsüz

F3.
linguist – dilci
mute - dilsiz
molder – kalıpcı
loose - kalıpsız