

money's for TFCU Members worth

Volume 4 June 2011

Have you been paying a surcharge to use an ATM when you're not close to a TFCU ATM? Perhaps you're not taking advantage of the hundreds of no-surcharge ATMs available to you through ATM Zone. As a member of TFCU, you can use your TFCU MoneyPlus™ Visa check card or ATM card at any ATM that bears the ATM Zone logo or the TransFund NC logo without paying a surcharge.

Not only will TFCU never charge you a surcharge — the fee some ATM owners charge simply to use their ATMs — when you use one of our cards, we don't think you should have to pay anyone to have access to your own money. That's why we joined with sixteen other Oklahoma credit unions to

look for the ATM zone logo and save on surcharges

make surcharge-free ATMs even more accessible to you.

When you're not close to a TFCU-owned ATM, look for the ATM Zone sign or the TransFund NC logo at ATMs located in Oklahoma. All ATM Zone partners have agreed not to surcharge a member of any participating credit union. And, through an agreement made between ATM Zone and TransFund, you can also use any



TransFund NC machine to access your TFCU account.

For more information about the ATM Zone partnership visit our website at www.TinkerFCU.org.

refinance with TFCU, get \$100

Now is the time to refinance a loan with TFCU! If you have a secured loan of at least \$5,000 from another financial institution, we'll pay you \$100 for refinancing with TFCU. If a lower rate sounds better to you, you can opt for a .25% rate reduction instead.*

Just bring your loan payoff information and title to any TFCU branch, and mention this offer. Visit www.TinkerFCU.org for a list of branch locations. ▲

**Members have the choice of: (1) \$100 cash at the time the loan is funded or (2) a .25% rate reduction. (Mortgage loans qualify for the \$100 cash incentive only. Deposit-secured loans are excluded from this offer.) Offer expires December 31, 2011. All TFCU credit policies and underwriting guidelines apply. The minimum refinance balance to qualify for this offer is \$5,000. Existing loan balances cannot be divided to qualify as multiple loans.*

upcoming shred day

As a "thank you" to our members, as well as being environmentally conscious and preventing identity theft, TFCU is conducting a Shred Day, Saturday, June 18. Come by our Northwest Oklahoma City branch, located at 4626 N.W. 39th, from 9 a.m. to 11:30 a.m. There is a three-box limit per person. Boxes should be the size of a paper box, approximately 18 inches by 12 inches. Let us help you dispose of your sensitive documents in a safe way and free of charge. ▲



register to win gas for a year get going with TFCU

Remember roadtrips? The wind in your hair, freedom of the open road, complete lack of plans — you could just fill up the tank and Get Going!

You can Get Going this summer with a low-rate auto loan from TFCU. Trucks, boats, motorcycles and jet-skis are welcome too — new or used, and we even refinance.

And, we're giving away gas for a year! That's a lot of sunsets to drive off into. Register now through July 30, 2011 for your chance to win. You can register at any of TFCU's 23 branches and at GetGoingLoans.com.

For official contest rules and to learn more about TFCU's low-rate loans, visit GetGoingLoans.com. ▲

think before impulse buying

If you tend to buy things on impulse, try this trick to exercise a little financial restraint. Give yourself a spending limit and don't surpass the limit without taking at least 48 hours to think it over. According to the personal finance blog, *Get Rich Slowly*, unplanned purchases make up between 50 and 60 percent of all purchases.

A cooling off period will give you some valuable perspective on whether you really need an item. Often you realize you can live without it once the original impulse has faded.

Giving yourself time to think about the purchase can eliminate the urge to hand over your credit card or spend money you can't afford to spend. If you don't pay your credit card off every month, the interest accumulated might be reason enough not to buy the item you are considering. ▲



help TFCU win **readers' choice** for best credit union

During May and June, *The Oklahoman* holds its annual Readers' Choice competition, asking its readers to vote for their top pick in numerous categories, including Best Credit Union. Last year TFCU was voted Best Credit Union and Best Mortgage Lender.

Initial voting to select the top five

If you believe TFCU is the best credit union, you can show it by voting.

in each category has already taken place. If TFCU is included in the top five, you can vote TFCU for Best Credit Union. Voting will be June 12 – 23.

Ballots will be available in the June 12 issue of the *Sunday Oklahoman*. You can also vote for TFCU online at www.NewsOK.com/readerschoice. You can vote once per day through June 23. The winners will be announced on Sunday, July 31 in a special section of the paper and on NewsOK.com. Thank you for your continued support. ▲

tuition's not cheap, member says, **TFCU Give Back helps**

Tom Ferguson (pictured above on left with Northeast branch manager, Joseph Arthur) has been a TFCU member since 1982. He had a little errand to run recently on his lunch break — he had to stop by the credit union's Northeast Oklahoma City branch. He didn't mind the extra stop, though, since it was to pick up a check from TFCU that doubled his March payroll. His direct deposit was one of the March Give Back transactions randomly selected to be reimbursed or doubled, up to the limit of the category.

His wife, Reba, who took the call from TFCU and received the good news before her husband, said, "You don't know it, but you just made a tuition payment for us!" Tom verified it was going to pay their last quarterly payment for the school year. "This is our last child to put through college, and this unexpected surprise sure helps."

Lyle Mackey and Don Muir also picked up checks for \$1,000 each. They were winners in the credit card payment and mortgage payment categories, respectively.

The Give Back program rewards members for services they use every day. Each day three MoneyPlus transactions are reimbursed up to \$100. Every month, ten BillPay payments are reimbursed up to \$500, ten active Home Branch users receive a \$100 gift card, one direct deposit is matched up to \$2,000, one loan payment is reimbursed up to \$1,000, one mortgage payment is reimbursed up to \$1,000, and one credit card payment is reimbursed up to \$1,000. These are only a few of the ways TFCU gives back to our members. ▲



trade in your old household junk for cash


Do you have unused or old electronics piling up in your garage? How about outgrown baby clothes or old furniture you aren't sure what to do with? You could be sitting on items that could be putting extra cash in your wallet.

According to research firm, NPD Group, the average household has more than \$7,000 worth of unused items. How do you get rid of all that stuff? Easy. Consider these options.

The national retailer, Sears, is offering an electronics trade-in program in return for a store gift card.

Babies R Us accepts cribs, car seats and other baby related items for trade. In return, they give you a discount off new baby items.

Amazon will accept textbooks, DVD's and video games in trade for credit. Other companies offering buy back or trade-in programs include Apple, Best Buy and Target.

There are also online services which allow users to swap old movies, books and furniture for other used items at little or no cost. 

locations, numbers & hours

-  **Ada**
 1620 Lonnie Abbott Industrial Blvd.
-  **Bethany**
 6750 N.W. 39th
-  **Edmond**
 1401 N. Kelly
-  **Edmond, East**
 3141 S. Bryant
-  **Enid**
 801 S. Oakwood
-  **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, Metro Tech**
1800 Springlake Drive, Suite 200
Lobby Hours: Monday - Friday 7:30 - 3:30
-  **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
- Seminole**
2221 N. Milt Phillips Blvd.
Lobby & Drive-Thru Hours
Monday - Thursday 9:00 - 5:00
Friday 9:00 - 6:00
Closed Saturday
-  **Shawnee**
 3923 N. Harrison
-  **Stillwater**
 5101 W. 6th
- Tinker AFB, Area A**
Bldg. 420
Lobby Hours:
Monday - Friday 7:45 - 4:30
Drive-Thru Hours:
Monday - Friday 7:00 - 5:00
- Tinker AFB, Area C-1 North**
Bldg. 3001 Post Y-92
Lobby Hours:
Monday - Friday 6:45 - 4:30
- Tinker AFB, Area C-2 South**
Bldg. 3001 Post Y-32
Lobby Hours:
Monday - Friday 8:00 - 4:00
-  **Tulsa**
8321 E. 61st
Vance Air Force Base
234 Fields Street
Lobby Hours:
Monday - Thursday 9:00 - 5:00
Friday 8:00 - 5:00
Drive-Thru Window Hours:
Monday - Thursday 9:00 - 5:00
Friday 8:00 - 5:00
Closed for lunch 1:00 - 2:00 p.m.
-  **Yukon**
 11209 W. Reno
Specialized Investment Services
6501 Tinker Diagonal, MWC
(405) 737-0006
Office Hours: Monday - Friday
9:00 - 5:00

credit union service centers

For a complete list of Credit Union Service Center locations, visit www.tinkerfcu.org, and click on **Locations, Numbers & Hours**.



P.O. Box 45750, Tinker AFB, 73145
(405) 732-0324 OKC
(918) 592-0324 Tulsa
(405) 707-7440 Stillwater
(580) 310-0324 Ada
(580) 233-3330 Enid
1-800-456-4828
www.tinkerfcu.org

tfcu express electronic service centers

- Choctaw Express**
14453 N.E. 23rd
- Enid Express**
215 W. Owen K. Garriott
- Oklahoma City Express, Southwest**
1200 S.W. 89th
- Oklahoma City Express, West**
4140 W. I-40

-  **Standard Lobby Hours:**
Monday - Thursday 9:00-5:00
Friday 9:00-6:00
Saturday 9:00-noon
-  **Standard Drive-Thru Hours:**
Monday - Thursday 8:00-6:00
Friday 8:00-6:30
Saturday 8:00-noon



Federally insured by NCUA