

money's worth

for TFCU Members

Volume 4 July 2011



tips for a profitable garage sale

The arrival of summer is an ideal time to clean house and declutter. Making a few extra bucks can't hurt either. Planning a garage sale can be the perfect way to achieve both.

Here are a few ways you can turn your next garage sale into a profitable experience.

- **Advertise.** The most important part in planning your sale is getting people to attend. First, check with your municipality about permitting needs and whether there are any sign guidelines. Place brightly colored signs in your neighborhood, advertise in the local newspaper or online at Craigslist.org, and post flyers in high traffic areas, such as your church or work bulletin boards. According to an online article at Today.com, advertising five to six days prior to the sale will attract the most

seasoned shoppers.

- **Price things right.** Customers are expecting to find a deal. Make sure you haven't priced your items too high, even though they may hold sentimental value. A good tip is to price as you declutter your home, and group things into similar categories.

- **Know what sells.** As a general rule, furniture, kitchenware, tools and sporting goods sell the best at garage sales. Toys, games, and children's

clothing can be another draw.

- **Presentation.** Bugs at the bottom of boxes or cobwebs on items are not appealing to people. Display small items on a table and hang up clothing if possible. Putting the price on the top of the item is also suggested. Shoppers can immediately see how much something costs if they are interested. Remember to mow your yard. The better your home looks, the more desirable the merchandise is to buyers. 



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 personal watercraft 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. ▲

enhancing our community with hand2hand corporate volunteer initiative

TFCU gave back to the community during a week-long volunteer campaign named hand2hand. More than 200 employees donated over 570 hours to local non-profit organizations throughout the state during the week of May 22.

"The main goal of this program is to give back to the community and enhance TFCU employees' sense of civic responsibility," Kyle Brown, hand2hand coordinator, said.

Friends and family of TFCU employees also had the opportunity to volunteer by spending an afternoon installing sheetrock in a house in Oklahoma City with Central Oklahoma Habitat for Humanity.

Other area non-profits receiving hand2hand support were the Regional Food Bank, The Children's Center, Daily Living Center, City Rescue Mission, Oklahoma City Salvation Army Distribution Center, Taft Middle School, Center for Children and Families, Oklahoma City Animal Welfare, Shawnee Salvation Army, PAWS Animal Shelter in Ada, and the Enid Society for the Prevention of Cruelty to Animals. ▲

get a deal on a TFCU repo

Looking for a dependable car? Stop by TFCU's repo lot, located behind the Midwest City branch. For more information, call (405) 732-0324 ext. 2886 or 1-800-456-4828 ext. 2886, or visit our website at www.TinkerFCU.org. The TFCU repo lot is open Monday - Friday 1-5 p.m. and Saturday 9 a.m. until noon. ▲

cash back at retailers

There may be times when you need a little cash but don't have time to go by the ATM after purchasing groceries at the nearest supermarket. At those times, you can get cash back at participating merchants when you use your MoneyPlus™ Visa Check Card and process it as a 'debit' transaction, rather than a 'credit' transaction.

If you push the debit button, you will be asked to key in your PIN. That is the same PIN you use at ATMs to get cash. Simply key in the four-digit number, and let the cashier know how much extra cash you want. The maximum amount allowed is at the discretion of the merchants. ▲



win \$500 scholarship contest begins

August 1, 2011

Kids, we've got a great way for you to have some fun and, maybe, win money for your college tuition. Enter the 2011 Scholarship Contest by creating a picture of what you want to be when you grow up. Older students will also complete a short essay. Specialized Investment Services will award one creative member a \$500 scholarship in each of four age categories, and TFCU will give a \$250 honorable mention in

What do you want to be when you grow up?

Securities are offered through RAYMOND JAMES FINANCIAL SERVICES, INC., member FINRA/SIPC, an independent broker/dealer, and are not insured by NCUA or any government agency, are not deposits or obligations of the credit union, are not guaranteed by the credit union or any affiliated entity, and are subject to risk, including the possible loss of principal. Tinker Federal Credit Union and Specialized Investment Services are independent of RJFS

each. This contest is for TFCU members only.

Entering is easy. Simply download an entry form at www.TinkerFCU.org or pick one up at a TFCU branch from August 1 through September 30. Follow the instructions, and turn the entry in by the end of business on September 30.

We'll have winners in each of these four age categories:

- ages 6 and under (as of January 1, 2011)
- ages 7 to 11 (as of January 1, 2011)
- ages 12 to 14 (as of January 1, 2011)
- ages 15 to 18 (as of January 1, 2011)

Kids who have a SaveAbles account will receive the entry form with their Summer 2011 *The SaveAbles* newsletter.

You can find complete details on the back of the entry form. ▶

students can enter to win a break

TFCU will award a \$2,000 travel voucher to one college student, and a \$500 travel voucher to one college student at each of our partner schools during our 2011 Win Your Break promotion.

From August 1 through September 15, 2011, any college student, 18 and over, can visit any of our 23 full-service branches to fill out an entry form. Students can also register online at www.BuckTheNorm.com.

TFCU will reimburse 13 winners with a travel voucher.

Winners will be selected from the following schools that make TFCU membership available to their students: East Central University, Langston University (OKC Campus), Oklahoma City Community College, Oklahoma Christian University, Oklahoma City University, Oklahoma State University, Oklahoma State University - OKC, Rose State College, Seminole State College, Southern Nazarene University, St. Gregory's University and the University of Central Oklahoma.

Proof of enrollment is required for eligibility. ▶




Web Chat































web chat offers TFCU members added convenience






If you love the convenience of online services, but sometimes want to ask a quick question of a TFCU representative without having to leave the website or call on another line, Web Chat is the answer for you. A Web Chat link appears when you click on Contact Us at www.TinkerFCU.org. You will be asked to fill in your name, email address, phone number and how TFCU can assist you. To contact a TFCU representative during regular business hours, all you have to do is click on the icon above.



Regular business hours (CST):
Monday-Friday 7:30 a.m. to 5:30 p.m.
Saturday 9:00 a.m. to noon

The Web Chat option gives TFCU members the best of both worlds — the convenience of online service and the personal touch of conversation with a real person. Web Chat is a free service that lets you get your questions answered quickly and conveniently with minimal effort on your part. 

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