

money's for TFCU Members worth

Volume 4 August 2011

how important is your credit score? understanding how it can impact your future.

Your credit score can determine not only if you get a loan, but also how much the loan will cost you in interest. Your credit history can go beyond traditional lenders, affecting the cost of insurance, a cell phone and utilities.

A credit score is a numeric score – between 300 and 850, with 850 being the best – that summarizes the information on your credit report. Creditors use this information as a forecast of how consumers will repay their debt or meet other obligations. Your score is determined by these five factors:

- **Payment history (35 percent of score).** You will benefit from paying your bills on time. Late payments, particularly when frequent, can have a serious impact on your score.


Bankruptcies, judgements and collection accounts are also factors in lowering your score.

- **Outstanding debt (30 percent of score).** The amount of outstanding debt you have has a strong impact on your credit score. Carrying high balances, especially if those are close to the credit limit, can lower your score.

- **Credit history (15 percent of score).** Accounts more than two years old will have more positive impact on

your score than newer accounts.

- **Types of credit (10 percent of score).** The more diverse types of credit the better. By demonstrating you can handle a variety (credit cards, a mortgage and a car loan), you are proving to a potential lender you are capable of handling different debt types.

- **New credit (10 percent of score).** Opening many new loans in a short period of time can lower your score. 

ENTER TO WIN YOUR BREAK

GRAND PRIZE:
\$2,000

TRAVEL VOUCHER FOR YOUR COLLEGE BREAK!

PLUS: ONE STUDENT from each TFCU partner school wins a \$500 voucher!

ENTER TO WIN at
BUCK the norm .com
or scan this code with your phone!

To enter, and for complete details, visit www.BuckTheNorm.com.
Enter now through September 15, 2011.

FEDERALLY INSURED BY NCUA

TFCU
Tinker Federal Credit Union

get financing before going to the dealer

The time has come to purchase a new car. Or maybe you want to drive something a little less expensive. Have you been putting it off because of the long financing process at the dealership? Regardless of your reasoning, secure your financing before you step foot in the dealership. Pre-approvals can help put you in control and in a bargaining position when it comes to negotiating the best price. TFCU has made it easy for you. Stop by any of our 23 full-service branches for quick loan financing or apply online at www.TinkerFCU.org. We want to help our members make the car buying experience convenient and hassle free. ▲

TFCU named federal credit union of the year

TFCU was recently named Federal Credit Union of the Year by the National Association of Federal Credit Unions (NAFCU) at their 44th Annual Conference in San Francisco, Calif.

TFCU competed against nine other credit unions across the United States in the over \$150 million in assets category.

NAFCU is the only national organization that focuses exclusively on federal issues affecting credit unions, representing its members before the federal government and the public. ▲

TFCU member appreciation day


As a "thank you" to our members, we invite you to Frontier City for TFCU Member Appreciation Day. Join us Sunday, September 11, from noon to 8:00 p.m. The park will be closed to the public and only members with a Member Appreciation Day ticket will be admitted. Stop by any of our off-base branches, August 19 through September 10 to purchase a \$5 ticket to this event (regular admission is \$40.09). Tickets are non-refundable and children age 3 and under will be admitted free. Members will also receive a parking voucher at the time of purchase. Parking gates open at 10 a.m. For more information, visit www.TinkerFCU.org or call (405) 319-2077 or 1-800-456-4828 ext. 2077. We look forward to seeing our members for an afternoon of rides, fun and excitement! ▲



can your nest egg last through retirement?

Although retirement is supposed to be a time when we shed our worries, kick back and enjoy the fruits of a lifetime of labor, it's not turning out that way for many Americans. With their retirement portfolios hurt by the recent bear market, bonds and other fixed income instruments providing historically low returns, and the costs of healthcare, gasoline and food rising, it's little wonder that those in or nearing retirement are worried about outliving their assets. Therefore, one of the key questions is how much retirees should be taking out of their portfolios every year to meet their expenses. Planners usually refer to this as your "withdrawal rate."

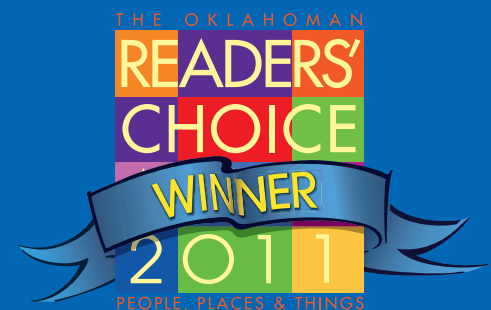
While there's no one-size-fits-all answer, a large number of studies have produced 4% (adjusted annually for inflation) as a sustainable withdrawal rate that can give you a high degree of confidence your retirement portfolio will last for 30 years. In other words, if you have \$1 million in your portfolio, \$40,000 a year would represent a 4% starting withdrawal rate. If inflation was 3% the year you began taking your withdrawals, the following year you would take out \$40,000 plus 3%, or \$41,200. If inflation then fell to an annual rate of 2%, the following year you would withdraw \$41,200 plus 2%, or \$42,024.


If you would like to discuss your retirement plan, contact Specialized Investment Services at (405) 737-0006 or 1-800-456-4828 ext. 2575. 

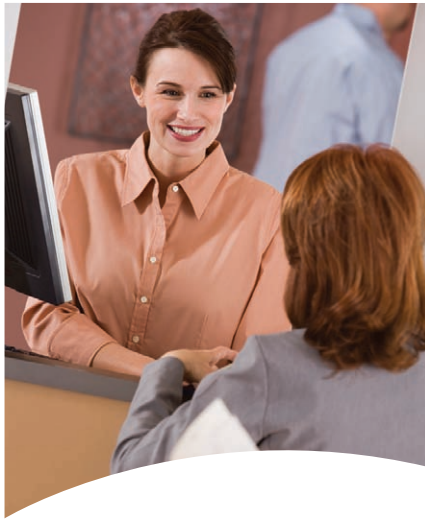
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TFCU wins 2011 readers' choice awards

During May and June, *The Oklahoman* held its eighteenth annual Readers' Choice competition. They published a comprehensive survey covering numerous categories of services provided in the Oklahoma City area. Readers submitted their responses to the survey by filling out paper ballots and voting online.



With your help, TFCU was voted "Best Credit Union" in the 2011 Readers' Choice Awards. Thank you for making your vote count. The winners were announced on Sunday, July 31, in a special section of the *Sunday Oklahoman* and on NewsOK.com. Thank you for your support. The measure of our worth is only as great as the respect of our members. 



No-fee services along with convenience

While many other financial institutions charge fees for the types of services below, TFCU offers these convenient services to our members at no cost.

These are a few of the ways we are giving back to our members.

- Coin Counters. No fee for members up to \$200.
- BillPay
- Direct Deposit
- Notary Services
- No surcharge at TFCU ATMs, ATM Zone ATMs or TransFund NC ATMs
- No charge for paper statements
- No charge for replacement of MoneyPlus™ Visa Check Card
- No fee on money transfers through Home Branch
- No cash withdrawal fee on TFCU Credit Cards (cash withdrawal rate same as purchases)
- Overdraft transfers
- Financial Education
- Shred Days
- Financial counseling and budgeting tools
- No teller transaction fee. We love seeing our members face-to-face!

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

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

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



Federally insured by NCUA