

money's for TFCU Members worth

Volume 4 September 2011



are identity thieves targeting your child?

You have probably grown tired of all the stories surrounding identity theft and the constant reminders to be cautious. Here is something new you may not have considered. Criminals are widening their reach by using children's dormant Social Security numbers to obtain credit accounts, car and home loans, and even jobs.

Many parents don't know their child has been a victim until they apply for a student loan, bank account or apartment and are turned down. While there may be no way to completely protect your child's identity, there are a few precautions you can take to lower the risk.

Because each Social Security number is unique, places such as schools asking parents to provide the number as a

method of identification is common. Don't be afraid to ask if they will accept an alternative form of identification, what precautions they take to secure personal information and whether they plan to use the number as your child's personal identification number in correspondence, or on ID cards.

Here are some signs to look for if your child's information has been compromised. For instance, they may be receiving credit card offers in the

mail. You could be denied opening an account in their name because one already existed using the same Social Security number. One of the most telling signs is receiving calls from collection agencies, creditors or government agencies.

The best rule of thumb is to use the same precautions with your child's personal information as you would your own. Know the warning signs, and don't be afraid to take action. ▲



new natural disaster financial tools

Few things can be as devastating on members' lives as a natural disaster. Wildfires, hurricanes, floods, and most recently, tornadoes have impacted members around the country. BALANCE has put together an online Natural Disaster Financial Toolkit to help members overcome the difficult financial challenges that can arise as a result of a disaster, as well as be prepared for future catastrophes. Visit www.balancepro.net/disaster for more information. ▲

TFCU give back winner gets an anniversary surprise

"Now, you're not pulling my leg, are you?" TFCU member Donald Lachance (pictured above on right with Shawnee branch supervisor, Terri Straughan) was excited, but cautious, when he heard TFCU was reimbursing his mortgage payment from the previous month. Donald's payment was randomly selected to be reimbursed as part of the credit union's Give Back program.

"This blows my mind!" he said. "Today's my anniversary, and you just made my day. I've never won anything in my life before."

Donald was even more excited to hear he could win again, now that he's feeling lucky. Simply using the services you love, such as receiving your paycheck through Direct Deposit or making a loan, mortgage or credit card payment, makes you eligible to be a winner, too.

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 Best Buy 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. ▲



MoneyPlus card redesign coming soon

Thanks to everyone who voted online for your favorite design for the new TFCU MoneyPlus Visa Check Card. The winner was version 3 (pictured above) and is now in production to replace our current card design. The new cards will be used to fill orders and to replace current cards that reach their expiration date. ▲

insurance

on non-interest

bearing accounts

Due to a temporary change made by the National Credit Union Administration (NCUA), all funds in a "noninterest-bearing transaction account" are insured in full by the NCUA through December 31, 2012. For TFCU members, that means if you have a checking account with us that does not pay dividends (Free Checking or Student Checking), any balances you have in those two accounts are fully insured, with no maximum. This temporary unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to all members under the NCUA's general share insurance rules.

This new temporary unlimited coverage does not include any transaction account that may earn interest or dividends, such as TFCU's Click Checking, Heritage Club Checking, Advantage Checking, Standard Checking, or any of our money market accounts. These accounts are still covered to at least \$250,000.

For more information about temporary NCUA insurance coverage of transaction accounts, visit www.ncua.gov. ▲

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

the credit union difference

Have you ever wondered what the difference is between a credit union and a bank? Many people don't realize there is a difference in the two. Over the next several months *Money's Worth* will include some of the primary differences between the two types of financial institutions.


- Credit unions are not-for-profit cooperatives that are owned by their membership. Banks are for-profit, generally family-owned or shareholder-owned companies. ▲

protect yourself from identity theft with ProtectMyID

TFCU is pleased to announce a partnership with Experian® – a world leader in protecting personal information. TFCU members are being offered a special discount on Experian's premier identity theft product, ProtectMyID™. ProtectMyID offers many benefits to keep your information safe.

- Daily monitoring of your Experian®, Equifax® and TransUnion® credit reports for key changes.
- Email alerts if a new loan or credit card is opened in your name.
- Internet surveillance for use of your Social Security, debit or credit card numbers on suspicious websites.
- One-on-one assistance from an Identity Theft Resolution Agent.

ProtectMyID also provides \$1 million Identity Theft Insurance coverage with zero deductible and personal resolution agents, should your identity become compromised.*

TFCU members can have added peace of mind for only \$11 per month, a 15 percent savings. For more information or to sign up, visit www.TinkerFCU.org or call ProtectMyID at 1-877-279-6438. 

**Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of Chartis Inc. Please refer to the actual policies for complete terms, conditions, and exclusions of coverage.*

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



Federally insured by NCUA

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