

money's for TFCU Members worth

Volume 4 October 2011



get going winner receives gas for a year

"It's all going in the gas tank."

With gas prices the way they are, most of us would speak these words about our paychecks. For Judy Turney, "all" refers to the 12 Love's gas cards she received after winning TFCU's annual Get Going promotion. These gas cards together equal the equivalent of one year's worth of gas—\$3,000.

Judy and her husband Craig, both members for a year, visited with TFCU representatives at the Ada branch to talk about their excitement over Judy winning. They are pictured above with the Ada branch staff, who were equally as excited.

"You could have knocked us over with a feather," Craig said after Judy received the phone call letting them know they had won. They had entered the drawing

every time they visited the branch, which was about five times throughout the promotion.

They would visit the branch during their trips into Ada from Tupelo, Okla. where they have lived for 18 years. The couple own Covenant Ranch in Tupelo where they raised cattle up until last year.

Both Judy and Craig are experienced ranchers who have lived in a variety of places, including Los Angeles. Their stay

in the Ada area has been the longest, and they especially love the wildlife of southeast Oklahoma. Their next journey will take them to New Mexico, and the year's worth of gas will definitely help.

"We were really needing this because of our move, for the trips back and forth," Judy said.

The couple has enjoyed their membership at TFCU and sum up their experience with one word, "awesome." They especially appreciate the

(continued on page 2)



get the
spruce up!

**holiday
home equity
line of credit**

1.99%*
INTRODUCTORY APR
for 12 months!

current APR
3.20% - 7.70%**
or

\$250 home
improvement
gift card*



Federally insured by NCUA

www.TinkerFCU.org




TFCU
Tinker Federal Credit Union

*Introductory rate offer of 1.99% Annual Percentage Rate (APR) is available to members who apply for a HELOC with TFCU from September 1, 2011 through November 30, 2011. Introductory rate is applicable for 12 months from the day of loan closing. After the 12-month introductory rate period, the rate will convert to a variable rate. The maximum APR that can apply is 18.00% or the maximum permitted by law, whichever is less. The APR is subject to change monthly and will vary based on each member's credit history, term and LTV. Rather than the introductory rate of 1.99% APR, members have the alternative option of choosing a \$250 home improvement gift card for a HELOC, or they can receive the gift card for a closed-end home equity loan through TFCU from September 1, 2011 through November 30, 2011. In either instance, the gift card will be awarded upon loan closing. Member must carry insurance on the property that secures an equity loan. If the property is located in a Special Flood Hazard Area, we will require the member to obtain flood insurance if it is available. Normal underwriting guidelines apply. **Rate range of 3.20% APR - 7.70% APR is effective as of August 31, 2011 and is subject to change monthly.

VISA reloadable cards

If you're not a cash carrier, but want the flexibility of cash, TFCU offers a great solution—VISA Reloadable Cards. VISA Reloadable Cards offer the flexibility of cash, and the security of a debit card.

As a TFCU member, you can purchase a VISA Reloadable Card, and load any amount between \$20 and \$3,000 from your TFCU account to the card. VISA Reloadable Cards can be used for purchases at most merchants where VISA debit is accepted. Once you spend the funds on the VISA Reloadable Card, it can be reloaded with funds from your TFCU account.

Visit any TFCU branch or call 1-866-760-3156 for questions regarding reloadable cards or to purchase one today. 

get going


(continued from page 1)

small-town atmosphere of being greeted by name when they walk into the Ada branch. When they can't make it to the branch, there is an alternative.

"I use online services all the time," Judy said. "They are wonderful!"


Judy uses Quicken for budgeting and uses Home Branch's ability to download information into Quicken. Craig is a fan of BillPay.

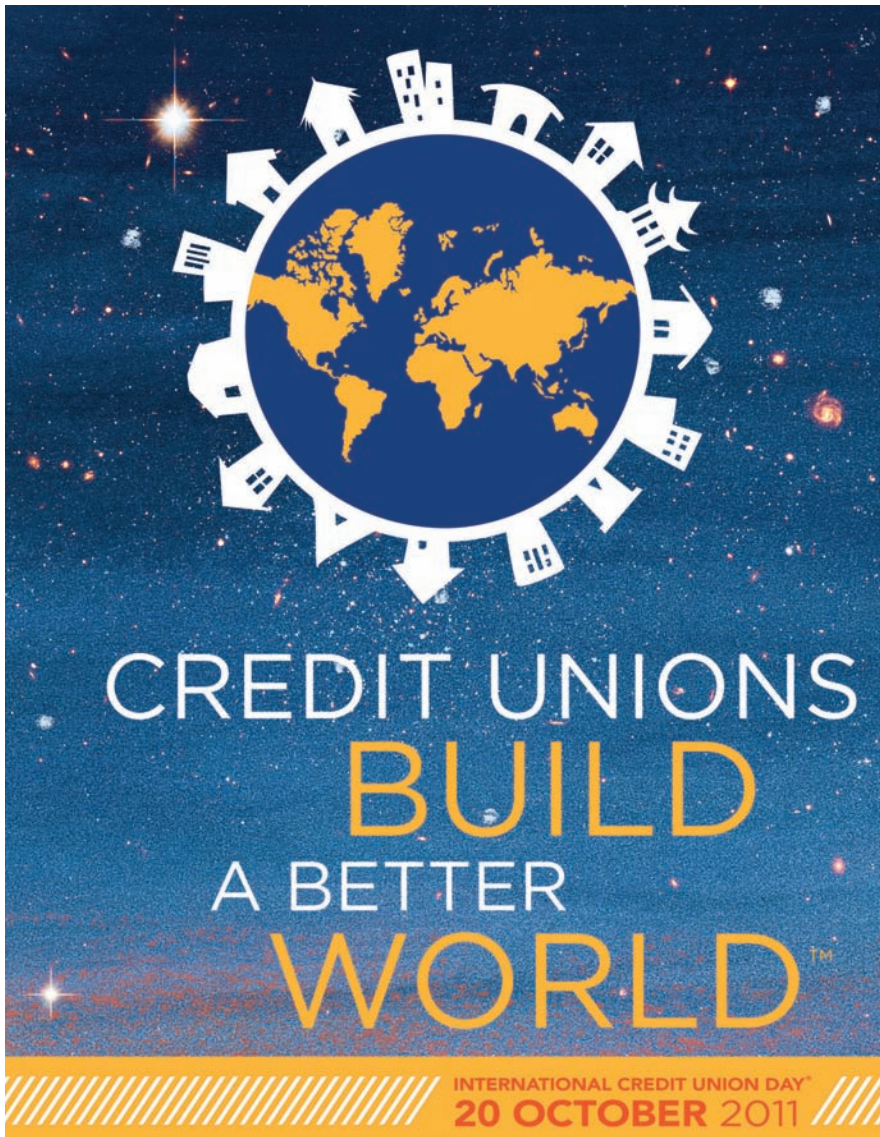
"If we're paying bills, it beats buying stamps... and I'm retired Postal Service!" Craig said.

TFCU wishes Craig and Judy the best of luck and a big congratulations on being the 2011 Get Going winner! 

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 between 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 do not try to compete with one another, as do banks, which is one of the perks of being not-for-profit. Credit unions work together and form alliances, which benefit their membership. For example, TFCU is part of an alliance (ATM Zone) with local credit unions where each participating credit union's members can use other credit unions' ATMs with no surcharge. Visit www.TinkerFCU.org for more information. 



why 184 million people worldwide choose credit unions

On Thursday, October 20, TFCU will join other credit unions around the world in celebrating International Credit Union Day, and this year's theme is *Credit Unions Build a Better World*. Come by any branch and celebrate with us.

Unlike most financial institutions, credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives. We exist to serve our members, and that level of service remains high even during the toughest times. Instead of issuing stock or paying dividends to outside shareholders, credit unions provide value to their members by returning earnings in the form of lower loan rates, higher interest on deposits, and lower or even no transaction fees.

ICU Day is designed to create awareness and celebrate the ways credit unions improve the lives of their members. This year's theme celebrates the important economic and social contributions credit unions make to their communities worldwide. 

with CUSCs

time is on your side

It seems everyone's schedule is busier than ever these days. That is why TFCU provides our members convenient service options to fit your schedule.


Credit Union Service Centers (CUSCs) and Outlets are simply an extension of us. They are a network of more than 3,000 credit unions across the U.S. where you can easily complete many transactions including:

- Deposits & withdrawals
- Loan payments & advances
- Transfers between accounts
- Balance inquiries

**TFCU knows
our members
are eager for
convenience.**

Whether you are on vacation or just can't get to a TFCU branch, you can complete transactions at your credit union using the convenience and flexibility of shared branching.

Transactions conducted at Service Centers are completed in real-time and will appear on your account without delay.

For a complete list of Credit Union Service Centers and Outlet locations, hours and maps visit www.TinkerFCU.org. 


volunteer nominees

The Nominating and Elections Committee will nominate one candidate for each open position on the Board of Directors. Those nominees will be announced in the January 2012 issue of *Money's Worth*.


























TFCU members who are not nominated by the committee but would like to run for election may pursue nomination by petition. Petition packets will be available in TFCU branches on December 27, 2011, and members will have until February 2, 2012, to collect signatures from 500 TFCU members. Signatures from individuals who are joint owners on TFCU accounts, but who do not have a primary share account of their own, are not valid.

The petition forms with at least 500 valid signatures must be returned to a TFCU branch, along with forms stating the candidate's biographical information and a statement of qualifications for office. Those forms will be included in the petition packets.

If there are no nominations by petition, the candidates nominated by the committee will be elected by acclamation at the Annual Shareholders' Meeting. If there is at least one nomination by petition, an election will be held during the meeting.

The 2012 Annual Shareholders' Meeting will be held Saturday, April 7, 2012, at Rose State College Communications Center (Performing Arts Theater) in Midwest City. Plan to come, visit with your volunteers and hear about the progress of your credit union during 2011. We hope to see you there. 

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



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