

# money's for TFCU Members worth

Volume 4 December 2011



## rising home heating costs reducing energy costs

Heating bills are a big concern this winter, as temperatures drop and natural gas prices remain high. The Energy Department recommends taking the "whole-house approach," which could cut your energy use from 20-50 percent. Smartmoney.com offers a few ideas to reduce your heating costs this winter.

- Get an energy audit. Call your local energy provider and schedule an energy audit. Most energy assessments are free or have a low cost associated with them.
- Get an annual tune-up on your heating system. Continue regular maintenance throughout the year.
- Consider buying a programmable thermostat. Set it for a lower temperature while you're at work or school, and program it to warm the house before you get home.

- Plug all leaks. Check doors, windows, electrical outlets and ceiling fixtures. Caulk and weather stripping are inexpensive solutions to this problem.
- Add insulation, especially in the basement and attic. According to the Energy Department, only 20 percent of homes built before 1980 are well insulated.
- Replace furnace filters at least once a month during the coldest months. Keep the registers, baseboard heaters and

### tips for keeping your bill in check

radiators clean and unblocked.

- Open draperies and blinds during the day to allow sunlight in.
- Consider taking advantage of an average payment plan or other plans your utility company may offer.
- Remove window air conditioning units. Wrap them in plastic if removal is not possible. ▲



# prepared for storm season?

The tornado season of 2011 will be recorded as one of the most destructive and dangerous in U.S. history, according to a CNNMoney.com article. To help our members prepare for the next season, TFCU is currently offering a promotional rate of 2.99% (APR) with a maximum term of 60 months\* for storm shelters, both below-ground and above-ground types. Come in and talk with us today. We want to help you be ready the next time “the winds coming sweeping down the plains.”

*\*2.99 annual percentage rate (APR) effective 11/11/2011 until further notice. Example transaction: \$5,000 storm shelter loan, 100% loan to value, \$0 down payment, 60 month term at 2.99% fixed APR = \$89.83 monthly payments (\$5,389.46 total repayment, 60 monthly payments of \$89.83). Standard qualification guidelines apply. Borrower must be property owner on which the shelter is being installed.*

# travelers cheques

TFCU will discontinue the sale of American Express Travelers Cheques effective December 31, 2011. However, you can enjoy the safety and convenience of our VISA Reloadable Cards while you travel. The cards can be used at most merchants where VISA debit is accepted. The reloadable cards offer the flexibility of cash and the security of a debit card. So, go enjoy your vacation without the hassle of carrying cash. For more information on VISA Reloadable Cards, visit [www.TinkerFCU.org](http://www.TinkerFCU.org).

# safety tips when traveling in bad weather

The National Highway Traffic Safety Administration offers these tips for driving in snow or on ice:

- Gently steer into a skid.
- Do not pump antilock brakes—stomp them. They pump automatically and allow you to maintain steering control. The system won't work if you pump. It's okay to pump non-antilock brakes.
- Do everything more slowly when driving on snow or ice, including accelerating, braking and turning.
- Turn off your cruise control. If your car slips, an activated cruise control system will cause it to accelerate and keep the wheels spinning.
- If your car stalls or gets stuck, stay with your vehicle. Put bright markers on the antenna or windows and shine the dome light. If you run your car, make sure the exhaust pipe is clear and run it just enough to stay warm.
- Keep a flashlight, jumper cables, blankets and other emergency items in the car.
- Never let your car idle in the garage, even with the door open.
- Make sure the windows of your car are clean, the windshield wipers work and the car is in good condition.

## 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. Here is one of many differences between the two types of financial institutions.

Credit unions have more shared branch service centers nationwide than banks, because of their cooperative nature. There are over 4,200 Credit Union Service Centers nationwide making it convenient for members to travel or relocate.

# debt elimination scams to avoid

Scam artists often target vulnerable people who are experiencing financial problems due to job loss, lower wages or higher prices on commodities. If you find yourself in a position where you are falling behind on payments, or your debt load is increasing, don't fall prey to criminals who create fake companies that offer to "clean up" your credit.

While there are legitimate credit counseling agencies that do advise people on how to improve their debt situation, beware of those who offer to erase information from your credit record for a hefty up-front fee. They can't do anything you couldn't do yourself by contacting any of the three major credit reporting agencies: Experian, Equifax and TransUnion. And, if the negative information on your record is accurate, no one can get it removed for at least seven years.

TFCU members can call us for advice or take advantage of confidential debt counseling at no cost to them by calling BALANCE toll-free at 1-888-456-2227. 



## Scholarship Winners Named

Congratulations to the winners of the 2011 Scholarship Contest sponsored by Specialized Investment Services and TFCU's SaveAbles Kids Club. The winners are pictured above with TFCU President/CEO, Michael D. Kloiber and Specialized Investment Services Senior Vice President, Brenda Peddycoart.

### Category A (ages 6 and under)

1st Place: Alex Doan (age 6)

Honorable Mention: Reagan Johnson (age 6)

### Category B (ages 7 to 11)

1st place: Tyler Zwink (age 10)

Honorable Mention: Riley Smith (age 11)

### Category C (ages 12 to 14)

1st Place: Justus Castillo (age 13)

Honorable Mention: Brianna McArthur (age 14)

### Category D (ages 15 to 18)

1st place: Jennifer Pham (age 18)

Honorable Mention: Nina Lopez (age 17). 


*Securities are offered through **RAYMOND JAMES FINANCIAL SERVICES, INC.**, member FINRA/SIPC, an independent broker/dealer, and are not insured by NCUA or any other 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 Raymond James Financial Services, Inc.*

# TFCU's Gift of Membership

As a TFCU member, you still have through the end of this year to share the gift of TFCU membership with your family and friends, and get a little cash in return. For every person you refer to TFCU who opens an account with us Nov. 1 through Dec. 31, 2011, you will get \$10 deposited into your savings account. The person you referred will also get \$10 deposited into their savings account.



























Your family members are automatically eligible to join TFCU, and we have numerous ways to qualify your friends for membership. So, tell everyone about TFCU and what we can offer them.

Use the referral coupon you received in the statement with this newsletter. If you make more than one referral, additional coupons are also available online and in the branches.

This is another way TFCU is saying thank you. 

*Referred friend/family member must return a coupon or fill one out when opening new account. Additional coupons available in TFCU branches during promotion. The \$10 gifts will be deposited into the referring member's and new member's Share (Savings) Account at account opening. May be reported as taxable income. All accounts subject to approval by TFCU and all membership qualification guidelines apply. Offer good 11/1/2011 – 12/31/2011. No limit to the number of referrals a member may make during the promotion. Accounts on which a TFCU employee or volunteer is listed as a Primary or Joint owner are not eligible to receive the \$10 referral; however, eligible individuals they refer may receive \$10.*

## locations, numbers & hours

-  **Ada**  
 1620 Lonnie Abbott 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**  
 8920 E. 61st Street, South  
**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](http://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](http://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