

money's for TFCU Members worth

Volume 4 January 2012



storm shelters save lives prepare for the storm

Last year was recorded as the fourth deadliest tornado year in U.S. history. Scenes of devastation in Oklahoma, Missouri and other parts of the country served as grim reminders of the destructive power in those whirling winds and spurred a rising interest in storm shelters.

Some builders began offering "safe rooms" in their new homes, and consumers have shown an increased interest in purchasing shelters for existing homes. While the Federal Emergency Management Agency (FEMA) has established certain rules for these shelters, the National Storm Shelter Association (NSSA) warns the field is largely unregulated.

If you are in the market for a storm shelter, look for a seal from NSSA. This

certifies that a shelter conforms to safety standards, says Ernst Kiesling, executive director for NSSA.

Now is the time to prepare for this year's storm season. Take advantage of TFCU's special storm shelter loan rate of 2.99% APR, with a maximum term of 60 months for storm shelters, both below-ground and above-ground types. Both types of shelters have pros and cons. Work with a reputable company to determine the best type for you.

TFCU offers 2.99% APR


Promotional rate effective 11/1/2011 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 the property owner on which the shelter is being installed. ▲

committee nominates three for volunteer positions

The Nominating and Elections Committee has nominated three candidates for TFCU's Board of Directors. Tiffany Broiles, Richard (Al) Rich and Gary Wall have been nominated for the Board of Directors.

TFCU members who were not nominated by the committee but would like to run for election may pursue nomination by petition. Petition packets are available now in TFCU branches. Petitions must be returned by end of business on February 2, 2012, complete with signatures from 500 TFCU primary 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. Signatures will be verified.

If there are no nominations by petition, the three candidates nominated by the Nominating and Elections Committee will be elected by acclamation at the Annual Shareholders' Meeting. If, on the day of the annual meeting, we have only one nominee for a position, there will be no nomination from the floor and no ballot.

The Annual Shareholders' Meeting will be held Saturday, April 7, 2012, at Rose State College Communications Center (Performing Arts Theater) in Midwest City. Registration will begin at 1:00 p.m., and the business meeting will begin at 3:00 p.m. Plan to come, visit with your volunteers and hear about the progress of your credit union during 2011. 

Following are brief biographies for the three candidates nominated by the Nominating and Elections Committee:

Board of Directors

Tiffany Broiles

Chief, Plan and Programs Branch, TAFB

Richard (Al) Rich

Retired Civil Service, TAFB

Gary Wall

Retired Civil Service, TAFB 


teaching kids about online safety

You can't escape social networking these days. If you have kids, chances are they are eager to join their friends in the world of social media.

Worrying about their safety is a natural reaction for many parents. If you are hoping social networks will go away, unfortunately, that isn't very realistic. You are better off working with your children so they don't hide their online activities from you. Here are a few suggestions to help them enjoy the world of social networking safely.

Talk about privacy. Have a serious discussion with your kids about guarding their personal information online. They should understand data like their full names, address, phone number, school and date of birth should be kept private. Emphasize that once something is posted online (a message or photo), it can't be removed entirely even if they deleted the information from their profile.

Choose a secure password. A password your child can easily remember may be simple for a hacker to guess. Come up with a password that includes a mix of letters, numbers, capitalization and symbols, so it is less vulnerable and encourage them not to share it.

Encourage children to talk to you. Tell your kids to let you know if someone online does anything to make them feel uncomfortable. Teach them about the risks of responding to people online, especially if the situation has become inappropriate in any way or makes them uncomfortable. If necessary, report the person to the site's administrator. 



planning your 2012 financial resolutions

Each new year brings the chance for a fresh start and the opportunity to improve your financial picture. As you make financial resolutions for 2012, looking back at what happened last year can help you make some positive changes this year.

Automate your retirement savings.

While the economy may be out of your hands, you can still look for ways to increase your retirement savings. First determine whether you are leaving any money on the table. If you participate in an employer sponsored retirement plan such as a 401(k) or a 403(b), contribute the maximum amount, particularly if

your employer matches some or all of your contributions.

Plan ahead for a cash crunch. If you've reined in your spending but are still burdened by debt (especially credit card debt), your lack of emergency savings may be partly to blame. For example, even if you pay much more than your monthly minimum credit card payment, you'll be caught in an endless cycle of debt unless you can avoid using your card for new expenses. Resolve to have at least three to six months of your living expenses set aside in a liquid account such as a savings or money market account so you have cash on hand to pay for unexpected expenses.

Review your investments. You can't control the market, but you can control your response to market volatility. Reviewing your portfolio periodically can help you stay on track.

Check your insurance coverage. It is important to review your property and casualty coverage to make sure you are adequately protected.

Update your estate plan. Your estate plan should be reviewed in light of the changes made last year to estate and gift tax laws. Certain life changes in employment, family circumstances, or even the valuation of your estate may affect your estate plan.

Specialized Investment Services can help you with your financial resolutions for the new year. Call (405) 737-0006 or 1-800-456-4828 ext. 2575 to speak to a financial advisor today. ▲

member discount file with TurboTax®

If you love the ease and convenience of filing your income tax return online, you can take advantage of TurboTax® Online and get a member discount.

The Tax Manager offers all TFCU members a lower rate on TurboTax® Online federal and state products and has over 100 tools to help you manage your tax needs.

To receive the discount, go to our website, www.TinkerFCU.org, and click on the TurboTax link on the right side of the main page. If you go directly to TurboTax, you won't receive the discount price.

Here are the member prices:

Free Edition (1040EZ & Simple Returns)

Free Federal, free e-file included
State additional \$23.75

Deluxe (maximize your deductions)

\$25.45 Federal (discounted from \$29.95)

Free e-file included
State additional \$31.40

Premier (investments & rental property)

\$42.45 Federal (discounted from \$49.95)

Free e-file included
State additional \$31.40

Home & Business (personal & business in one)

\$63.70 Federal (discounted from \$74.95)

Free e-file included
State additional \$31.40

Business (Corporations, Partnerships & LLC)

\$110.46 Federal (discounted from \$129.95)

Free e-file included
State additional \$49.95 ▲

*Securities are offered through **RAYMOND JAMES FINANCIAL SERVICES, INC.**, member FINRA/SIPC, an independent broker/dealer, and are not insured by NCUA, not federally insured, or insured by 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.*



budgeting for the new year


Want to take control of your finances, create a workable budget, and learn how to watch your spending?

TFCU committed to helping you realize your financial goals. We can help with Debt in Focus, a free anonymous online financial assessment tool.


After answering a few questions about your income and current debts, a simple financial analysis will provide a wealth of information – debt-to-income ratios, debt payment schedules, and suggested personal action strategies to help keep your finances moving forward.

In addition, if you enter your expenses, you can build a household budget that allows you to make the most of your money.

Simply go to www.TinkerFCU.org and click on the Financial Education and Empowerment link on the top right side of our website. Then click on the Debt in Focus link.

For questions please call our Member Service Center at (405) 732-0324 ext. 2255, or 1-800-456-4828 ext. 2255. 

locations, numbers & hours

-  **Ada**
 1620 Lonnie Abbott Blvd.
-  **Bethany**
6750 N.W. 39th
Crooked Oak
Crooked Oak High School
Campus open to Crooked Oak students, faculty and staff
Hours: 10:40 – 12:30 a.m.
-  **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
702 S. Main Avenue
Lobby & Drive-Thru Hours:
Monday – Thursday 9:00 - 5:00;
Friday 9:00 - 6:00
- 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

