

# money's for TFCU Members worth

Volume 4 February 2012



## protect your financial health avoid medical identity theft

Have you ever opened a bill from your medical provider and discovered a \$300 charge for an eye infection you never received treatment for? Is it an innocent mistake by the doctor's office, or is it medical identity theft?

Medical identity theft occurs when a dishonest person gets ahold of your health plan ID number or other medical information and uses it to receive treatment. There were more than 1.4 million victims of medical identity theft in 2010 and 2011.

You may not even know it happened until you start getting bills from doctors or collection agencies for services you didn't receive. Or you might make an insurance claim and be told you've reached your benefit limit, or apply for insurance and be denied because your records show a condition you don't have.

There is no surefire way to avoid such theft, but there are a number of ways to make it less likely, according to the FTC:

**Beware of strangers seeking**


**information.** That official-sounding person on the phone (or that official-looking letter or email) isn't necessarily legitimate. If you didn't initiate the contact, and you don't know the person asking the question, don't give out personal or medical information.

**Lock up medical and health**

**insurance information.** Medical or health insurance records should be kept

secure, whether in your file cabinet or in a file online. Beware of emails or websites asking for information like your Social Security number or your medical condition.

If a site's web address begins "https," the "s" is for "secure." Another good sign, look for a lock icon on the browser's status bar. Also remember, email is not secure.

Shred your health insurance forms, prescription and physician statements before you toss them. Tear up the labels on your prescription bottles, too. 



## fifth annual video scholarship contest

Debt, overspending and lack of financial education are quickly becoming the norm. The Fifth Annual Video Scholarship Contest explores that idea. All you have to do is be a student and create a 60-second video about how you spend your money and what it says about you. Upload your video to our contest page at [facebook.com/buckthenorm](https://facebook.com/buckthenorm) for a chance to win the grand prize of a \$2,000 scholarship and a MacBook.

You'll find complete contest rules and everything you need to put together a great video entry on Facebook or at [BuckTheNorm.com](https://BuckTheNorm.com), which is powered by TFCU. Here are the dates you need to keep in mind:

- February 20-29: Entry period
- February 29: Deadline for entries
- March 1-15: Voting
- March 16: Winners announced for 1st, 2nd and 3rd places, as well as Bucky's Choice Award

Start putting your video together now. Upload it to our Facebook page by midnight on February 29 and let your family and friends know when to vote. ▶

### tax payments through BillPay

Certain payees, such as tax entities, are not included in the BillPay options on Home Branch, because those payments cannot be guaranteed. Please do not schedule a tax payment through the Home Branch system. We would not want you to experience the inconvenience of the payment being rejected. ▶

## members get discount on 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 website includes over 100 valuable tools to help you manage your tax needs and offers all TFCU members a lower rate on TurboTax Online federal and state products. Start now and get an idea how big your refund will be. Finish at your convenience when you have your W2s and final tax information.

To receive the discount, go to our website, [www.TinkerFCU.org](https://www.TinkerFCU.org), and click on the TurboTax link located on the right side of the main page. If you go directly to TurboTax, you will not receive the discounted price.

#### **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 ▶



## 2011 tax season considerations

You don't want to pay more in taxes than you have to. That means taking advantage of every deduction and credit you are entitled to, and recognizing potential opportunities to save. It also means staying on top of deadlines and avoiding mistakes that could prove costly down the road.

**Due date.** The due date for 2011 federal income tax returns is April 17, 2012 (April 15 is a Sunday, and April 16 is Emancipation Day, a holiday in Washington, D.C.)


**There's still time to contribute to an IRA.** You generally have until the due date of your federal income tax return to make contributions to either a Roth IRA or a traditional IRA for the 2011 tax year. That means there is still time to set aside up to \$5,000 (\$6,000 if you're age

50 or older) in one of these retirement vehicles.

**Roth conversion regret?** Did you convert a traditional IRA to a Roth IRA in 2011, only to see the account drop in value as a result of ongoing market volatility? Wish you could go back in time so you wouldn't have to pay tax on the value of the IRA assets that were lost in the downturn? Turns out, you can. Consult a tax professional about recharacterizing your 2011 Roth conversion. Special rules allow individuals who file timely 2011 returns to recharacterize up until October 15, 2012.

**Expiring provisions.** 2011 will be your last chance to take advantage of a number of key provisions which have expired. These provisions include increased "bonus" depreciation and IRC Section 179 expense limits that drop significantly in 2012.

Additionally, 2011 will be the last year individuals who itemize deductions will be able to elect to deduct state and local general sales tax in lieu of state and local income tax. Also, both the above-the-line deduction for qualified higher education expenses and the above-the-line deductions for up to \$250 of out-of-pocket classroom expenses paid by education professional will not be available starting with the 2012 tax year.

Specialized Investment Services can help you with your financial plan and investment portfolio. Call (405) 737-0006 or 1-800-456-4828 ext. 2575. 

*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. For professional information concerning your specific situation, we also recommend you consult a tax advisor.*

## take advantage of shred days at a branch near you

TFCU will be hosting seven shred days in 2012, giving our members an opportunity to securely dispose of unneeded paperwork that has personal information, such as Social Security numbers, account numbers or other sensitive information.


"Dumpster diving" or sifting through trash cans to find this type of information is still one of

## keep your personal information safe from theft

the primary ways criminals obtain information to perpetrate identity theft and other fraudulent activity.

The time for each Shred Day event will be 9:00 a.m. to 11:30 a.m. at the following branches:

- April 21 at Enid
- May 19 at Midwest City
- June 16 at Northeast OKC
- July 21 at Tulsa
- August 18 at Moore
- September 15 at Northwest OKC
- October 20 at Edmond East

To ensure we can accommodate everyone on shred days, please limit the amount of paperwork you bring to three boxes (approximately 18 inches by 12 inches) per person. 



Access your accounts  
and more online!

home  
branch

User ID:

click to enter your password


## protecting your online accounts

With identity theft on the rise, protecting yourself from hackers can be more challenging than ever. TFCU wants your account information to be safe and secure. We suggest changing your User ID and password in Home Branch to something unique. Taking these few precautions can save you a lot of trouble and headache.

**Select a unique User ID.** We recommend not using your account number as your User ID. Pick something only you would know. It is best not to use names or words which could be easily guessed.

**Pick a strong password.** Don't use common words or significant dates in your life. Create a password that is a mix of capital and lowercase letters, numbers, and is a minimum of eight characters.

**Memorize your passwords.** Do not write them down. If you must to remember them, keep them in a locked file or drawer for protection.

**Use multiple passwords.** It is a good idea to use one password to access your TFCU online accounts and not use that password on any other accounts. This limits the amount of damage that can be done, if a password falls into the wrong hands. 

## 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

## 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.**

**TFCU**   
*Tinker Federal Credit Union*

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)



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