

money's for TFCU Members worth

Volume 4 March 2012



get your finances on track

balance track learning modules

TFCU is dedicated to helping you with your financial goals. You have access to a free, confidential financial education and counseling service that can help rework your money management plan, ensure your credit report is as good as it can be or develop a strategy to repay debt. BALANCE—a financial fitness program—is available to all TFCU members.

Contact BALANCE

To take advantage of BALANCE's general education or counseling services, call 1-888-456-2227, Monday through Thursday, 7:00 a.m.–10:00 p.m., Friday 7:00 a.m.–7:00 p.m., and Saturday 9:00 a.m.–7:00 p.m. (CST).

BalanceTrack

BalanceTrack, a series of online financial

learning modules, is also available to all members at no cost. Each of the learning modules has a quiz to test your knowledge of the subject.

To use the BalanceTrack learning modules, simply go to www.TinkerFCU.org and click on the Financial Education & Empowerment link at the upper right of TFCU's home page. You will be directed to the BalanceTrack site to choose from the list of 19 modules currently available.

Module topics include: *10 Steps to Financial Success*, *Credit Matters*, *The Psychology of Spending*, *Rebuilding After a Financial Crisis* and *Money Management*.

Several of these modules are designed to meet the financial education needs of young members and prepare them for a lifetime of financial independence. However, the information in the learning modules is valuable for everyone. ▲



TFCU delivers a valentine's surprise

Rene Smith (pictured above left with TFCU employee, Tasha Windisch), TFCU member since 1987, received a pleasant surprise on Valentine's Day—a check from TFCU reimbursing her January mortgage payment. She was one of 117 Give Back winners in January. Every month, TFCU randomly selects winners from the following categories to be reimbursed or have their direct deposit matched:

- Every day, three members using a MoneyPlus card for a purchase will be reimbursed up to \$100.
- Every month, 10 active Home Branch users will win a \$100 gift card.
- Every month, 10 BillPay users will be reimbursed up to \$500 for a bill paid online.
- Every month, one member using direct deposit will have their deposit matched up to \$2,000.
- Every month, one member with a loan payment will be reimbursed up to \$1,000.
- Every month, one member with a TFCU credit card will have their payment reimbursed up to \$1,000.
- Every month, one member with a mortgage through TFCU will have their payment reimbursed up to \$1,000.

So, keep using the TFCU services you love. You may be the next winner. Whether it's picking up the tab for lunch you purchased using your MoneyPlus card or doubling your payroll check, TFCU hopes our Give Back rewards brighten your day and put a little more money in your pocket. ▲

no nomination by petition

No nominations by petition were submitted this year for open volunteer positions on TFCU's Board of Directors. Therefore, the three candidates for open board positions nominated by the Nominating and Elections Committee will run unopposed, and there will be no need for an election.

The following candidates will be elected by acclamation at the 2012 TFCU Annual Shareholders' Meeting, to be held Saturday, April 7, 2012, at the Rose State College Performing Arts Theater in Midwest City. Registration begins at 1:00 p.m., entertainment at 2:00 p.m. and the business meeting at 3:00 p.m.

Board of Directors

Tiffany Broiles

Chief, Plan and Programs Branch, TAFB

Richard (Al) Rich

Retired Civil Service, TAFB

Gary Wall

Retired Civil Service, TAFB

We hope to see you at the Annual Shareholders' Meeting. Mark your calendars now and join us to visit with your TFCU volunteers and to hear about the soundness of your credit union. ▲

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. ▲

new contribution changes for retirement plans

In general, many of the limitations will change for 2012 because the increase in the cost-of-living index met the threshold that triggered their adjustments. However, other limitations remain unchanged.

- Employees can now contribute up to \$17,000, up from \$16,500 to 401(k), 403(b), most 457 plans, SAR-SEP plans and the federal government's Thrift Savings plan. The catch-up contribution limit for individuals age 50 or older remains \$5,500.

- The IRA contribution limit is still \$5,000, those 50 or older can contribute an additional \$1,000.

- The deduction for taxpayers contributing to a traditional IRA is phased out for singles and heads of household who are also covered by a workplace retirement plan and have modified adjusted gross incomes (MAGI) between \$58,000 and \$68,000.

- The range also changed for married couples filing jointly. If the spouse who makes the IRA contribution is covered by a workplace retirement plan, the income phase-out range for deductions is now \$92,000 to \$112,000.

- If you're not covered by an employer plan but your spouse is, and you file


jointly, you can fully deduct your IRA contribution if your MAGI is \$173,000 or less. The deduction is phased out if your income as a couple is between \$173,000 and \$183,000.

- Singles and heads of households can still fully deduct IRA contributions if their MAGI is \$58,000 or less, or those married filing a joint return with a MAGI of \$92,000 or less.

- For those filing single/head of household with a MAGI of \$110,000 or less, or if you're married filing a joint return and your MAGI is \$173,000 or less, you can contribute the full \$5,000 to a Roth IRA in 2012.

- For married couples filing jointly, the phase-out range for contributions to a Roth IRA is \$173,000 to \$183,000. For singles and heads of household, the income phase-out range is \$110,000 to \$125,000. For a married individual covered by a retirement plan at work, the phase-out range remains \$0 to \$10,000 when filing a separate return.

- The Saver's Credit limits for low and moderate income workers also went up. The AGI limit for the retirement savings contributions credit increased to \$57,500 for married couples filing jointly, \$43,125 for heads of household, and \$28,750 for married individual filing separately and for single.

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.*

plan to attend the miracle car show

and support CMN


TFCU's 12th Annual Miracle Car Show will be held Saturday, April 28, at the credit union's operations center located at 4140 W. I-40. The event starts at 9:00 a.m. and goes until 3:00 p.m. All proceeds from this popular event benefit Children's Miracle Network.

TFCU has hosted this show for twelve years. Each year there have been more outstanding entries of

all money raised in Oklahoma stays in Oklahoma to help local children

classic and custom vehicles. This is the second year for the Sport Compacts category. Attendees will also enjoy various craft and food booths throughout the day. There is no admission fee for the public.

For more information, pre-registration forms or craft show applications, contact Starla Hale at (405) 319-2218 or go to www.TinkerFCU.org.

The Miracle Car Show is just one of the ways TFCU raises money for Children's Miracle Network. Throughout April, each branch and department holds activities to raise funds. 

call TFCU before taking a spring break trip

For your protection, TFCU has systems that constantly monitor your debit card and credit card for fraud. Among other things, these systems look to see if your card is suddenly being used in a different state or country than is normal for you. So, if you're hitting the road this spring break, or even taking a little weekend trip to get away, be sure to give us a call in advance so we can make sure you have uninterrupted access to all of your TFCU financial services. Please call our Card Center at (405) 732-0324 ext. 2273, or 1-800-456-4828 ext. 2273.

Let us take the stress out of traveling by monitoring your accounts, so you can enjoy a worry-free vacation. ▲

beneficiary designation reminder

Now is a good time to check all of your TFCU accounts for accuracy on beneficiary designations. It is important to assign a beneficiary on all accounts, especially where there is not currently a designation and there is no joint account owner. Members can also use this opportunity to update any beneficiary information or make changes. For questions regarding assigning a beneficiary to your account or updating your beneficiary information, 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
Tulsa Downtown
702 S. Main Avenue
Lobby & Drive-Thru Hours
Monday - Thursday 9:00 - 5:00
Friday 9:00 - 6:00
Closed Saturday
- 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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