

money's worth

for TFCU Members

Volume 4 April 2012

avoid identity theft shred old documents

Has tax season made you realize how many documents you have around the house? Now is a great time to get a handle on the clutter and help avoid identity theft in the process.


Here are a few documents you should shred now:

- **Old tax returns.** You should save them for at least three years in case you get audited. However, you are in the clear after that.
- **Statements from financial institutions.** Anything with an account number on it should be shredded. Consider switching to online statements, eliminating the need to shred old paper statements.
- **Credit card offers.** If you aren't going to take advantage of the offer,

you should destroy them.

- **Old photo IDs.** While someone isn't going to steal your identity based on your college photo ID, it could be used for information as part of a larger scheme.
- **Credit card convenience checks.** These checks are offered to cardholders allowing them to borrow against their line of credit for cash. You wouldn't want one of these checks to fall into the wrong hands.

- **Canceled checks.** Even voided or canceled checks have your account and routing numbers listed, in addition to your address and phone number.
- **Canceled credit cards.** Sometimes it is necessary to cancel a credit or debit card. It is recommended that the old cards be shredded.

If you don't have a cross-cut shredder, join us for one of our Shred Days this year. For more information visit www.TinkerFCU.org. 



TFCU's 12th annual miracle car show

Tinker Federal Credit Union will host its 12th annual Miracle Car Show Saturday, April 28, to benefit Children's Miracle Network. The day's events, which take place at TFCU's corporate offices, 4140 W. I-40 (just east of I-40 and Meridian) from 9 a.m. to 3 p.m., include activities for all ages.

Admission is free to the public. Registration to show a car is from 8 a.m. to 11 a.m. There is a \$25 pre-registration fee, or a \$30 registration fee the day of the show. Each year, there have been more outstanding entries of classic and custom vehicles. This is the second year for the Sport Compacts category. Attendees will also enjoy various craft and food booths, door prizes, music and a 50/50 raffle throughout the day.

Children's Miracle Network funds children's medical research and works to enhance children's lives in Oklahoma. All of the money raised stays in Oklahoma and benefits Children's Hospital Foundation. Children's Miracle Network has been one of TFCU's corporate charities for the past 16 years.

For more information, or for pre-registration forms, call Starla Hale at (405) 319-2218, or visit www.TinkerFCU.org. ▲

protect yourself from identity theft with ProtectMyID

TFCU has a partnership with Experian®—a world leader in protecting personal information. TFCU members are being offered a special discount on Experian's premier identity theft product, ProtectMyID™. ProtectMyID offers many benefits to keep your information safe.

- Daily monitoring of your Experian®, Equifax® and TransUnion® credit reports for key changes.
- Email alerts if a new loan or credit card is opened in your name.
- Internet surveillance for use of your Social Security, debit or credit card numbers on suspicious websites.
- One-on-one assistance from an Identity Theft Resolution Agent.

ProtectMyID also provides \$1 million Identity Theft Insurance coverage with zero deductible and personal resolution agents, should your identity become compromised.*

TFCU members can have added peace of mind for only \$11 per month, a 15 percent savings. For more information or to sign up, visit www.TinkerFCU.org or call ProtectMyID at 1-877-279-6438. ▲

**Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of Chartis Inc. Please refer to the actual policies for complete terms, conditions, and exclusions of coverage.*



thinking about early retirement?


Retiring early means less earnings and accumulated savings. According to a National Vital Statistics Report, people today can expect to live more than 30 years longer than they did a century ago.

Not only will you need your retirement savings to last longer, but inflation will have more time to eat away at your purchasing power. If inflation is 3 percent a year—its historical average since 1914—it will cut the purchasing power of a fixed annual income in half in roughly 23 years. Factoring inflation into the retirement income equation, you'll probably need your retirement income to increase each year just to cover the same expenses. Be sure to take this into account when considering how long you expect (or can afford) to be in retirement.

There are other considerations as well. For example, if you expect to receive pension payments, early retirement may adversely affect them. Why? Because the greatest accrual of benefits generally occurs during your final years of employment, when your earning power is presumably highest. Early retirement could reduce your monthly benefits. It will affect your Social Security benefits, too.

Also, don't forget if you hope to retire before you turn 59½ and plan to start using your 401(k) or IRA savings right away, you'll generally pay a 10 percent early withdrawal penalty, plus any regular income tax due (with some exceptions).

Finally, you are not eligible for Medicare until you turn 65. Unless you will be eligible for retiree health benefits through your employer, you will need to calculate the cost of paying for insurance or health care out-of-pocket.

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 the 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 possible loss of principal. Tinker Federal Credit Union and Specialized Investment Services are independent of Raymond James Financial Services, Inc.

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 4,200 credit unions across the U.S. where you can easily complete many transactions including:

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

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

Beginning April 2, six Oklahoma Service Centers will be open for business two hours earlier during the week.

The new, extended hours are Monday – Friday, 7:00 a.m. to 7:00 p.m. Weekend hours will remain the same.


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



give back for kids is here


Being a member of the SaveAbles Kids Club is a fun way to save money and get cool, free stuff. And right now, SaveAbles members can get even more through Give Back for Kids!

Every month, five kids with a SaveAbles account will have one deposit matched up to \$100. Who knew multiplication could be so much fun?

It's all part of our member Give Back at TFCU. 

cash back at retailers

There may be times when you need a little cash but don't have time to go by the ATM after purchasing groceries at the nearest supermarket. At those times, you can get cash back at participating merchants when you use your MoneyPlus™ Visa Check Card and process it as a 'debit' transaction, rather than a 'credit' transaction.

If you push the debit button, you will be asked to key in your PIN. That is the same PIN you use at ATMs to get cash. Simply key in the 4-digit number, and let the cashier know how much extra cash you want. The maximum amount allowed is at the discretion of the merchants. 

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

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



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