

# money's for TFCU Members worth

Volume 4 May 2012

If your wedding day is right around the corner, your finances probably aren't on the forefront of your mind. Did you know your credit can be affected by your fiancé's credit history and spending habits?

Here are a few things to consider. Sit down with your fiancé, and talk about your debts and expectations before walking down the aisle.

- **Matrimony doesn't wed your scores.** Saying "I do" doesn't combine your credit scores. Keep in mind, if you open a joint credit card that activity will be shared on both of your reports. So, if one partner misses a payment, both of your individual scores will take a hit.
- **Joint debt can lower your score.** If both your name and your partner's are

## 'til debt do us part discuss your credit before the big day

on a car loan, mortgage or credit card account, a lender will come after both of you if payments are not being made, regardless of who is responsible for making payments.

- **You need income to get credit in your own name.** If you plan to leave the workforce after you wed, keep at least one credit account solely in your name in order to maintain your own credit history.
- **You can boost your partner's poor score.** If a partner has poor or no credit,

the one with the good credit has a few options. Making them a joint account holder or authorized user on one of your credit cards could boost their score.

- **You can't average away your partner's poor score.** If you and your fiancé apply for joint credit, generally the person with the lower score dictates the rate and terms you receive. Lenders may consider both scores when making a lending decision, but they probably will not average them together. ▲



## amusement park tickets now available

Planning a weekend getaway? Let TFCU help. Tickets for Six Flags Over Texas, Silver Dollar City, Frontier City and White Water Bay are now available for purchase at TFCU branches.


### **Six Flags Over Texas (Arlington)**

The park opened March 3 for weekends, and starting May 16, it will be open every day. Adult and children's tickets are \$34.48. Children two years old and under are admitted for free. For full operating schedule and park hours, visit [www.sixflags.com](http://www.sixflags.com) or call (817) 530-6000.

### **Silver Dollar City (Branson)**

Adult tickets are \$52 each and children's tickets (ages 4-11) cost \$42 each. Visit the park after 3 p.m. with your one-day pass, and get free access to the park the following day of operation. For operating schedule, visit [www.silverdollarcity.com](http://www.silverdollarcity.com).


### **Frontier City and White Water Bay**

Frontier City opened April 14, and White Water Bay opens May 19. One-day tickets are good for admission into either park and cost \$20.00. Double park season passes are \$72.52. 

## going on vacation?

The summer travel season is upon us. When traveling out of the state or country with your TFCU credit card or MoneyPlus card, please ask the TFCU Card Center (405-319-2273 or 1-800-456-4828 ext. 2273) to make a note of your cell phone number and the dates and places you will be traveling.


For your protection, TFCU systems monitor your debit and credit cards for fraud. If the system identifies transactions that seem different from your normal activity, we will contact you by phone for verification.

Let TFCU take some of the stress out of traveling by monitoring your accounts. 

## shred days

TFCU will host seven free shred days for our members this year. This helps members safely dispose of sensitive documents, such as old bills, credit union statements and other documents with personal identifying information.


Two upcoming shred days will be held Saturday, May 19 at the Midwest City branch, 6501 Tinker Diagonal and June 16 at the Northeast Oklahoma City branch, 1177 N.E. 23rd Street. Hours are from 9:00 a.m. to 11:30 a.m. Please limit the amount of paperwork you bring to no more than three boxes (approximately 18 inches by 12 inches) per member.

For our full shred day schedule, visit [www.TinkerFCU.org](http://www.TinkerFCU.org) for more information. Minimize your chances of becoming a victim of identity theft by taking advantage of this opportunity to safely dispose of old personal papers. 

## rental insurance

According to a survey sponsored by the Independent Insurance Agents & Brokers of America (IIBA), almost two-thirds of the 81 million people living in rental units do not have rental insurance.

Rental insurance safeguards your possessions in the event of loss or damage, even if they are lost or damaged at a location outside your rented premises, and provides liability coverage in the event someone is injured or suffers a loss while on your rented premises. You will not be covered under your landlord's insurance policy.

According to the IIBA, the average cost of renter's insurance is \$144 a year, or \$12 a month. So, unless you can afford to replace everything you own, check into purchasing rental insurance today. 



# TFCU FINANCIAL ADVISORS

## New Name . . . Same Great Service from the People You Know and Trust

To better reflect what they do and their affiliation with Tinker Federal Credit Union, Specialized Investment Services has formally changed their company name to TFCU Financial Advisors. As this newsletter was going to print, the name was in the process of being filed with the Secretary of State, and we expect the name change to be complete by the time you receive this issue of *Money's Worth*.

The change is in name only. You will still be served by the same advisors you have trusted over the years to help you achieve your financial goals at whatever life stage you are currently enjoying. Whether you are a young adult just out of college, a new parent wanting to plan for your family's future or one of the millions of Baby Boomers contemplating (or enjoying) retirement, TFCU Financial Advisors can help you make the most of your resources.

The team at TFCU Financial Advisors still works through Raymond James Financial Services, Inc. to provide you with investment options beyond what your credit union provides. In addition to a full range of investment services, they also offer a variety of insurance products, asset management services and financial education workshops.

If you are not currently enjoying the personal, yet professional, service TFCU Financial Advisors offers our members, call (405) 737-0006 or 1-800-456-4828, ext. 2575, to set up your free initial visit. ▲

**Located at 6501 Tinker Diagonal in Midwest City  
(second floor at TFCU branch)**

*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 TFCU Financial Advisors are independent of Raymond James Financial Services, Inc.*

applying online for  
**tfcu**  
**accounts**  
has never been easier

Opening additional accounts, share certificates and applying for membership and loans at TFCU has never been easier. You can access these applications anytime, day or night, at [www.TinkerFCU.org](http://www.TinkerFCU.org). You can fund new accounts in Home Branch, by calling TFCU, or at any of our 25 full-service branches.

**We offer products  
and services to  
meet all your  
financial needs.**

Account types and current rates are available throughout our website and can be accessed from within the application. The following types of accounts can be opened online:

- Membership
- Checking Accounts
- Savings Accounts
- Money Market Accounts
- Share Certificates
- Loans
- Credit cards

For more information, visit [www.TinkerFCU.org](http://www.TinkerFCU.org), or contact our Member Service Center at (405) 732-0324 ext. 2255, or 1-800-456-4828 ext. 2255. ▲

## fraud alert

### common scams

Scam artists are becoming more creative in the techniques they use. Here are a few common pitches to watch out for.

**“Just wire the money.”** According to the National Consumer League, wire transfers are a common way for con artists to steal cash from victims. There is no way to stop payment or recover the money.

**“Cash this check.”** Scammers often win trust by sending their targets what looks like a real check. They may ask you to cash it and return all or a portion of the funds to them to cover fees or an overpayment.


**“I’m contacting you from [insert foreign country].”** Scam artists like to operate outside of the United States, where it is harder to be prosecuted.

**“You are guaranteed a 10% return every month.”** The stock market’s long-term average return is 10% per year. Any deal that guarantees this is a scam.

























**“Don’t tell anyone about this opportunity.”** A con artist will discourage you from sharing opportunities with anyone who would talk you out of it.






**“Only a few lucky investors can get in, so you must act right away.”** Many scammers like to give the impression the deal has a deadline. Resist the pressure and research all information before making any major investing decisions.

When it comes to scams, use your best judgement. If something doesn’t feel right or it sounds too good to be true, it probably is.

If you have concerns, contact the Oklahoma Securities Commission at (405) 280-7700. 

## 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](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