

money's for TFCU Members worth

Volume 5 June 2012

With all the methods thieves have at their disposal, be aware and cautious when using your ATM or debit card, and keep your money out of the hands of fraudsters.

According to BALANCE, one popular method thieves are turning to involves skimmers. Skimmers are card-reading devices fraudulently attached to the card slots of legitimate ATMs. These unnoticeable devices allow the ATM to operate normally while permitting thieves to steal account information. Skimmers read your card information, and a hidden camera or keyboard overlay device captures your PIN. Criminals can then use your information for fraudulent transactions.

TFCU checks our credit union owned ATMs regularly for tampering, but these

ATM fraud keep your accounts safe

are steps you can take to keep your accounts safe from fraud:

- Before inserting your card, wiggle the card slot. If it moves, there may be a skimmer on it. Alert your financial institution immediately.
- Avoid using ATMs in remote or strange locations.
- Use the same ATM during daytime hours for all your transactions. You are more likely to notice if the machine has

been tampered with.

- Be aware of your surroundings, and look over your shoulder before entering your PIN number.
- Check your accounts often for fraudulent activity. Notify TFCU immediately if you see anything suspicious.
- Take precautions when using a drive-up ATM. Pull up close, keep your car running and lock car doors. ▲



register to win gas for a year get going with TFCU

Remember road trips? The wind in your hair, freedom of the open road, complete lack of plans — you could just fill up the tank and Get Going!

You can Get Going this summer with a low-rate auto loan from TFCU. Trucks, boats, motorcycles and jet skis are welcome, too — new or used, and we even refinance.

And, we're giving away gas for a year! That's a lot of sunsets to drive off into. Register now through July 31, 2012 for your chance to win. You can register at any of TFCU's 25 branches and at GetGoingLoans.com.

For official contest rules and to learn more about TFCU's low-rate loans, visit GetGoingLoans.com.

TFCU book club is here

The new TFCU Book Club is a simple way to read reviews on books that deal with a variety of financial topics. You can read the reviews, written by TFCU employees, by visiting www.TFCUBookClub.com. You can join the club, and each time we create a new book review, you will get a notice sent to you by email. We won't bother you with offers, ads or anything else.

natural disaster financial tools

Few things can be as devastating to members' lives as a natural disaster. Wildfires, hurricanes, floods, and most recently, tornadoes have impacted members around the country. BALANCE has put together an online Natural Disaster Financial Toolkit to help TFCU members overcome the difficult financial challenges that can arise as a result of a disaster, as well as be prepared for future catastrophes. Visit www.TinkerFCU.org for more information.

the credit union difference

Have you ever wondered what the difference is between a credit union and a bank? Many people don't realize there is a difference between the two. Here are a few of the primary differences between the two types of financial institutions.

- Credit unions are not-for-profit cooperatives owned by their members and every member has equal ownership. Banks are for-profit, generally family-owned or publicly traded stockholder-owned companies.
- Credit unions are run by unpaid volunteer boards and committees. Members elect, rather than hire, the Board of Directors and the Board represents credit union members in making decisions and upholding policies. Members of a bank Board of Directors receive compensation for their positions.



give back reward just in time for tuition

Ruth Pruitt (pictured above right with husband, Tracy and TFCU employee, Lisa Graves) didn't know what to expect when she saw TFCU calling her at home recently. When she was told her family's April mortgage payment had been randomly selected for reimbursement as part of the credit union's Give Back program, she was ecstatic.

After expressing her excitement with some unashamed celebratory exclamations, she said, "I don't care! I've seen information about this program on the website and always thought 'I wish that would happen to us.' Now that it has, I'm thrilled!"

Winning this extra money couldn't have come at a better time for the Pruitt family, she said. "We just made a payment for our son's summer tuition, and this will just about cover the cost!"

At TFCU, that's what we like to hear, because we're all about helping our members achieve their goals and realize their dreams. Our Give Back program is just one more way we help our members keep more of their hard-earned money for things that are important to them.

As a TFCU member, you can be a Give Back winner, too. Simply by using the TFCU products and services you love, you become eligible for rewards in these categories:

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

help TFCU win readers' choice for best credit union

During May and June, *The Oklahoman* holds its annual Readers' Choice competition, asking its readers to vote for their top pick in numerous categories, including Best Credit Union. Last year TFCU was voted Best Credit Union.

Initial voting to select the top five in each category has already taken

**If you believe TFCU
is the best credit
union, you can
show it by voting.**

place. If TFCU is included in the top five, you can vote TFCU for Best Credit Union. Voting will be June 10 – 17.

Ballots will be available in the June 10 issue of the *Sunday Oklahoman*. You can also vote for TFCU online at NewsOK.com/readerschoice/vote. You can vote once per day through June 17. The winners will be announced on Sunday, July 29 in a special section of the paper and on NewsOK.com. Thank you for your continued support. ▶




TFCU volunteer wins award
































TFCU congratulates Sheila Jones, a member of our Board of Directors, for being awarded the Distinguished Service Award from the Credit Union Association of Oklahoma (CUAOK).

Jones, pictured above in the middle, with TFCU President/CEO, Michael D. Kloiber, and CUAOK President/CEO, Gary Jones, has been a member of the TFCU Board for 23 years.

"Sheila is the senior tenured member of our Board," said Michael D. Kloiber, TFCU President/CEO. "She adds the much needed expertise to ensure our volunteers have a seasoned mentor. She has always been there when we needed her, and her personal guidance and counsel have been invaluable."

Her lengthy tenure has built a resonating credit union knowledge she continually uses to support the industry. She has fought for the best interest of our members, one of the many things which makes credit unions different. 

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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