

# money's for TFCU Members worth

Volume 5 July 2012



## restore and maintain financial harmony


Money. It's one of the top three causes of conflict in relationships. It's a subject that can drive a debilitating wedge between two people who, otherwise, are perfectly in tune with each other. To keep the peace in your relationship, follow the three Cs of financial harmony, provided by BALANCE—a financial fitness program available to members at no cost to you. Simply call 1-888-456-2227 for more tips.

**Communicate:** Start by talking about your individual money styles. What do you like about the other person's attitude toward money? What parts of your partner's money personality don't you like? You might tell an overspender you like his spontaneity and generosity, but you fear he will neglect important

financial goals unless he sticks to a budget.

**Compromise:** Having expressed your concerns about current behavior, discuss the facts surrounding the situation. What are each partner's goals? Start moving toward the middle, with each person making certain concessions that bring the team closer together.

**Commit:** In the interest of saving an otherwise good relationship, you may

have to change the way you have been doing things. Change is not easy—it takes commitment. You may even want to separate finances completely. If there are good reasons to keep some of your money together, make arrangements that require both partners' approval before money is withdrawn or keep the balances low enough that one person's indiscretion won't damage your overall financial health or the health of your relationship. 



## enhancing our community with hand2hand TFCU's volunteer initiative

TFCU gave back to the community during a week-long volunteer campaign named hand2hand. 160 employees donated time to local non-profit organizations throughout the state during the week of May 14.

"Our goal this year was to add various activities to hand2hand so everyone would have an opportunity to volunteer," Jessica Kieffer, hand2hand coordinator, said. "We added activities that could be completed in the branch, in groups or at home. We had a huge success with this minor change, especially with the diaper drive benefiting the Center for Children and Families."

Friends and family of TFCU employees also had the opportunity to volunteer by spending a day repairing and cleaning a house in an underserved area of Oklahoma City with Central Oklahoma Habitat for Humanity.

Other area non-profits receiving hand2hand support were the Regional Food Bank of Oklahoma, The Children's Center, Daily Living Center, City Rescue Mission, Oklahoma City Salvation Army Distribution Center, The Center for Children and Families, Ronald McDonald House, Infant Crisis Center, YWCA, American Heart Association, Central Oklahoma Humane Society, Positive Tomorrows, Boys and Girls Club of Oklahoma County, Second Chance Animal Sanctuary, PAWS Animal Shelter in Ada, and Horizon Animal Heroes in Tulsa. ▲

### get a deal on a TFCU repo

Stop by TFCU's repo lot, located behind the Midwest City West branch. For more information, call (405) 732-0324 ext. 2886 or 1-800-456-4828 ext. 2886, or visit our website at [www.TinkerFCU.org](http://www.TinkerFCU.org). The TFCU repo lot is open Monday - Friday 1-5 p.m. and Saturday 9 a.m. until noon. ▲

## get going with TFCU

Remember roadtrips? 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 personal watercraft are welcome, too—new or used.

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](http://GetGoingLoans.com).

For official contest rules and to learn more about TFCU's low-rate loans, visit [GetGoingLoans.com](http://GetGoingLoans.com). ▲

## MoneyPlus™ Card offers convenience

Using your TFCU MoneyPlus™ Card is more convenient than writing a check and safer than carrying cash. When you use your card, it means personal information like your address, phone number and driver's license number stay confidential.

MoneyPlus is accepted at over 11 million merchants worldwide and purchases are automatically deducted from your checking account. You can also use your card as an ATM card at all TFCU ATM locations and over 1,200 TransFund ATMs.

There is no monthly or annual fee and no charge from TFCU for making deposits, withdrawals or transfers. ▲

# students can enter to win a break

TFCU will award a grand prize \$2,000 travel voucher to one college student and a \$500 travel voucher to one college student at each of our partner schools during our 2012 Win Your Break promotion.

From August 1 through September 15, 2012, any college student 18 and over can register online at [www.BuckTheNorm.com](http://www.BuckTheNorm.com).

Winners will be selected from the following schools that make

## TFCU will award 17 winners with a travel voucher.

TFCU membership available to their students: East Central University, Langston University (OKC Campus), Metro Technology Center, Oklahoma City Community College, Oklahoma Christian University, Oklahoma City University, Oklahoma State University, Oklahoma State University – OKC, Rose State College, Seminole State College, Southern Nazarene University, St. Gregory's University, University of Central Oklahoma and Wes Watkins Technology Center and all other schools.

Proof of enrollment is required for eligibility. ▶



## win \$500 scholarship contest begins

August 1, 2012

Kids, we've got a great way for you to have some fun and, maybe, win money for your college tuition. Enter the 2012 Scholarship Contest by creating a picture of what you want to be when you grow up. Older students will also complete a short essay. TFCU Financial Advisors will award one creative member a \$500 scholarship in each of four age categories, and TFCU will give a \$250 honorable mention in each. This contest is for TFCU members only.

Entering is easy. Simply download an

entry form at [www.TinkerFCU.org](http://www.TinkerFCU.org) or pick one up at a TFCU branch August 1 through September 30. Follow the instructions, and turn the entry in by the end of business on September 30. We'll have winners in each of these four age categories:

- ages 6 and under (as of January 1, 2012)
- ages 7 to 11 (as of January 1, 2012)
- ages 12 to 14 (as of January 1, 2012)
- ages 15 to 18 (as of January 1, 2012)

Kids who have a SaveAbles account will receive the entry form with their Summer 2012 *The SaveAbles* newsletter.

You can find complete details on the back of the entry form. ▶

*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.*



## simple steps to reduce summer utility bills

We all want to save money. Especially during the summer months when large utility bills can arrive in the mail. Here are a few cost saving tips that will help keep money in your pocket but won't sacrifice your comfort.


**Use fans.** Overhead fans can keep cool air circulating and lighten the load of the air conditioning unit.

**Seal up leaks.** Cool air escapes through leaks in windows and doors. If you spot problem areas, seal them with foam or caulking.


























**Add insulation.** If you live in an older home, consider adding insulation to your attic. Some insulation is eligible for federal tax credits.




**Regularly inspect your air conditioner.** Making sure your system is fully charged and leak-free will ensure it operates as efficiently as possible.

Changing air filters can also help.

**Close blinds, doors and vents.** Closing the blinds when you're not home can keep the sun from heating up rooms. If you won't be using a room, close off the vents and shut the door. 

## 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  
**TFCU Financial Advisors**  
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