

# money's for TFCU Members worth

Volume 5 August 2012

With identity theft on the rise, protecting yourself from hackers can be more challenging than ever. TFCU wants your account information to be safe and secure. If you haven't already, we suggest you change your User ID and password in Home Branch to something unique. Taking these few precautions can save you a lot of trouble and headache.

**Select a unique User ID.** We recommend not using your account number as your User ID. Pick something only you would know. It is best not to use names or words which could be easily guessed.

**Pick a strong password.** Don't use common words or significant dates in your life. Create a password that is a

## keep your information safe protecting your money

mix of capital and lowercase letters, numbers, and is a minimum of eight characters.

**Memorize your passwords.** Do not write them down. If you must to remember them, keep them in a locked file or drawer for protection.

**Use multiple passwords.** It is a good idea to use one password to access your

TFCU online accounts and not use that password on any other accounts. This limits the amount of damage that can be done if a password falls into the wrong hands.

With the convenience of Home Branch, you can change your User ID and password yourself 24 hours a day, 7 days a week. ▲

**ENTER TO WIN YOUR BREAK**

**GRAND PRIZE:**  
**\$2,000**

**TRAVEL VOUCHER FOR YOUR COLLEGE BREAK!**  
**PLUS: ONE STUDENT from each TFCU partner school wins a \$500 voucher!**

**ENTER TO WIN at**  
**BUCK the norm .com**  
or scan this code with your phone!

To enter, and for complete details, visit [www.BuckTheNorm.com](http://www.BuckTheNorm.com).  
Enter now through September 15, 2012.

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**TFCU**  
Tinker Federal Credit Union

## TFCU member appreciation day

As a “thank you” to our members, we invite you to Frontier City for TFCU Member Appreciation Day. Join us Sunday, September 9, from noon to 8:00 p.m. The park will be closed to the public and only members with a pre-purchased Member Appreciation Day ticket will be admitted. Stop by any of our branches, except TAFB branches, August 15-29 to purchase a \$9 ticket to this event (while supplies last). Tickets are non-refundable and children age 2 and under will be admitted free. There is a limit of six (6) tickets per primary member account. Members will also receive one parking voucher per six tickets. For more information, visit [TinkerFCU.org](http://TinkerFCU.org) or call (405) 319-2077 or 1-800-456-4828 ext. 2077. We look forward to seeing our members for an afternoon of rides, fun and excitement! 🏞️

## beneficiary designation reminder

Don't forget to check all of your TFCU accounts for accurate 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, call our Member Service Center at (405) 732-0324 ext. 2255, or 1-800-456-4828 ext. 2255. 🏡

## take advantage of shred days

TFCU will host two upcoming shred days for our members. One will be held on Saturday, August 18, at the Moore branch, 400 S.W. 6th Street, and September 15 at the Northwest Oklahoma City branch, 4626 N.W. 39th. 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.

For questions please call our Member Service Center at (405) 732-0324 ext. 2255, or 1-800-456-4828 ext. 2255. 🏡



## Protecting Your Financial Assets

When it comes to protecting your estate, wouldn't you like to have one less thing to worry about? With long-term care protection as part of your financial plan, you can.


Like most people, some of your biggest concerns may include providing for your family, assuring adequate retirement income and preserving your estate for the future. You have worked hard to make sure those things are taken care of. But, have you contemplated what would happen to your family and your assets if you were to require long-term care due to a prolonged illness or disability?

Unfortunately, without long-term care protection, such expenses can drain and sometimes even deplete a person's entire estate.

Consider these facts:

- The cost of nursing home care for one person can be over \$100,000 a year.
- Medicare pays for less than 2 percent of all long-term care cases, including nursing home care, assisted living and custodial care for a maximum of only 100 days.
- Medicaid pays for long-term care only after an individual has spent his or her entire estate, qualifies as impoverished and is admitted into a nursing home that accepts Medicaid.

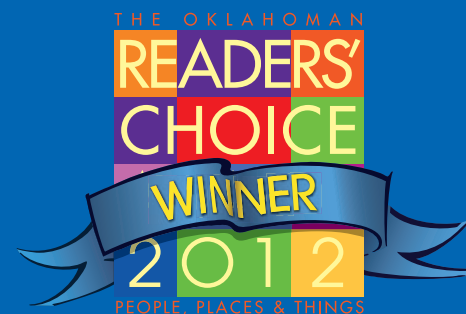
Source: The Health Insurance Association of America


Give yourself one less thing to worry about by taking steps to safeguard your hard-earned independence and future. Call TFCU Financial Advisors at (405) 737-0006 to learn more about making long-term care protection part of your comprehensive financial plan. 

*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.*

## TFCU wins 2012 readers' choice awards

During May and June, *The Oklahoman* held its 19th annual Readers' Choice competition. They published a comprehensive survey covering numerous categories of services provided in the Oklahoma City area. Readers submitted their responses to the survey by filling out paper ballots and voting online.



With your help, TFCU was voted "Best Credit Union" and "Best Mortgage Lender" in the 2012 Readers' Choice Awards. Thank you for making your vote count. The winners were announced on Sunday, July 29, in a special section of the *Sunday Oklahoman* and on NewsOK.com. Thank you for your support. The measure of our worth is only as great as the respect of our members. 



## give back for kids

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. Six-year-old Madison Shatwell, (pictured above at left with Yukon branch employee, Deanna Sparks) was one of the many winners who had their deposit matched.

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

## VISA reloadable cards

Send your kids back to school with a VISA Reloadable Card. Reloadable Cards offer the flexibility of cash, and the security of a debit card.

As a TFCU member, you can purchase a VISA Reloadable Card and load any amount between \$20 and \$3,000 from your TFCU account to the card. VISA Reloadable Cards can be used for purchases at most merchants where VISA debit is accepted.

Visit any TFCU branch for questions or to purchase a VISA Reloadable Card. ▲

## 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)

- 🕒 **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



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