

money's for TFCU Members worth

Volume 5 September 2012



gasoline for a year “get going” winner named

One lucky TFCU member won't have to suffer an empty wallet every time he fills up the gas tank this year. That's because he is the 2012 Get Going winner—a feat that landed him over \$2,000 worth of gas.

Stuart Haury was thrilled to learn he was the big winner of this year's Get Going contest. After an estimated 30,000 entries were received during the promotion's two-month run, Haury's name was drawn for the grand prize of gas for a year.

Haury entered the drawing almost every day and admitted to being a little self-conscious about visiting a branch each day to do so. “I felt kind of silly, like ‘there he is again, filling out a form,’” Haury said. “I’m glad my persistence paid off.”

One thing Haury likes to do when he's not working in the Air Sustainment Center on Tinker Air Force Base is travel — particularly to Branson, Missouri. Now that he's got some extra gas money, he said a road trip will probably be in his near future.

Kacie Mach, TFCU business development representative, and Karl Wasserleben, TFCU branch manager, met with Haury at the C-1 branch on Tinker Air Force

Base, and learned that Haury has been a member for more than 20 years. As a member, Haury has taken advantage of several TFCU services, including auto loans and online services. He has been impressed with the experiences he has had since being a member.

“The people are friendly and efficient, and you're easy to deal with,” he said. “You get a quick answer on loans and questions.” ▲



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\$250 home improvement gift card*



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*Introductory rate offer of 1.99% Annual Percentage Rate (APR) is available to members who apply for a HELOC with TFCU from September 1, 2012, through November 30, 2012. Introductory rate is applicable for 12 months from the day of loan closing. After the 12-month introductory rate period, the rate will convert to a variable rate. The maximum APR that can apply is 18.00% or the maximum permitted by law, whichever is less. The APR is subject to change monthly and will vary based on each member's credit history, term and LTV. Rather than the introductory rate of 1.99% APR, members have the alternative option of choosing a \$250 home improvement gift card for a HELOC, or they can receive the gift card for a closed-end home equity loan through TFCU from September 1, 2012, through November 30, 2012. In either instance, the gift card will be awarded upon loan closing. Member must carry insurance on the property that secures an equity loan. If the property is located in a Special Flood Hazard Area, we will require the member to obtain flood insurance if it is available. Normal underwriting guidelines apply. **Rate range of 3.20% APR - 7.70% APR is effective as of August 31, 2012, and rates are subject to change monthly.



A ribbon-cutting ceremony was held at John Marshall High School on August 6 for the TFCU branch operating in partnership with the school.

TFCU opens 3rd in-school branch

John Marshall High School (JMHS) started the school year with an added perk exclusively for its students, parents, faculty and staff – a full-service TFCU branch in the building to serve them. JMHS students participating in the school's new finance academy are the tellers, working under the supervision of a TFCU representative.

This is the third in-school branch opened by the credit union. Other campuses that have partnered with TFCU to enhance traditional education for their students include Metro Technology Center and Crooked Oak.

"These branches represent TFCU's commitment and return to the communities that have given so much to us," said TFCU President/CEO Michael D. Kloiber. "It is our hope that in-school branches will prove to be an excellent way to enhance traditional education efforts and encourage young people to begin money management habits that will serve them well throughout their lives." ▲



Two Educational Seminars:

Estate Planning and Social Security for TFCU Members

TFCU Financial Advisors will be hosting two seminars on October 2, 2012, at Rose State College's Tom Steed Auditorium. The Tom Steed Building is located just off of Interstate Highway I-40 at 6191 Tinker Diagonal in Midwest City.

The first seminar, "An Easy to Understand Report on What Living Trusts are all About," will begin at 5:00 p.m. and end at approximately 6:00 p.m. This seminar's goal is to help you determine the best estate planning options available to you and your family. Mark Fitch, attorney at law, will be the guest speaker. Mr. Fitch's areas of practice are Federal and State Income Tax, Estate Planning Law, Probate Law, Real Property Law and Estate and Gift Tax Law.

The second seminar, "Transforming Social Security into a Winning Retirement Strategy," will follow at 6:30 p.m. and will be presented by Chad Dziedzic, Regional Vice President for Blackrock Funds. When planning for retirement, deciding when to begin collecting Social Security benefits will have a significant impact on your retirement plan. Mr. Dziedzic's goal is to help you determine the best Social Security retirement strategy for your future.

Seating is limited so please RSVP by calling (405) 737-0006. 


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predictions of food cost

hikes in 2013

If analysts are correct, the nationwide drought we've been experiencing will likely result in higher food prices — up to a 5 percent hike in 2013 and, maybe, even more in early 2014.

These suggestions may help offset those cost increases:

1. **Shop generic in certain categories.** According to Discovery Channel's *TLC*, store-brand products thought to be the same as their pricier name-brand counterparts include milk, flour, sugar, staple cereals, baby formula, bottled water, salt, bleach, aluminum foil, antacids and pain relievers.
2. **Don't pay extra for convenience.** If saving time is more important than saving dollars, you may find it worth the extra cost of items such as pre-washed and pre-chopped vegetables. If saving money is your goal, avoid these more-expensive items.
3. **Don't let what's in your fridge go to waste.** Try sites like bigoven.com, allrecipes.com, supercook.com and recipematcher.com to find a meal from the ingredients you already have on hand. Assuming \$8 worth of food is thrown away weekly, this could save \$400 in a year. 



NYIB volunteer of the year

J.R. Webster, TFCU financial educator, has received the National Youth Involvement Board (NYIB) Volunteer of the Year award for his continued support of NYIB and financial education. Webster consistently shares financial education knowledge and resources with credit unions around the country and encourages national credit union involvement in NYIB.

As a financial educator for TFCU, Webster's primary focus is to deliver financial education to schools, businesses and community organizations. Since 2009, he has taught over 850 financial education workshops, reaching more than 21,000 people.

"In addition to the amazing number of Oklahoma students he reaches with financial literacy, J.R. is always going out of his way to assist other credit union financial educators involved in the NYIB network," said TFCU's Vice President/Manager of Financial Empowerment Cynthia Campbell. "J.R. sets the benchmark for youth financial literacy." She describes Webster's efforts as far-reaching – impacting TFCU's communities and the credit union industry as a whole. ▲

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, 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

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



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