

money's for TFCU Members worth

Volume 5 November 2012



Win Your Break 17 Students will Travel on TFCU

Seventeen full-time college students have been awarded travel vouchers through TFCU's recent Win Your Break promotion. One grand-prize winner received a \$2,000 voucher for travel expenses and 16 others received \$500 vouchers. This annual promotion gives a few hard-working students a little extra incentive, as they work toward fulfilling their goals and dreams.

TFCU member Aaron Limon (pictured above) was excited to learn he was the grand-prize winner of the \$2,000 voucher. He saw the promotion online and was selected from more than 4,000 entries.

"I've never won anything, and this is really big," said Limon. "I've always

wanted to travel out of the country, and this will help me make that happen."

A freshman at Benedictine College in Kansas, Limon is working toward degrees in mathematics and secondary education. He has been a member of TFCU since early high school and enjoys playing basketball, video games and reading.

The remaining 16 winners were selected from each of TFCU's Business

Partner colleges, universities and technology centers, as well as from an "other" schools category. Winners include a medical student interested in traveling outside Oklahoma, an automotive services technology student possibly taking a trip to a NASCAR race in Texas and a nursing student and mother of five who may be planning a trip to Six Flags with her family. ▲



give the gift
of membership
this holiday season
and get \$10

Refer a friend or family member and you both get \$10.

Tell a friend or family member about becoming a member of TFCU. When he or she becomes a member, you will each receive \$10 deposited into your TFCU share/savings accounts.

Referred friend/family member must return coupon or fill one out when opening new account. Additional coupons available in TFCU branches during promotion. The \$10 gifts will be deposited into the referring member's and new member's Share (Savings) Account at account opening. May be reported as taxable income. All accounts subject to approval by TFCU and all membership qualification guidelines apply. Required to open \$5 share (savings) account to receive \$10. Account must be opened 11/1/2012 - 12/31/2012. No limit to the number of referrals a member may make during this promotion. Accounts on which a TFCU employee or volunteer is listed as a Primary or Joint owner are not eligible to receive the \$10 referral; however, eligible individuals they refer may receive \$10.



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www.TinkerFCU.org



Kloiber Inducted into Hall of Honor

Tinker Federal Credit Union's President/CEO, Michael D. Kloiber, was inducted into the Defense Credit Union Council's (DCUC) Hall of Honor recently. The Council's Recognition Task Force selected Kloiber for his "passionate advocacy on behalf of the credit union movement and his steadfast support of the defense community."

Kloiber has served as TFCU's president/CEO since 1996. The committee said his service on numerous organizations' committees and boards demonstrates his leadership in the credit union community. Under Kloiber's leadership, TFCU is a strong supporter of Tinker Air Force Base in Midwest City and Vance Air Force Base in Enid. He also is currently vice chair of the DCUC Midwest Sub-Council, a position he has held for six years, and is often praised for his ongoing support and assistance to smaller credit unions.

The DCUC's Hall of Honor was established in 2000. The award highlights outstanding accomplishments of those whose efforts and support of the credit union movement and DCUC epitomize the Council's values and philosophy of "Serving Those Who Serve Our Country." 



prepaid VISA

gift cards

make great gifts

Want to do your holiday shopping at one place and ensure those on your gift list get exactly what they want? TFCU offers you a gift-giving alternative to the traditional wrapped present that can do just that—a VISA Gift Card. It can be used for purchases at merchants where VISA cards are accepted, which means your loved ones have the freedom to get what they truly want.

Get your shopping done early with a prepaid VISA Gift Card.

So, avoid the malls and do your shopping in one easy visit to your nearest TFCU full-service branch. You can get a card for as low as \$20, up to a maximum of \$500.

For more information on VISA Gift Cards, visit www.TinkerFCU.org, or stop by any of our full-service branches.

Consider Tax Planning Strategies Before Year-End

Uncertainty over pending tax changes effective for 2013 presents a number of opportunities and challenges.

Before the end of the year, if you have a financial plan, you should examine the plan to ensure it's optimized around timely year-end decisions and on track to help achieve your goals. Topics to consider include:

- Managing income and deductions
- Taking advantage of investment losses through tax-loss harvesting, or conversely, accelerating investment gains in 2012 ahead of possible tax increases
- Maximizing retirement plan contributions
- Re-evaluating your retirement income plan
- Maximizing your annual gift exclusion and making gifts of appreciated assets
- Considering charitable giving opportunities
- Identifying other ways to better position your portfolio for the future

Also take into consideration your different types of income, the cost basis of securities, your overall charitable and family gifting wishes and whether you may be subject to the alternative minimum tax (AMT), which disallows many of the deductions available under the regular tax structure.

Tax planning is a complex process, particularly in today's environment, with many interconnected factors to consider. That's why it makes sense to act now and start thoroughly reviewing these topics. This gives you adequate time to gather the appropriate financial information and consult with your financial advisor and/or tax advisor before implementing end of the year strategies.



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Keep Card Access When Traveling

Going to Grandma's, visiting the in-laws or returning to Mom and Dad's house for the holidays? When traveling out of state or country with your TFCU credit card or MoneyPlus card, we recommend you alert the TFCU Card Center at (405) 319-2273 or 1-800-456-4828, ext. 2273, providing a mobile 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 outside your normal scope of activity, we will contact you by phone for verification. The more information we have for this purpose, the less you have to worry about on your trip. ▲

International Wire Transfers

Effective November 13, 2012, TFCU will discontinue the sending of international wire transfers (i.e., to recipients outside the United States). Domestic wire transfers (inside the United States) will be unaffected by this change. If you would like more information on this or other changes to your account, please contact us at (405) 732-0324 or 1-800-456-4828. ▲

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
- 📍 **Edmond**
1401 N. Kelly
- 📍 **Edmond, East**
3141 S. Bryant
- 📍 **Enid**
801 S. Oakwood
John Marshall
John Marshall High School
Campus open to John Marshall students, faculty and staff
- 📍 **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, Capitol Hill**
2315 S. Western Ave.
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 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

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

credit union service centers

For a complete list of Credit Union Service Center locations, visit www.tinkerfcu.org, and click on **Locations, Numbers & Hours**.

- 📍 **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



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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