

money's for TFCU Members worth

Volume 5 December 2012

Credit cards can make holiday shopping a little easier, especially if you don't reach your savings goal or, like many of us, completely fail to plan for the season. However, these little plastic lifesavers also have the potential to drown you in financial grief. Below are a few mistakes Creditcards.com recommends you avoid over the holidays.

Don't spend more than you can afford

Beware of the color and sparkle of those alluring window displays that encourage indiscriminate spending. Before heading to the mall, make a list of everyone you need to buy for and budget accordingly. Arming yourself with a list and budget will help you avoid temptations. And, sometimes, leaving

Don't Let Credit Mistakes Ruin Your Holidays

your credit cards at home isn't a bad idea either.

Avoid signing up for every retail card

You may be tempted to sign up for in-store credit cards to receive immediate savings off your purchases; however, applying for multiple cards in a short time frame can negatively impact your credit. Additionally, many of these cards carry high interest rates, which could be financially damaging if you fail to pay the balance each month.

Not all sites are created securely

When avoiding the stores and shopping online, always make sure you are entering your credit card on a secure site. Check that the URL of the site begins with "https"—the "s" stands for secure—and look for a small icon of a lock in the lower right or left corner of the screen. Also, beware of pop-up ads. A good rule is to avoid all offers that look too good to be true. And, check your credit card statement monthly for unauthorized or incorrect charges. ▲



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

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

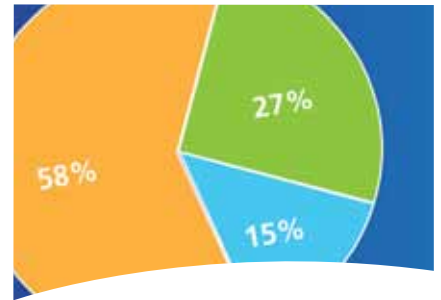
Tell a friend or family member about becoming a member of TFCU. When he or she becomes a member, you will each receive \$10 deposited into your TFCU share/savings accounts.

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



New Link on Home Branch Helps You Budget

TFCU is improving your Home Branch budgeting tools. Beginning December 8, 2012, you will see a new link at the top of Home Branch called "Money Tools." This new menu item expands on TFCU's previous budgeting functions and offers links such as Spending Overview, Spending Categories, Savings Goals and Budget. New features in Money Tools include splitting transactions, adding notes and viewing 12 months of history. Your Home Branch budgeting tools have never been better! ▶

Use Main Address for Payments

There is an address on TFCU statements that members can use to mail questions or inquiries to the Supervisory Committee. This IS NOT the credit union's main address nor is it the address you should use to mail payments to the credit union. Using this address rather than TFCU's main address will only delay the processing and crediting of your payments.

Please mail all payments and other credit union business to the following address: P.O. Box 45750, Tinker AFB, 73145. ▶

Coming Soon!

a new look for your statements

TFCU is building a bigger, better e-Statements and e-Notices system, as well as updating the appearance of your paper statements or e-Statements. The new statements will have an easy-to-read format that includes graphs to visually display balance information.

Upgrades include easy-to-read format, graphs and more detailed information.

You will begin to see the changes to the paper statement you receive in February. The upgrades to e-Statements will take place through the month of January. Your e-Statements will continue to be available on Home Branch. As we transition, look for the on-screen instructions to direct you to the statement you need.

There is nothing you need to do about the change. We just want you to be aware of the upgrades when you see the new statements and, for e-Statement users, when you see slightly different messages in your email notice.



Scholarship Winners Named

Eight Oklahoma students now have a little more financial padding to help them attain their dream jobs. Congratulations to the four first-place winners and four honorable mentions selected in the 2012 Scholarship Contest sponsored by TFCU Financial Advisors and TFCU's SaveAbles Kids Club.

The contest was open to TFCU members 18 and under. Contestants submitted a drawing or photo showing what they want to be when they grow up. Entrants 12 and older also wrote a short essay on the same subject.

Category A (ages 6 and under)

1st Place: Adam Henderson (2), Catoosa, wants to be a fireman.
Honorable Mention: Kynzli Heltcel (5), Newcastle, wants to be a zookeeper.

Category B (ages 7 to 11)

1st Place: Thomas Buchanan (8), Newalla, wants to be an engineer.
Honorable Mention: Tyler Zwink (11), Woodward, wants to be a physicist.

Category C (ages 12 to 14)

1st Place: Angelica Castillo (12), Oklahoma City, wants to be a veterinarian.
Honorable Mention: Austin Blaylock (14), Norman, wants to be a Coast Guard pilot.

Category D (ages 15 to 18)

1st Place: Rachel Taber (17), Oklahoma City, wants to be a neonatal nurse.
Honorable Mention: Angelina Cantos (18), Moore, wants to be a registered nurse.

TFCU EVP/Chief Financial Officer Billie Houston is pictured with five of the eight winners at the recent awards party hosted by TFCU Financial Advisors. Save-A-Tron joined the party to meet and greet the winners, who were selected from 193 entries.



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Give Back Winner Surprised Just in Time for Christmas

Peggy Matthews (pictured above) couldn't have been more excited or surprised to receive a check matching her October direct deposit as part of TFCU's Give Back program.

"I've never won anything like this. It's so exciting and just in time, too. We practically have it all spent on Christmas gifts already."

Matthews said some of the money also will go toward paying for a recent trip to visit her granddaughter. She was one of 117 Give Back winners in October. Through the program, TFCU randomly selects transactions to be reimbursed, doubled or matched.

Each day, three MoneyPlus transactions are reimbursed up to \$100. Every month, ten BillPay payments are reimbursed up to \$500, ten active Home Branch users receive a \$100 Best Buy gift card, one direct deposit is matched up to \$2,000, one loan payment is reimbursed up to \$1,000, one mortgage payment is reimbursed up to \$1,000, and one credit card payment is reimbursed up to \$1,000. These are only a few of the ways TFCU gives back to our members. ▲

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



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

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



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