

money's worth

for TFCU Members

Volume 5 January 2013

Caring

We Grow

Account Statement

ENDING BALANCE

ACCOUNT COMPOSITION

DEPOSIT

new statement look plus, the advantage of e-Statements & e-Notices

We'd like to introduce you to your new account statement. With the goal of making your financial information easy to read, this new statement look streamlines all of your accounts. Take a look at the provided guide on pages 3 and 4 to see what is new and how to read the new statement.

Make the switch to e-Statements and e-Notices

TFCU offers our members the option of receiving statements and notices via email, rather than paper statements and notices. Not only does this help reduce paper waste environmentally, it will help cut down on paper clutter in your homes. Making the switch is easy. You can log into Home Branch and click "e-Statements & e-Notices" under the *My Quick Links* column on the right.

Another way to switch is by visiting one of our TFCU branches or calling the member service center, where a representative will assist you.

What are the benefits of e-Statements and e-Notices?

e-Statements and e-Notices increase the speed of receiving your account information. They have an improved presentation quality and are readily available to access your account history, in one location. e-Statements and e-Notices are password protected, which makes electronic delivery a secure way to manage and store your important

financial information. They also present members with share and loan information right at your fingertips, and will directly link you to more information about them. Your tax documents will be available at least 15 days earlier through e-Statements and e-Notices, than if you were to receive them by mail. Also, e-Statements and e-Notices decrease TFCU costs so we can better serve our members.


We hope you will join us in our efforts to be environmentally friendly, and enjoy the benefits of e-Statements and e-Notices.

committee nominates two for volunteer positions

The Nominating and Elections Committee has nominated two candidates for TFCU's Board of Directors. Sheila Jones and Rodney Walker have been nominated for the Board of Directors.

TFCU members who were not nominated by the committee but would like to run for election may pursue nomination by petition. Petition packets are available now in TFCU branches. Petitions must be returned by end of business on February 4, 2013, complete with signatures from 500 TFCU primary members. Signatures from individuals who are joint owners on TFCU accounts but who do not have a primary share account of their own are not valid. Signatures will be verified.

If there are no nominations by petition, the two candidates nominated by the Nominating and Elections Committee will be elected by acclamation at the Annual Shareholders' Meeting. If, on the day of the annual meeting, we have only one nominee for a position, there will be no nomination from the floor and no ballot.

The Annual Shareholders' Meeting will be held Saturday, April 6, 2013, at Rose State College Communications Center (Performing Arts Theater) in Midwest City. Registration will begin at 1:00 p.m., and the business meeting will begin at 3:00 p.m. Plan to come, visit with your volunteers and hear about the progress of your credit union during 2012. 

Following are brief biographies for the two candidates nominated by the Nominating and Elections Committee:

Board of Directors


Sheila Jones

Adjunct Professor, Rose State College & Langston University, OKC
Retired Civil Service, TAFB

Rodney Walker


Consultant, SAIC
Retired, Director of Defense Information Systems Agency, OKC 

What to do with Unwanted Gift Cards

What do you do when you've received a gift card that you do not have use for? Now, you can sell your unwanted cards or trade them for gift cards to brands you prefer. There are several websites offering this service, the most popular being GiftCardRescue.com. Here, you can sell gift cards and get up to 90 percent of the cash value, and buy others for up to 30 percent off. Other websites include PlasticJungle.com and MonsterGiftCard.com and Cardpool.com. Another great idea is to regift the gift card to someone who may enjoy it more than you. 

NCUA Temporary Coverage to Expire

Unless Congress took last-minute steps to extend it, NCUA temporary insurance coverage was set to expire on December 31, 2012. When we went to press just before the deadline, an extension had not taken place.

This unlimited insurance coverage applied only to non-dividend transaction accounts, such as TFCU's Free Checking and Student Checking accounts, as well as a few organization accounts. Without this temporary coverage, these accounts will still have the NCUA's standard insurance coverage of up to \$250,000 for each member's combined accounts. If you have any questions, feel free to contact the Member Service Center. For more information about NCUA's insurance coverage and how it applies to you, visit www.ncua.gov and search for the Share Insurance Toolkit. 

Check Out Your Next Statement

Starting in February, your TFCU statements will have a bold new look - more information and easier to read.

Statement Messages

Eye-catching graphics keep you informed of product information, news and offers for members.

Summary of Accounts

Easy-to-read summaries of accounts with pie charts and trending arrows give you a visually concise look at your account status.

TFCU
Tinker Federal Credit Union

Account Number: 0001234567 | Start: 10/01/12 | End: 10/31/12 | Page: 1 of 4
 (405) 732-0324 | Toll Free 1-800-456-4828
 PO Box 45750 | Tinker AFB, OK 73145 | www.TinkerFCU.org

MR JOE MEMBER
4140 WEST I-40
OKLAHOMA CITY OK 73106

Caring We Get It.

Account Statement

SHARE ACCOUNTS	ENDING BALANCE
PRIMARY SHARE	\$210.00
HERITAGE CHECKING	935.00
ACCOUNT TOTALS	\$1,145.00

ACCOUNT COMPOSITION

DEPOSIT TREND
This Month \$45.00
4.09%

LOAN ACCOUNTS	ENDING BALANCE
HELOC 1ST MTG VAR-1.25% PMT	\$9,750.00
OE 2009 FORD F-150	16,759.71
ACCOUNT TOTALS	\$26,509.71

LOAN COMPOSITION

LOAN TREND
This Month \$631.61
2.33%

Account Recap

See a brief recap of your account activity and current balance. This section also includes your joint owner's name when applicable.

PRIMARY SHARE		Account ID: 0001				
Joint Owner: MRS JANE MEMBER		Dividends Paid Year-to-Date: \$15.00				
Beginning Balance	+	Deposits & Additions (1)	-	Withdrawals & Subtractions (0)	=	Ending Balance
\$100.00		\$10.00		\$0.00		\$210.00
Date	Transaction Description	Deposit	Withdrawal	Ending Balance		
10/01	Starting Balance					
07/31	Deposit					
10/31	Deposit Dividend 0.350%					
	Annual Percentage Yield Earned 0.70% from 10/01/12 through 10/31/12 Based on Average Daily Balance of 100.00	100.00				\$100.00
	Ending Balance for PRIMARY SHARE	10.00				200.00
						210.00
						\$210.00

HERITAGE CHECKING

Account ID: 0004
Dividends Paid Year-to-Date: \$25.00

Joint Owner: MRS JANE MEMBER
Beginning Balance \$1,000.00 + Deposits & Additions (1) \$10.00 - Withdrawals & Subtractions (2) \$75.00 = Ending Balance \$935.00

Date	Transaction Description	Deposit	Withdrawal	Ending Balance
10/01	Starting Balance			\$1,000.00
10/29	Withdrawal ACH PAYPAL - TYPE: INST XFER ID: PAYPALS100 CO: PAYPAL		-50.00	950.00
10/31	Withdrawal POS #000000 - POS SAMSClub #000 OKLAHOMA CITY OK	10.00	-25.00	935.00
10/31	Deposit Dividend 0.300% Annual Percentage Yield Earned 0.30% from 10/01/12 through 10/31/12 Based on Average Daily Balance of 950.00			\$935.00
10/31	Ending Balance for HERITAGE CHECKING			

	Total For This Period	Total Year-To-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	-\$0.00

Transaction Details

View all transactions, as well as your daily balance, by date.

Loan Summary

Easy-to-read breakdown of your loan information that now includes your original balance.

Co Borrower: MRS JANE MEMBER

Amount Due + Late Fees Due = Total Due
\$455.83 + \$0.00 = \$455.83

Loan ID: 0056
Interest Paid Year-to-Date: \$825.37

Regular Monthly Payment \$455.83
Due Date 11/28/2012
Annual Percentage Rate 5.250%
Daily Periodic Rate .014373%
Original Balance \$30,003.28
Current Balance \$16,759.71
Credit Limit \$0.00
Available Credit \$0.00

Date	Transaction Description	Principal	Transaction Amount	Ending Balance
10/31	From MEMBER,JOE 0001234567 Share 0004 Ending Balance for OE 2009 FORD F-150			\$16,759.71
	Fees Total Fees For This Period		Amount \$0.00	
10/28	Interest Charged Interest charged on Loan ID: 0056 OE 2009 FORD F-150 Total Interest For This Period		Amount \$73.92 \$73.92	

BALANCE SUBJECT TO INTEREST RATE COMPUTATION METHOD

HOW INTEREST CHARGES ARE COMPUTED: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance.

The information in this table applies to Open End loans only.

2012 Totals Year-to-Date	
Total Fees Charged in 2012	\$0.00
Total Interest Charged in 2012	\$1,075.37

ACCOUNT SUMMARY		TOTAL
Total Dividends Paid YTD:		\$85.33
Total Loan Interest YTD:		\$229.56

For inquiries or concerns (please do not send loan payments or deposits to this address):

Supervisory Committee
Tinker Federal Credit Union
P.O. Box 10713
Midwest City, OK 73140

Year-to-date Summaries

Summaries of interest on your deposit accounts or interest paid on your loan accounts to date.

e-Statements

Want to see your statement graphs in color or tired of all the paper you get in the mail? Sign up for e-Statements on Home Branch. View your statement, tax documents, notices and up to seven years of history online. Visit www.tinkerfcu.org today to sign up in Home Branch.



Set Your Retirement Goals and Make a Plan

In financial terms, retirement day might be the single most important day of your life. Few other moments are as eagerly anticipated. Hopefully, you've spent years preparing for the day you'll retire – saving and strategizing so, when it finally arrives, you'll be ready to enjoy the fruits of a successful career.

Financial planning is more than just saving money. It's about having the resources and time to do and enjoy the things you want in life. It's about knowing where you are, and where you want to go.

Achieving your retirement goals involves understanding the different planning stages of your retirement. The good news is that it is not as complicated as it may seem. With the right strategy, you can take all the necessary steps to devise a financial plan that not only sets realistic goals, but continuously keeps you on track toward achieving them.

At TFCU Financial Advisors, we can help you develop a plan that is tailored to your specific situation and goals for retirement. You will be provided a snapshot of your progress towards retirement based on your current assets and individual goals. By working with a TFCU Financial Advisor, you will be provided with professional advice and innovative goal-planning software.

Retirement life is not just a distant dream; it is a real desire that may be achieved with the correct planning. Call TFCU Financial Advisors today at (405) 737-0006 to start your retirement 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. For professional information concerning your specific situation, we also recommend you consult a tax advisor.

Federal Benefit Money Going Paperless

paper checks will no longer be available

By March 1, 2013, all citizens receiving federal benefits by paper check will be required to choose an electronic payment option. Recipients have the option of setting up their payments with direct deposit to their account or receiving a debit card that will have their federal funds automatically posted to their card each month.

To enroll in direct deposit by March 1, 2013, visit www.godirect.org. It is quick and easy!

Switching from paper check to direct deposit has been made simple by the U.S. Treasury, with the website www.godirect.gov. If you need assistance in setting up your direct deposit to your TFCU account, please visit one of our branches, and a representative will help you with the process.

Recipients who do not choose an electronic payment option by March 1, 2013, may be issued the Direct Express® prepaid debit card.

For more information please visit www.godirect.org or visiting a TFCU branch. ▲



start saving now with a Christmas Club account

Make budgeting for next year's holiday season easier by opening a Christmas Club account today, and start saving regularly. The Christmas Club account is like our regular savings accounts, except we help you save for those special events by requiring a minimum deposit each month. Here's how it works:

- Minimum opening deposit of \$5*
- Minimum monthly deposit of \$20
- Deposit by payroll deduction, pre-authorized transfer, or at any branch
- Automated withdrawal options on specified dates are available

Don't be fooled by the name of this account. The Christmas Club account can help you save for anything, such as holiday gifts, college tuition, a vacation or even a new car.

Tinker Federal Credit Union's Christmas Club account is designed to help you save money throughout the year. For more information, call (405) 732-0324 or visit www.TinkerFCU.org

**This \$5 minimum deposit is in addition to the \$5 membership share in your regular share account.*

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
- 📍 **Tinker AFB, TAC**
Bldg. 9001 Post A-45
Lobby Hours:
Monday–Friday 7:45–4:15
- 📍 **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
TinkerFCU.org

credit union service centers

For a complete list of Credit Union Service Center locations, visit www.tinkerfcu.org, and click on CUSC Service Centers under Locations.

- 📍 **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