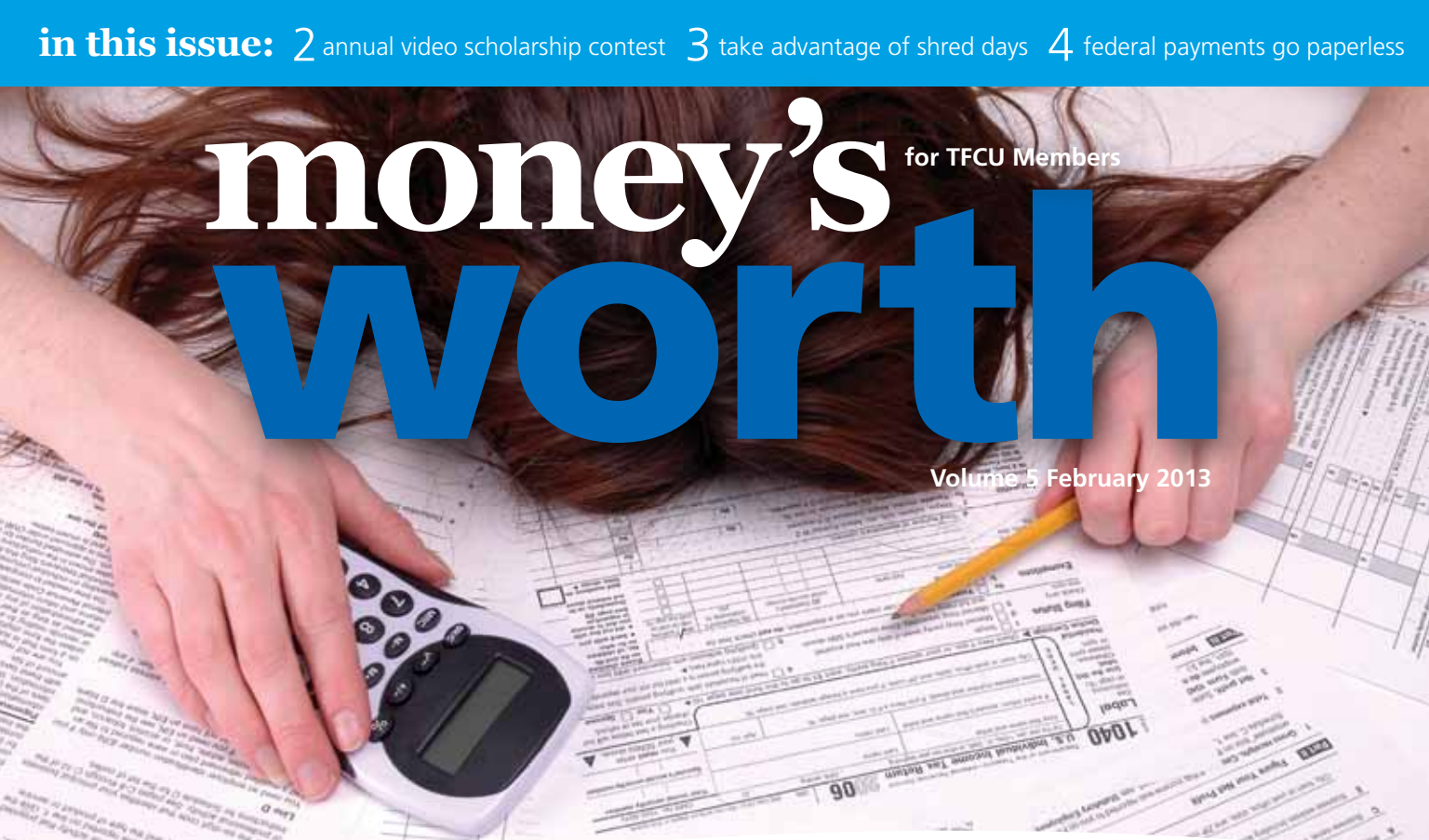


money's for TFCU Members worth

Volume 5 February 2013



Now that the holidays are over, it is time to start 2013 off with a bang – by preparing your taxes. Don't let the holiday cheer wear off; here are some ideas and tips for making your tax season easier and less stressful.

Stay organized, but keep it simple

Don't feel like you need to turn your home into a CPA's office; tax organization can be easy. Choose a central location for all of your records, like a filing cabinet or even a large envelope or box. For digital records, either print them out and put them with the rest or set up a password-protected folder on your computer. Always make backups of digital information.

Know what records you need

When you have chosen your tax system area, documents you may need include income information (W2's,


tax season simplified yes, it can happen!

1099's, alimony, child support, rental), interest income and expense (savings, loans, mortgage), investment statements, charitable donation receipts, etc. Create categories for your system. When deciding on categories to include, try to keep them specific but not too detailed. Basic categories are salary, real estate, medical, childcare and investments.

Schedule tax appointments early

If you are using a tax preparer, call now to schedule your tax appointments. Not only will you get ahead of the masses, but you are also giving

yourself a deadline to have all of your information together and organized. Make your appointment for mid-February rather than April, so your tax preparer isn't too exhausted.

Staying organized and ahead of the majority will help alleviate your tax season stress. If you don't, you run the risk of misplacing important information and adding the burden of the mad dash to the post office on April 15. Just remember, the sooner you prepare and organize for tax season, the sooner you may get your refund check! 




sixth annual video scholarship contest

Debt, overspending and lack of financial education has become the norm. The Sixth Annual Video Scholarship Contest explores that idea. This year's theme is "What would you change? Hindsight is 20/20." All you have to do is be a student and create a 60-second video about how you would handle your finances differently, if you could go back in time. Would you budget more, not eat out so much? Tell us what you would change. Upload your video to our contest page at facebook.com/buckthenorm for a chance to win the grand prize of a \$2,000 scholarship and a MacBook.


You'll find complete contest rules and everything you need to put together a great video entry on Facebook or at BuckTheNorm.com, which is powered by TFCU.

Here are the dates you need to keep in mind:

- February 18-27: Entry period
- February 27 at **noon CST**: Deadline for entries
- February 28 - March 14: Voting
- March 15: Winners announced for 1st, 2nd and 3rd places, as well as Bucky's Choice Award


Start putting your video together now. Upload it to our Facebook page by **noon** on February 27 and let your family and friends know when to vote. 

tax payments through BillPay

Certain payees, such as tax entities, are not included in the BillPay options on Home Branch because those payments cannot be guaranteed. Please do not schedule a tax payment through the Home Branch system. We would not want you to experience the inconvenience of the payment being rejected. 

members get discount on TurboTax®

If you love the ease and convenience of filing your income tax return online, you can take advantage of TurboTax Online and get a member discount. The Tax Manager website includes over 100 valuable tools to help you manage your tax needs and offers all TFCU members a lower rate on TurboTax Online federal products. Start now and get an idea how big your refund will be. Finish at your convenience when you have your W2s and final tax information.

To receive the discount, go to our website, www.TinkerFCU.org, and click on the TurboTax link located on the right side of the main page. If you go directly to TurboTax, you will not receive the discounted price. 

Free Edition (1040EZ & Simple Returns)
Free Federal

State additional \$27.99

Deluxe (maximize your deductions)
\$24.99 Federal (discounted from \$29.99)
State additional \$36.99

Premier (investments & rental property)
\$39.99 Federal (discounted from \$49.99)
State additional \$36.99

Home & Business (personal & business in one)
\$59.99 Federal (discounted from \$74.99)
State additional \$36.99

Military new (for military & family)
E-1 to E-5
Free Federal (discounted from \$29.99)
Free State (discounted from \$36.99)
E-6 to E-10 & Officers
\$19.99 Federal (discounted from \$29.99)
State additional \$36.99

*Free e-file included on all products.
Discounted prices are subject to change without notice.*



IRA limits increase for 2013


The IRS has increased IRA contribution limits for 2013. The maximum amount you can contribute to a Traditional IRA or Roth IRA in 2013 increases to \$5,500 (or 100% of your earned income, if less), up from \$5,000 in 2012. The maximum catch-up contribution for age 50 or older remains at \$1,000, which would give those age 50 and older a 2013 maximum amount of \$6,500. You can contribute to both a traditional and Roth IRA in 2013, but your total contributions cannot exceed the annual limit.

In a traditional IRA, the deduction limit for 2013 has also increased. For those covered by employer retirement plans, you can fully deduct your IRA contribution if your filing status is single/head of household, and your income ("modified adjusted gross income," or MAGI) is \$59,000 or less, up from \$58,000 in 2012. If you're married and filing a joint return, you can fully deduct your IRA contribution if your MAGI is \$95,000 or less, up from \$92,000 in 2012. If you're not covered by an employer plan but your spouse is, and you file a joint return, you

can fully deduct your IRA contribution if your MAGI is \$178,000 or less, up from \$173,000 in 2012.

Roth IRA income limits for determining how much you can contribute to a Roth IRA have increased in 2013, as well. If your filing status is single/head of household, you can contribute the full \$5,500 (\$6,500 for age 50 and older) to a Roth IRA in 2013 if your MAGI is \$112,000 or less, up from \$110,000 in 2012. If you're married and filing a joint return, you can make a full contribution if your MAGI is \$178,000 or less, up from \$173,000 in 2012.

Remember, it's not too late to contribute to or establish an IRA for 2012. The federal government allows you to establish and/or contribute to an IRA in 2013 for the previous tax year. You have until the normal federal tax deadline, which is April 15, 2013. If you make your contribution or establish an IRA after January 1, 2013, but before the April 15 deadline, you need to designate the year of your contribution.

If you have any questions about the new limits or would like to talk to someone about establishing an IRA certificate of deposit (CD) or savings account, you can call a TFCU Member Service Representative at 800-456-4828. Or, if interested in discussing other investment options for you IRA, you can contact a TFCU Financial Advisor for a complimentary consultation at 405-737-0006. 

*Securities are offered through **RAYMOND JAMES FINANCIAL SERVICES, INC. (RJFS)**, 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 Specialized Investment Services are independent of Raymond James Financial Services, Inc. For professional information concerning your specific situation, we also recommend you consult a tax advisor. Some of this information has been developed by Broadbridge Investor Communications Solutions, Inc., and has been obtained from sources considered reliable, but RJFS does not guarantee that the foregoing material is accurate or complete.*

take advantage of shred days at a branch near you

TFCU will be hosting seven shred days in 2013, giving our members an opportunity to securely dispose of unneeded paperwork that has personal information, such as Social Security numbers, account numbers or other sensitive information.


"Dumpster diving" or sifting through trash cans to find this type of information is still one of

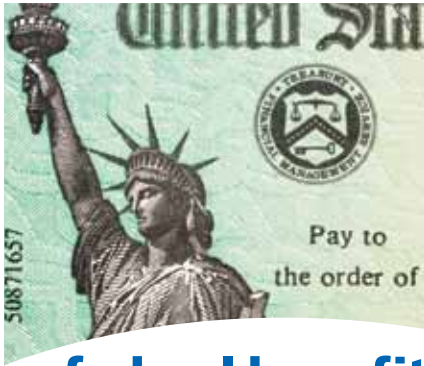
keep your personal information safe from theft

the primary ways criminals obtain information to perpetrate identity theft and other fraudulent activity.

The time for each Shred Day event will be 9:00 a.m. to 11:30 a.m. at the following branches:

- April 20 at Southwest OKC
- May 18 at Yukon
- June 15 at Capitol Hill
- July 20 at Midwest City
- August 17 at Seminole
- September 14 at Stillwater
- October 19 at Ada

To ensure we can accommodate everyone on shred days, please limit the amount of paperwork you bring to three boxes (approximately 18 inches by 12 inches) per person. 



federal benefit checks are going paperless

switch to direct deposit by March 1 - visit www.GoDirect.org

As of March 1, 2013, paper checks will no longer be an option for federal benefit payments. Until this deadline, recipients have the option of setting up their payments with direct deposit to their account or receiving a government issued debit card that will have their federal funds automatically posted to their card each month.

Switching from paper check to direct deposit has been made simple by the U.S. Treasury with the website www.GoDirect.org. 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 will be issued the Direct Express® prepaid debit card. Recipients will be able to opt for direct deposit after the March 1 deadline; however, they will need to do so at their local Social Security office and will receive payments on the issued debit card until they switch.

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

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

- 📍 **Tinker AFB, Area C-2 South**
Bldg. 3001 Post Y-32

- 📍 **Tinker AFB, TAC**
Bldg. 9001 Post A-45

- 📍 **Tulsa**
8920 E. 61st Street, South

- 📍 **Tulsa Downtown**
702 S. Main Avenue

- 📍 **Vance Air Force Base**
234 Fields Street

- 📍 **Yukon**
11209 W. Reno

- 📍 **TFCU Financial Advisors**
6501 Tinker Diagonal, MWC
(405) 737-0006

- 📍 **Office Hours:**
Monday–Friday 9:00–5:00

- 📍 **Office Hours:**
Monday–Thursday 9:00–5:00
Friday 8:00–5:00
Closed for lunch 1:00–2:00 p.m.

- 📍 **Office Hours:**
Monday–Thursday 9:00–5:00
Friday 8:00–5:00

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Friday 8:00–5:00

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Friday 8:00–5:00

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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



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



Federally insured by NCUA