

money's for TFCU Members worth

Volume 5 March 2013

our top ten things to do with your tax return

If you are getting a tax return this year, here are some ideas of what to do with the extra cash.

1. EMERGENCY FUND Don't get caught in financial stress if something happens. An emergency fund with at least six months of expenses is a good cushion to have saved.

2. PAY DOWN DEBT Put your refund to work by putting it toward existing debt, especially high-interest debt, such as credit card bills, private student loans, or title loans.

3. HOME REPAIRS Whether your house requires necessary improvements or you'd like to increase property value by updating the design, your tax return could be a good way to get those house projects going.

4. DEPENDABLE CAR If you can't get to work, it will be hard to earn your paycheck. Put your return toward a down payment for transportation you can trust and feel secure driving.

5. INVEST IN THE FUTURE Open an individual retirement account or contribute more to your existing IRA.


6. CHRISTMAS CLUB ACCOUNT Let us help you save toward a goal; from holiday gifts to a special occasion — anything goes!

7. COLLEGE FUND Do you have big plans for your kids' futures? Maybe you're wanting to go back to school

yourself. Put your return toward enhancing your family's education.

8. YOUR "LATER" LIST What have you been putting off — dental work, new glasses? Start investing in taking care of yourself.

9. NEW APPLIANCES Is your oven not heating as fast as it used to? Refrigerator making a sound you've been ignoring? It might be time to update before they die completely.

10. VACATION You work hard; you deserve some time away. Take the time to refresh and spend time with people you love, away from the daily grind. 



let us help you prepare for storm season

With Oklahoma being in the heart of "Tornado Alley," we know storm season is almost upon us. To help our members prepare for this season, TFCU is currently offering a promotional rate of 2.99 annual percentage rate (APR) with a maximum term of 60 months for storm shelters and safe rooms, both below-ground and above-ground types.

According to Ready.gov, The Federal Emergency Management Agency's (FEMA) emergency preparedness campaign, safe rooms built below ground level provide the greatest protection, but a safe room built in a first-floor interior room also can provide the necessary protection. We want to help you be ready the next time "the winds come sweeping down the plains," so come in and talk to us about your needs.

Visit FEMA's Ready.gov for more information about preparing for natural disasters and other emergencies.

Promotional rate effective 11-1-2011 until further notice. Example transaction: \$5,000 storm shelter loan, 100% loan to value, \$0 down payment, 60 month term at 2.99% fixed APR = \$89.83 monthly payments (\$5,389.46 total repayment, 60 monthly payments of \$89.83). Standard qualification guidelines apply. Borrower must be property owner on which the shelter is being installed. ▲

national credit card change now in effect

Effective January 27, 2013, merchants in the U.S. and U.S. territories were permitted to add a surcharge to certain credit card transactions. This ability is part of a litigation settlement between VISA, MasterCard and merchants. Debit card and other non-credit transactions are not affected.

Oklahoma is one of 10 states that have a law against credit card surcharging. Therefore, no credit card purchases made to Oklahoma merchants can be surcharged as part of this settlement. The other nine states with this law are California, Colorado, Connecticut, Florida, Kansas, Maine, Massachusetts, New York and Texas.

Oklahoma residents could see surcharges added to credit card purchases if:

- an Oklahoma cardholder makes a purchase over the telephone or online to an out-of-state merchant (not including merchants in the states listed above).
- an Oklahoma cardholder travels to any state that does permit these credit card surcharges, and makes a credit card purchase.

The decision to add a surcharge to credit card purchases is up to each merchant.

no nominations by petition for volunteer positions

No nominations by petition were submitted this year for open volunteer positions on TFCU's Board of Directors. Therefore, the two candidates for open board positions nominated by the Nominating and Elections Committee will run unopposed, and there will be no need for an election.

The following candidates will be elected by acclamation at the 2013 TFCU Annual Shareholders' Meeting, to be held Saturday, April 6, 2013, at the Rose State College Performing

Arts Theater in Midwest City.

- **Sheila Jones:** Adjunct Professor, Rose State College, Langston University; Retired Civil Service, Chief, TAFB
- **Rodney Walker:** Consultant, SAIC; Retired, Director of Defense Information Systems Agency

Registration begins at 1:00 p.m., entertainment at 2:00 p.m. and the business meeting at 3:00 p.m. Mark your calendars. We hope to see you there. ▲



investing building a foundation with the basics

Whether you're green or seasoned, when it comes to investing, the basics still apply. There are sound fundamental principles that apply to everyone. So, whether you're a seasoned investor or new to the market, these principles provide a firm foundation for growth in the financial marketplace.

Time and risk tolerance. Determining what mix of assets you'll hold in your portfolio is based on two factors: time horizon — how long you will invest to achieve your financial goal; and risk tolerance — your ability and willingness to lose some or all your principal. If you have many years until retirement, a longer time horizon, you should consider riskier investments. But if you're close to retirement, a shorter time horizon, you would likely take on less risk.

Investment vehicles and asset allocation. There are as many investments from which to choose as there are reasons to choose them. They

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. There is no assurance any of the trends mentioned will continue in the future. There is no guarantee any strategy, including asset allocation, will generate a profit nor protect against loss. The information contained herein has been obtained from sources considered reliable, but we do not guarantee that the foregoing material is accurate or complete. Material prepared by Raymond James for use by its financial advisors.

include stocks and stock mutual funds, corporate and municipal bonds, bond mutual funds, lifecycle funds, money market funds, and U.S. Treasury securities. Allocating between stocks, bonds and cash, the three major asset categories, can be a good strategy. However, it is important to do your homework by checking fundamental analysis, industry reviews, etc. and choosing good, quality investments. A financial advisor can help you make informed investment choices and allocations that fit your time horizon and risk tolerance.

Inflation risk. When considering a long time-frame, investments like bonds and cash cannot protect you from the risk of inflation. By allocating funds into investments that carry some risk, you can potentially hedge against losing the purchasing power of your assets.

Have a plan and monitor it. Having a plan to follow, based on the above, can help you stay focused on your goals. If you have a financial advisor, review your plan at least annually so you can make adjustments based on market activity, the economy, and personal circumstances. If you do not have a financial advisor, one of our financial advisors would be glad to help you develop an investment plan in tune with your overall objectives. Call (405) 737-0006 for a complimentary consultation today. ▲



before you travel over spring break

let TFCU know where you'll be

Are you taking the family on a spring break getaway? Let TFCU take some of the stress out of traveling by keeping tabs on your accounts. When traveling out of the state or country with your TFCU credit card or MoneyPlus card, please ask the TFCU Card Center at (405) 732-0324 ext. 2273 or (800) 456-4828 ext. 2273 to make a note about the dates and places you will be traveling.

take the stress out of your vacation

For your protection, TFCU systems monitor your debit and credit cards for fraud. Among other things, these systems look to see if your card is suddenly being used in a different state or country than is normal for you. So, if you're hitting the road this spring break, or even taking a little weekend trip to get away, be sure to give us a call in advance so we can make sure you have uninterrupted access to all of your TFCU financial services. If we see something suspicious, we will contact you immediately or put a temporary hold on your account.

With TFCU watching over your finances while you're away, you can relax and enjoy a worry-free vacation. ▲



simple ideas for inexpensive fun

easy ways to keep your resolution to spend less

If you've resolved to save a little money in 2013, check out these simple tips for spending less this year:

- Rent a classic movie instead of going out to see a new release.
- Enjoy a picnic in the park instead of a meal in a restaurant.
- Visit local attractions like museums and the zoo on free days.
- Take a bike ride, hike or walk local trails for relaxation and exercise.
- Pick your own fruit in the summer and fall for a fun outing — and to store for later.
- Try new recipes for dinner. Find the recipe for a favorite restaurant dish and recreate it.
- Have a game night at home. Play cards, enjoy board games, do a puzzle.
- Watch the sunset, then stargaze. Find a spot in the community to watch. It would be a great, free date! ▲

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