

# money's worth

for TFCU Members

Volume 5 April 2013

## be careful where you job hunt new scam on the rise

The scamsters haven't gone away and aren't slowing down. They are constantly concocting new ways to separate you from your hard-earned money and to perpetrate other fraud. At TFCU, we are hearing from an increasing number of members about a new scheme.


This new scam involves offers of "jobs" on sites such as Craigslist, to "receive and send money." Once the criminals have a bite on the ad, they request that the person wanting the job open an account at their financial institution and provide the account information for online access. That's right, the criminals want you to open an account and give them full online access to it – account number, password, answers to authentication questions

and anything else required to have full control of that account. Although employers will need information such as your Social Security number and account number for direct deposit, they should never need full access to your accounts.

TFCU has warned its members about various scams like this for years and is warning you again not to fall for schemes that involve sharing your personal information, such as account information and credentials. If it sounds

too good to be true, it most likely is. In the end, the only people who profit from it are the criminals trying to lure you in.

If you feel you have been a victim of this type of scheme, and you opened an online account at TFCU thinking it was for a new job, contact us immediately so we can make sure your money is safe.

To report internet crime, submit a report to the FBI's Internet Crime Complaint Center at [www.ic3.gov](http://www.ic3.gov). 



## TFCU gives back to mobile users

In January, Bianca Myer became one of the first Home Branch Mobile users to win a \$100 Best Buy gift card through TFCU's Give Back program. This new Give Back category rewards 10 Home Branch Mobile users every month, just for using TFCU's mobile access.

"I love TFCU; I've never had any issues with their service. I also use BillPay, automatic deposit and even have a savings account for my son," she said. "I was really excited to hear that I had won; most financial institutions don't reward you for using their services. So, this program is a real plus."

Home Branch Mobile links Bianca to her account anytime, anywhere. And for a working mother pursuing her degree in psychology and counseling, TFCU provides her with what she needs to be on top of her finances at all times.

An avid user, Bianca accesses Home Branch Mobile multiple times a day. "I check my balance before nearly every transaction," she said. "I like the convenience. As long as I have my phone, I have access to my account. I can do everything I need."

*As a TFCU member, you can be a Give Back winner, too. Simply by using the TFCU products and services you love, you become eligible for rewards in these categories:*

### EVERY DAY

Three members using a MoneyPlus card for a purchase will be reimbursed up to \$100

### EVERY MONTH

Ten active Home Branch users will win a \$100 gift card

Ten active Home Branch Mobile users will win a \$100 gift card (New in 2013!)

Ten BillPay users will be reimbursed up to \$500 for a bill paid online

One member using direct deposit will have their deposit doubled up to \$2,000

One member with a loan payment will be reimbursed up to \$1,000

One member with a TFCU credit card will have their payment reimbursed up to \$1,000

One member with a mortgage through TFCU will have their payment reimbursed up to \$1,000

## OnTrack: a new budgeting resource

As part of TFCU's commitment to helping you achieve your financial goals, we are pleased to announce the newest resource available for you: OnTrack, an online tool that helps you create a budget and a spending plan. This can be accessed through BALANCE Financial Fitness at [www.TinkerFCU.org](http://www.TinkerFCU.org).

OnTrack takes the guesswork out of knowing how much money is coming in and going out. In this self-guided module, you will create a realistic budget and find tools for tracking expenses, tips for taking control of your finances and reducing debt, and information specific to challenges you might be facing.

OnTrack is designed to be anonymous, but you may choose to have a counselor contact you for unbiased financial counseling at the end of the program or by contacting BALANCE at 888-456-2227. A certified financial counselor can answer many of your questions immediately – from how long an item stays on your credit report to whether it's better to lease or buy a car.

For more complex issues, such as debt elimination or budget development, BALANCE will schedule an appointment – giving you the personal attention you need to meet your objectives. If bills have gotten out of hand, your counselor may be able to arrange a Debt Management Plan in which your creditors may reduce interest and fees so you can pay your debt quickly and efficiently.


We recognize that money concerns can have a serious effect on quality of life. BALANCE financial counseling is available to you free of charge as a benefit of being a TFCU member.



## when was your last financial check-up?

Nearly everyone has heard their doctor preach at one time or another about the need for routine checkups. Yet, how often do you consider the need for a review of your personal finances? By asking yourself the following questions you may determine that the time has come for a financial checkup.

- Do you have financial goals? If so, are they in writing and do they include deadlines?
- Have you reviewed your investment portfolio recently? Are you comfortable with the level of risk associated with your current investments?
- Are you satisfied with the rate of return that your investments are generating?
- Have you started a retirement fund yet? If so, will your current rate of savings provide an adequate fund to meet your future retirement needs?
- Have you reviewed your tax situation recently to see if there are ways to reduce your tax liability?
- Have you started a savings program to meet the cost requirements of your children's college education? If so, will your current savings rate be adequate given the effects of inflation and rising tuition costs?
- Have you reviewed your life insurance coverage recently? In the event of an untimely death, will your current policies provide adequately for your spouse and/or children?

If you are not satisfied with your answers to any of these questions, contact your financial advisor today. If you do not have a financial advisor, one of our financial advisors would be glad to help with your financial check up. Call (405) 737-0006 for a complimentary consultation today. 



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## annual shareholders' meeting

that's you!

The 2013 Annual Shareholders' Meeting will be held on Saturday, April 6, 2013, at the Rose State College Communications Center (Performing Arts Theater) in Midwest City.

This is a time for TFCU volunteers and leaders to communicate with members what is happening in the credit union and what is to come in the next year. TFCU Annual Reports will be available for all attendees.

## join us to hear about the soundness of your credit union

There will also be gifts, cash prize drawings and refreshments for everyone (gifts for kids too!).

Registration for the meeting will begin at 1:00 p.m., entertainment at 2:00 p.m. and the business meeting at 3:00 p.m.

We hope to see you at the Annual Shareholders' Meeting. Mark your calendars now and join us to visit with your TFCU volunteers and to hear about the soundness of your credit union.





## plan to attend the miracle car show and support CMN

TFCU's 13th Annual Miracle Car Show will be held Saturday, April 27, at the credit union's operations center located at 4140 W. I-40. The event starts at 9:00 a.m. and goes until 3:00 p.m. All proceeds from this popular event benefit Children's Miracle Network.

TFCU has hosted this show for 13 years. Each year there have been more outstanding entries of classic and custom vehicles. This is the third year for the Sport Compacts category. Attendees will also enjoy various craft and food booths throughout the day. There is no admission fee for the public.

For more information, pre-registration forms or craft show applications, contact Starla Hale at (405) 319-2218 or go to [www.TinkerFCU.org](http://www.TinkerFCU.org).

All of the money raised in Oklahoma for CMN stays in Oklahoma to help local children. The Miracle Car Show is just one of the ways TFCU raises money for Children's Miracle Network. Throughout April, each branch and department holds activities to raise funds. ▲

## locations, numbers & hours

- 📍 **Ada**  
1620 Lonnie Abbott Blvd.
- 📍 **Bethany**  
6750 N.W. 39th  
**Crooked Oak**  
Crooked Oak 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 Mid-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, MW  
(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](http://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

**TFCU**  
Tinker Federal Credit Union

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](http://TinkerFCU.org)