

money's for TFCU Members worth

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achieving goals and realizing dreams

Larry Moore has been a musician for as long as he can remember. With over 30 years of classical training, he currently is the orchestra director at Casady School and has been a member of the Oklahoma City Philharmonic since 1989. While Larry is an extremely accomplished musician, there has always been one thing missing – the bass of his dreams. After almost two decades of putting his dream to the side, he and his wife finally decided it was time to go for it, so Larry called TFCU.

"My first thought when Mr. Moore inquired about getting a loan for a string bass was 'A bass? This is not your ordinary loan request,'" said Natasha Turner, loan officer.

Much like selecting a new car, Larry couldn't just pick any bass. He describes owning an instrument as a relationship. Larry spends more time with his bass than any person (besides his family); it

has been with him during the ups and downs of life, so the search for his next bass became a nationwide quest. He got in touch with different dealers around the U.S. to find "the one." Each time Larry would go try a new bass, he would call Natasha just to make sure he would still be approved for the loan.

"I felt comfortable talking with her about our financial situation," said Larry. "I not only felt she was patient and professional, but she was excited to help."

A prestigious music shop in Albuquerque, N.M., found a bass with the qualities Larry was looking for. It was shipped to Okla., and Larry got it out as soon as he could. The first time he played it, he realized his dream was achieved. The bass was made by award-

winning luthier (string instrument maker) Guy Cole, who only makes two basses a year. These instruments are in very high demand. Larry intends to keep a diary of every gig he plays on the bass.

"I plan to be a good steward of this instrument until my time is completed and the next musician is ready to take it to the next generation," he said. "I plan to have the diary given to the next person who buys this bass. Inside the front cover, I will recommend they call TFCU to get the loan."

Whatever your dream is, TFCU wants to be there to help you realize it. We can finance just about anything. Call TFCU at 1-800-456-4828 to speak with one of our loan officers about how we can help you with your dreams. ▲



ways to start building your credit score a “how-to” guide for beginners

The tricky part about building credit is that you must have and use credit to create a credit history, but financial institutions can be reluctant to offer credit to a new borrower without an established record. Lenders make decisions based on credit history and credit score — so if you are new to the credit world, these tips should help you start building your credit and get you on your way to a solid score.

Pay your bills and pay on time. Make sure you are paying your rent, phone, utilities and other bills on time. Don't fall behind on payments or your accounts could be sent to collectors and harm your credit.

Get a secured credit card. This is a good first step into the credit card world. You are granted a credit line based on deposits in your checking account, which is your collateral.

Use a co-signer with good credit. Most lenders will allow someone with a solid credit history to co-sign on your application. You are being extended credit because someone with good credit is agreeing to pay if you don't.

Don't use up your credit. A portion of your credit score is based on the percentage of your credit limit in use. A high percentage makes you look over-extended — a high risk. Credit utilization makes up a large portion of your credit score, so try to only use around 30% of your available credit.

Check your credit report annually. You can attain your credit report free of charge every year from the website www.annualcreditreport.com. Checking your credit report once a year is an excellent way to guard your good credit. Your credit score will not be included on your credit report, but can be added for a small fee.

For more assistance on how to establish credit, contact a TFCU representative at 1-800-456-4828. ▲

save money on your auto loan

What are you currently paying each month on your auto loan? If it is too much, TFCU may be able to help.

If your car is financed with another lender, TFCU wants to take a look and potentially bring those monthly payments down, so you can feel more secure.

Because you are a TFCU member, we can consider factors other than your credit score when you apply to refinance your auto loan. For example, some of the other factors we consider are your history with the credit union, if you have direct deposit, your income, etc.

Contact a TFCU representative at 1-800-456-4828 to see if we can help you save a little more each month. ▲



give back for kids is here

Being a member of the SaveAbles Kids Club is a fun way to save money and get cool, free stuff. And right now, SaveAbles members can get even more through Give Back for Kids!

Every month, five kids with a SaveAbles account will have one deposit matched up to \$100. Hazel Wahpepah (pictured above with mother Marcie Simpson and Branch Manager Dana Stacy) won \$100 in February! Who knew multiplication would be so much fun? ▲



simplify your retirement plan by managing your assets in one place

A key to a successful retirement plan is managing it over time. And we all know that the easier it is to manage, the better. Once you are retired, you likely will receive income from a variety of sources, such as your investment portfolio, Social Security and pension benefits. Investment income alone may come from different places, such as stocks, bonds and/or former employer-defined contribution plans. By planning ahead, you can consolidate many of your assets in one place to make them easier to track and manage – giving you more time to enjoy retirement!

As an added benefit, consolidating your assets makes it easier to review statements, initiate portfolio changes, track beneficiary options and calculate required minimum distributions.

To discuss a customized consolidation strategy for your retirement assets call the professionals at TFCU Financial Advisors, (405) 737-0006, for a complimentary consultation today. ▲



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stress-free tips to share household responsibilities

Most working parents come up with a plan to share their home responsibilities. Here are some suggestions for a system that maximizes cooperation and minimizes explosive conflicts that can strain family relationships:

- **Start with a common goal.**

Acknowledge that you both want the same thing—a harmonious home where responsibilities are equally shared. Talk about what that means to everyone so you all understand what's important to each other.

keep the joy (and the peace) during spring cleaning

- **Keep salaries out of the picture.**

Determining who does what in the house shouldn't be dependent on who makes more money. Consider personal preferences for particular chores, who has the most time and who does the best job.

- **Assign high stress chores evenly.**

Some tasks—like doing the taxes—are more demanding than others. Others need to be done according to other people's schedules (feeding hungry kids now versus paying bills later in the evening). Make sure responsibilities are divided up fairly in terms of both time constraints and effort involved. ▲




May is the time to buy refrigerators































Sometimes trying to get the most life out of a refrigerator is not the most economical solution. Waiting for large appliances to kick the bucket could cost more on your energy bills. If your refrigerator is working overtime to stay cool, it is using more energy than it should.

The good news is that May is the most opportune time of the year to purchase a new refrigerator, according to MoneyCrashers.com. Manufacturers introduce new models of refrigerators in the summer months (to keep your watermelon extra chilled), which means previous year's models will be discounted this month. More than likely, it will be the same great product, just a different model number.

By replacing your tired refrigerator now, you could cut not only your bills, but also the stress of what to do with all of your food when the refrigerator breaks. Plus, many of today's appliances have energy-saving technology that can help you save money.

If you don't have a new refrigerator fund, contact a TFCU representative at 1-800-456-4828. We can finance almost anything. 

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, 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



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