

money's for TFCU Members worth

Volume 6 June 2013



having the “money talk” before your wedding day

Before you walk down the aisle, it is wise to talk about how you, as a couple, will handle your finances. According to the *Wall Street Journal*, 49 percent of divorced couples say they fought over money throughout the marriage. You will always be dealing with money in your marriage from the day you say “I do,” so use this guideline when having the money talk.

Something Old – Financial History: How was money handled in your home growing up? Knowing how each other’s families dealt with money could help you understand your financial habits. If one of you has never been concerned about money and the other watches every penny, you may need to compromise your financial habits as a couple.


Something New – Joint Accounts and Future Plans: If you and your

spouse-to-be do not use the same financial institution, talk about which one you want to use as a couple if you plan to join your accounts. Will you join finances together or manage accounts separately? Who will be responsible for paying bills? Make sure to address these questions so you have a game plan going into your new life together.

Also talk about what will happen down the road. If you intend to have a house and kids or travel the world, make a plan for those dreams from the beginning.

Something Borrowed – Debt and Credit: What debts are each of you

bringing into the marriage? Tell each other beforehand so there aren’t any surprises. If any of your goals include a mortgage or financing, knowing each other’s credit scores and history are going to be important. If one of you has a poor score, you may have difficulty getting approval for financing. Work on cleaning up credit scores together.

Remember to be open about finances with each other so that you don’t get a curveball down the road. It may be beneficial to talk with a financial advisor when starting your new life as a couple and make a plan for the future. 



amusement park tickets now available!

Planning a weekend getaway? Let TFCU help. Tickets for Six Flags Over Texas, Silver Dollar City and Frontier City/White Water Bay are now available for purchase at most TFCU branches.

Six Flags Over Texas (Arlington)

Adult and children's tickets are \$38.79. Children two years old and under are admitted for free. For full operating schedule and park hours, check www.sixflags.com or call (817) 530-6000.

Silver Dollar City (Branson)

Adult tickets are \$54 each and children's tickets (ages 4-11) cost \$44 each. Visit the park after 3 p.m. with your one-day pass and get access to the park the following day of operation free. For operating schedule visit www.silverdollarcity.com.

Frontier City and White Water Bay

One-day tickets are good for admission into either park and cost \$20.00. Double park season passes are \$76.85. 📌

check & update beneficiary info

It is important to annually check and update who you have designated as the beneficiary of your accounts with TFCU and other financial institutions. If this gets overlooked, your assets may not be distributed according to your wishes. Regardless of what is on your will, financial institutions legally must distribute assets according to what is designated on the accounts. You can check your records with TFCU by logging on to Home Branch at TinkerFCU.org or by calling 1-800-456-4828, and a representative can assist you. 📌

Here are some good reasons to update your beneficiary information:

- You get married.
- You have a child.
- You get divorced.
- Your current beneficiary dies.

**refinance with
TFCU, get \$100***
plus, you could lower
your monthly payment!
members who refinanced a
loan with TFCU reduced their
monthly payment an average
of \$85 per month**

Refinance your secured loan from another institution and we will pay you \$100 cash or give you a 0.25% rate reduction.* The APR reduction may be more or less than 0.25%. Either way, TFCU is giving back to you.

Also, members' monthly payments are reduced by an average of \$85 per month when they bring the loan to TFCU to refinance, and the new loan is substantially the same as the old loan in amount and length of term.**

Some members choose to refinance and consolidate multiple loans to potentially reduce their payments even more. The total average reduction in monthly payments is dependent on several factors, including interest rate, term and the total amount borrowed. The number and total amount of payments may increase.

To talk to a representative about refinancing a loan, stop by any TFCU branch or contact our Member Service Center at 1-800-456-4828. 📌

*Members have the choice of: (1) \$100 cash at the time the loan is funded or (2) a .25% rate reduction. (Mortgage loans qualify for the \$100 cash incentive only. Deposit-secured loans are excluded from this offer.) \$100 cash value may be reported as taxable income. Offer expires December 31, 2013. All TFCU credit policies and underwriting guidelines apply. The minimum refinance balance to qualify for this offer is \$5,000. Existing loan balances cannot be divided to qualify as multiple loans.

**\$85 average monthly payment reduction is based on the monthly payments of TFCU members who refinanced closed-end loans from another financial institution between January 1, 2012 and May 15, 2013 and the amount of the new TFCU loan was substantially the same as the previous loan.

Estate Planning & Today's Economy

Two Complimentary Educational Seminars
For TFCU Members Thursday, June 20, 2013



5 p.m. Updates on U.S. and Oklahoma Economies

Develop an understanding of our current economy at the state and national level and what it means to you — Chad Wilkerson, Oklahoma City Branch, Executive and Economist, Federal Reserve Bank of Kansas City

6:30 p.m. An Easy-to-Understand Report on What Living Trusts are All About

Determine the best estate planning options available to you and your family — Mark Fitch, Attorney at Law

Seminars will be held at Rose State College Tom Steed Building Auditorium, 6191 Tinker Diagonal, Midwest City, 73110.

Seating is limited. Please RSVP by calling 405.737.0006.

www.TFCUFinancialAdvisors.org

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. Raymond James does not offer tax advice or services. Please consult a tax advisor to discuss your individual situation. The opinions and services of Mark Fitch and Chad Wilkerson are independent of Raymond James.



TFCU
FINANCIAL
ADVISORS

6501 Tinker Diagonal
Midwest City, OK 73110

help TFCU win
readers' choice

for best credit union

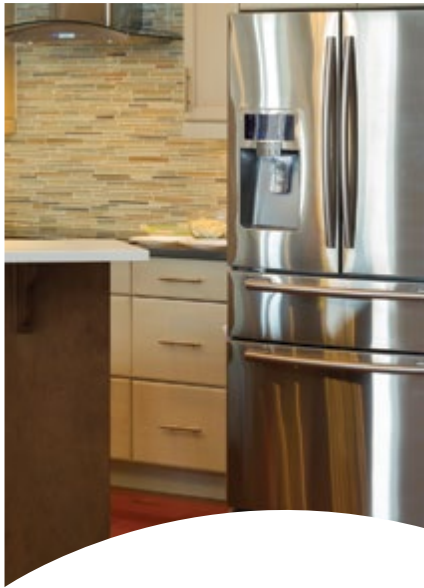
During May and June, *The Oklahoman* holds its annual Readers' Choice competition, asking its readers to vote for their top pick in numerous categories, including Best Credit Union. Last year TFCU was voted Best Credit Union.

Initial voting to select the top five in each category has already taken

If you believe TFCU is the best credit union, you can show it by voting.

place. If TFCU is included in the top five, you can vote TFCU for Best Credit Union. Voting will be June 9-24.

Ballots will be available in the June 9 issue of the *Sunday Oklahoman*. You can also vote for TFCU online at NewsOK.com/readerschoice/vote. You can vote once per day through June 17. The winners will be announced on Sunday, July 28 in a special section of the paper and on NewsOK.com. Thank you for your continued support. ▲




June is the time to buy power tools


































Holiday sales can mean one of two things: you're either going to find the perfect gift for someone or save yourself money on a product you need or want. This brings us to another reason to be thankful for dad — Fathers Day sales.

June is the month to go shop around your favorite hardware stores and see what deals they are offering on high-dollar products such as table saws, riding lawn mowers and generators.

Just because these items are targeted toward fathers, it doesn't mean you should miss out on the opportunity for a lower price. Scan your garage, think about what you haven't been able to get accomplished and start checking those Fathers Day sale ads. Whatever power tool, lawn equipment or hardware you have been wanting could be marked down!

Plus, with financing from TFCU you can purchase the tools of your dreams. 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



Federally insured by NCUA