

Volume 6 August 2013

money's for TFCU Members worth



it's back-to-school shopping time

how to spend less on new gear for the kids

Summer is winding down, and it is almost time to send the kids back into the care of teachers for seven hours a day. It is also time to think about the dreaded back-to-school shopping. With the help of Parenting.com, here are some tips on how to save money while getting your students prepared for the new school year.

Take inventory at home. The average cost per child of back to school clothing and supplies comes to nearly \$180. See if supply lists are posted early on school websites or check with other parents about what your child may need. Then, take a look at what you can reuse. Show your kids how to "upcycle" supplies by decorating and personalizing items like binders and folders.

Have a back-to-school swap. If your kids have clothes that are barely

worn, chances are you have friends in the same situation. Get together with parents who have kids around the same age and gender as yours and do a clothing swap.

Give a back-to-school allowance. Instead of letting your kids have a free-for-all with the newest, trendiest clothing and gear, give them a set amount they can spend on whatever they want. Everything left on their supply list can be basics that you have budgeted for. It will help show them that, if they really want that \$80

backpack, they will have to compromise with other supplies.

Shop end-of-summer sales. Stock up on basics and items that can be worn now and layered later. Plus, since Oklahoma has a warmer climate, you can wait a little longer to get the long-sleeved fall clothing when it has been marked down. Also, if you see an item you already bought go on sale, retailers like Old Navy, Gap Kids and The Children's Place may do a price adjustment within 14 days of when you purchase it. Just bring in the receipt. ▲

ENTER TO WIN YOUR BREAK

GRAND PRIZE:
\$2,000

TRAVEL VOUCHER FOR YOUR COLLEGE BREAK!

PLUS: ONE STUDENT from each TFCU partner school event wins a \$500 Southwest Airlines gift card!

ENTER TO WIN at
BUCK the norm .com
or scan this code with your phone!

To enter, and for complete details, visit www.BuckTheNorm.com.
Enter now through September 15, 2013.

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TFCU
Tinker Federal Credit Union



TFCU surprises another give back winner

Rebecca Chain couldn't believe her luck when her April direct deposit was selected as part of TFCU's Give Back program. She became a TFCU member just last September when she returned to Oklahoma after pursuing her master's degree out of state.

"This is an amazing program, and the funds are going straight to my wedding fund," said Chain, who recently became engaged and is planning her wedding for April 2014.

Chain is a resident of Hunter, OK, about 25 miles outside of Enid – where her local TFCU branch is located. As a social worker, she focuses on home-based services for the Alva/Enid/Guymon district. Although Chain travels a lot for her job and lives 30 minutes from Enid, she doesn't mind being so far from her nearest branch.

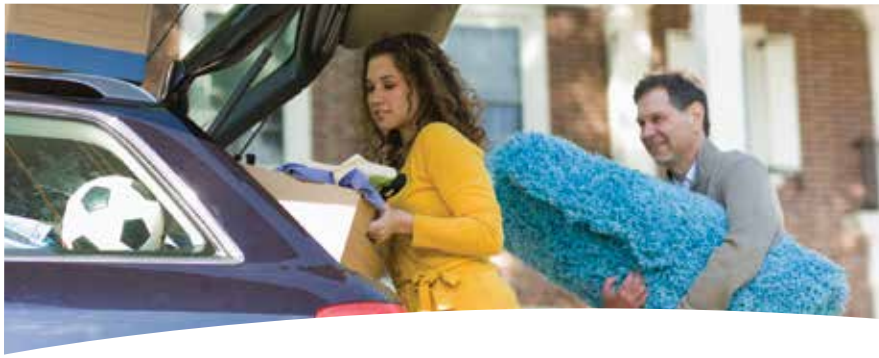
"I love my *Click* account," said Chain. "It makes such good interest rates for a checking account, better than most savings accounts. And, for what I need, it is the best account for me."

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 great rewards.

For more information on how you can be a winner, visit www.TinkerFCU.org.

TFCU member appreciation day

As a "thank you" to our members, we invite you to Frontier City for TFCU Member Appreciation Day. Join us Sunday, September 8, from 11:00 a.m. to 8:00 p.m. The park will be closed to the public and only members with a pre-purchased Member Appreciation Day ticket will be admitted. Stop by any of our branches, except John Marshall and Crooked Oak branches, August 15-30 to purchase a \$9 ticket to this event (while supplies last). Tickets are non-refundable and children age 2 and under will be admitted free. There is a limit of six (6) tickets per primary member account. Members will also receive one parking voucher per six tickets. For more information, visit TinkerFCU.org or call (405) 319-2077 or 1-800-456-4828 ext. 2077. We look forward to seeing you for an afternoon of rides, fun and excitement!



it may pay for itself in the long run, but **how will you pay for college today?**

The 529 is a college investment plan with one of the highest annual contribution caps available, with tax and estate planning advantages to boot.

Section 529 qualified tuition programs provide two different options – a prepaid plan and a savings/investment plan. The prepaid plan allows you to lock in the cost of a college education at a predetermined price. Benefits are intended to cover the cost of tuition and mandatory fees at colleges in the state where the plan is offered, as well as participating colleges and universities throughout the U.S. and in other countries. The savings version is an investment plan that allows you to contribute and select investment choices, with the added benefits of federal tax deferred growth and tax-free withdrawals for qualified expenses.

If you've put off saving for your child's college tuition, you can still use a 529 savings plan to your advantage. Many states allow a tax deduction for contributions to the state's 529 plan. By contributing the amount you would normally pay each year for tuition and distributing that money via the plan, you can, in some cases, take a sizeable deduction on your current income.

If you think having a 529 will hurt your child's chances for financial aid, consider that, at the most, 5.64% of your assets are factored in as parental assets in the federal formula for determining aid. And, since earnings from the plan used to pay qualified college expenses are tax free, they are not included as income that could further reduce future financial aid eligibility.

For more information on college planning, TFCU Financial Advisors will be hosting a college saving session, "A Future Full of Opportunities," presented by Ryan Kubasek of John Hancock Funds on Tuesday, August 27, at 6:30 p.m. at Rose State College's Tom Steed Auditorium in Midwest City. Seating is limited. Please RSVP your seat by calling (405) 737-0006 or enrolling at www.TFCUFinancialAdvisors.org.

Investors should consider the investment objectives, risks, charges, and expenses associated with 529 plans before investing. More information about specific 529 plans is available in each issuer's official statement, which should be read carefully before investing. Also, before investing, consider whether your state offers a 529 plan that provides residents with favorable state tax benefits. Securities are offered through RAYMOND JAMES FINANCIAL SERVICES, INC., member FINRA/SIPC, an independent broker/dealer, and are not insured by the NCUA or 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 the possible loss of principal. Tinker Federal Credit Union and TFCU Financial Advisors are independent of Raymond James Financial Services, Inc.

TFCU wins 2013 **readers' choice** awards

During May and June, *The Oklahoman* held its 20th annual Readers' Choice competition. They published a comprehensive survey covering numerous categories of services provided in the Oklahoma City area. Readers submitted their responses to the survey by filling out paper ballots and voting online.



Thank you for making your vote count. TFCU is honored to have been voted "Favorite Credit Union" and "Favorite Mortgage Lender" in the 2013 Readers' Choice Awards. The winners were announced on Sunday, July 28, in a special section of the *Sunday Oklahoman* and on NewsOK.com. Thank you for your support. The measure of our worth is only as great as the respect of our members. ▲




August is the time to buy patio furniture

Although in Oklahoma our summer temperatures can be scorching, we still love being outdoors for summer activities. Backyard cookouts are a fun way to spend time with family and friends, but if you don't have the patio space or furniture to host your guests, it may turn into a BYOC party (Bring Your Own Chair).




























August is a great time to get discounts on new patio furniture to help make your backyard welcoming. Because furniture is so bulky and takes up space, retailers want to move it out as soon as possible to make room for fall merchandise.

According to Lozo.com, sales on patio furniture could vary by region since some stay warmer longer. It is best to keep an eye out on the prices at retailers you may be buying from during August and September.

Update your backyard now to make it an outdoor haven for next season's get-togethers. Whether it is new furniture, a new patio or updated landscaping, TFCU can help you create the space you want.

Contact a TFCU representative at (405) 732-0324 or 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** (returning soon)
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



Federally insured by NCUA

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