



money's for TFCU Members worth

Volume 6 September 2013

the benefits of starting your holiday gift shopping early

While the holiday season may seem far away, it will be here before you know it. The malls will get crowded, stores will be promoting their holiday specials, and you'll be dodging seasonal decorations while scouring for the one item your loved one said they wanted months ago. Imagine what it would feel like if, when that time came, you were done (or almost done) with your shopping. Take a look at a few reasons why starting now could be the best decision you've made.

More time means less on your credit card. Holiday gifts could rack up a price tag of hundreds of dollars. Space out gift buying over the next few months so you aren't purchasing it all at once. Rein in the excessive spending by committing to only pay with cash or debit card. AskTheMoneyCoach.com

suggests doing this so you don't overuse credit cards and end up with unnecessary debt.

Great deals are happening now. Retailers don't just put merchandise on sale around the holidays. Most are trying to get rid of current inventory to make way for the next season's items. For example, items that are most commonly marked down in September include outdoor gear, sunglasses and bicycles.

Shop at home. Don't forget the benefits of shopping online. You can be

in your pajamas, with no crowds around you, shopping at your leisure. Also, if there are items you want that aren't out yet, many retailers like Amazon.com have a pre-order option. Then, when it is released, you are guaranteed the item, and it will come straight to your house. No waiting in line needed.

Gift assurance. Once the popular items are gone, they won't come back until after the holidays. By shopping now, you are making sure to get the exact toy, gadget or trinket your loved ones are hoping for. ▶

Now is the time to purchase a Storm Shelter

Get a Storm Shelter Loan at rates as low as 2.99% APR* and keep your family safe the next time severe weather strikes.



Federally insured by NCUA



*2.99 Annual Percentage Rate (APR) effective 8/1/2013 until further notice. Example transaction: \$5,000 storm shelter loan, \$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.



selling your home? tour your own neighborhood before you list

Before you put your house on the market, take the time to do a little investigating on your neighbors. According to AOL's Real Estate blog, visiting a few open houses in your neighborhood can give you a better idea of what your home is worth and can highlight needed improvements.

Take notes on how the homes you tour show. Does the property look tended to? Are kitchens and bathrooms updated? Is there anything you would automatically change about the home if you were to buy it? For example, if two or three houses on your block have recently redone their roofs or siding, you should put that toward the top of your list so your home doesn't suffer from comparison once you list it.

Visiting open houses also gives you the chance to meet and talk to real estate agents. You might meet someone with the experience and personality you want to work with, and you'll get a sense of his or her talent for sales.

Be strategic when putting your house on the market. Comparing with your neighbors can be a good idea. "Imitation is the sincerest form of flattery," right? ▲

OnTrack a new online budgeting resource

A new service available through membership with TFCU is OnTrack, an online tool that helps you create a budget and a spending plan. This resource can be accessed through BALANCE Financial Fitness at www.TinkerFCU.org under the heading *Online Services*.

OnTrack takes the guesswork out of knowing how much money you are bringing in versus your spending habits. 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.

At the end of the module, a certified financial counselor will be available to answer many of your questions – 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.

We recognize that money concerns can have a serious effect on quality of life. Take a look at OnTrack and decide if this budgeting tool can help improve your finances and take control of your budget. ▲



prepare for the unthinkable with **long-term care**

According to the Health Insurance Association of America, approximately 50% of all people 65 and older will spend some time in a nursing home during their lifetime, at an average annual cost of \$74,000 per person. Without proper planning, these expenses can drain, and sometimes even decimate, your entire life savings. That's where long-term care insurance can help. Here are a few things you should know before you buy.

First, purchase your policy early. The ideal time to buy insurance is when you're in your early 50s and in good health. Subsequently, your premium cost will be lower and you're less likely to have a pre-existing condition that disqualifies you.

Second, consider the length of coverage. Since the average stay in a nursing home is 2.5 years, most people decide to limit the coverage length to limit their costs. If you are purchasing a policy in your 50s and your premiums are fairly low, lifetime coverage may be worth the extra investment.

Finally, remember your parents. While long-term care insurance should probably be a part of your financial plan now, it is also something you can purchase for your now-healthy parents, who may become dependent on extended health care you can't provide.

Although everyone hopes long-term care insurance will never be needed, you should be prepared. A comprehensive plan can provide the comfort you and your family may need during an emotionally and financially trying time. By giving you the choice of where you or a loved one receives care, the funds to help pay for it and the knowledge that the financial burden from it can be eased, long-term care insurance will not only help ensure your quality of care, but the quality of your life, as well.

For more information about a long-term care insurance policy, contact TFCU Financial Advisors by calling 1-800-456-4828 ext. 2575 or (405) 737-0006.



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watch out for the **medical alert system scam**

There is a new scam that has been going around the last few months. TFCU has heard of members of all ages being targeted by medical alert system fraud.

This scam starts with an automated telephone call, informing the consumer that somebody has signed them up for a medical alert system, maybe their doctor or a family member. The call then goes on to claim that everything is in order and ready to be sent to the consumer's home, but the company is needing some more information for shipping purposes. They will eventually ask for credit card information.

According to *USA Today*, the scam is rampant in different parts of the country. The Michigan Attorney General's Office received more than 50 complaints about the scam within a two-week period.

Seniors or anyone experiencing health issues could be taken in by this scam, since they have more reason to accept a medical alert system.

The Better Business Bureau is informing consumers to just hang up the phone, especially if they ask for any personal information. Do not press any buttons or speak to anyone. You can report scams to the Better Business Bureau online at www.bbb.org. 



September is the time to buy automobiles

When purchasing a new car, everyone wants the best deal possible. It can be a large expense that takes much thought and time. From deciding how much you can afford to what style of vehicle you are looking for, there are many options to consider. To help make this major commitment a little easier, here is a little insider information on why you should take the plunge in September.

September is the perfect month to go shopping for a new car. Dealers are getting next year's models in and want to get the current year's models off the lot as fast as possible.

According to CreditSesame.com, you can expect to save 10% to 20% on current-year models in September. As the months wear on, you may get a better deal on a car near the end of the year, but it may not be your ideal color or have all the options you are looking for.

Also, the end of the month is still the best time to purchase a car. Sales people are more eager to meet their quotas and make deals with buyers.

If you are interested in financing your new car, contact a TFCU representative at (405) 732-0324 or 1-800-456-4828. ▲

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

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



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

