

# money's for TFCU Members

# worth

Volume 6 October 2013

## CREDIT UNIONS

# Unite *for* Good™

On Oct. 17, 2013, credit union members around the world will celebrate International Credit Union Day®, an event to commemorate the credit union movement's impact and achievements. In honor of this special day, we invite our members to visit one of our branches for cookies and giveaways throughout the day.

Credit unions are not-for-profit financial cooperatives owned by the people who use their services—members. With more than 196 million members in 100 countries worldwide, they exist to provide a safe place to save money and get affordable loans.

TFCU has been helping our 275,000+ members achieve their goals and realize their dreams for 67 years. We offer

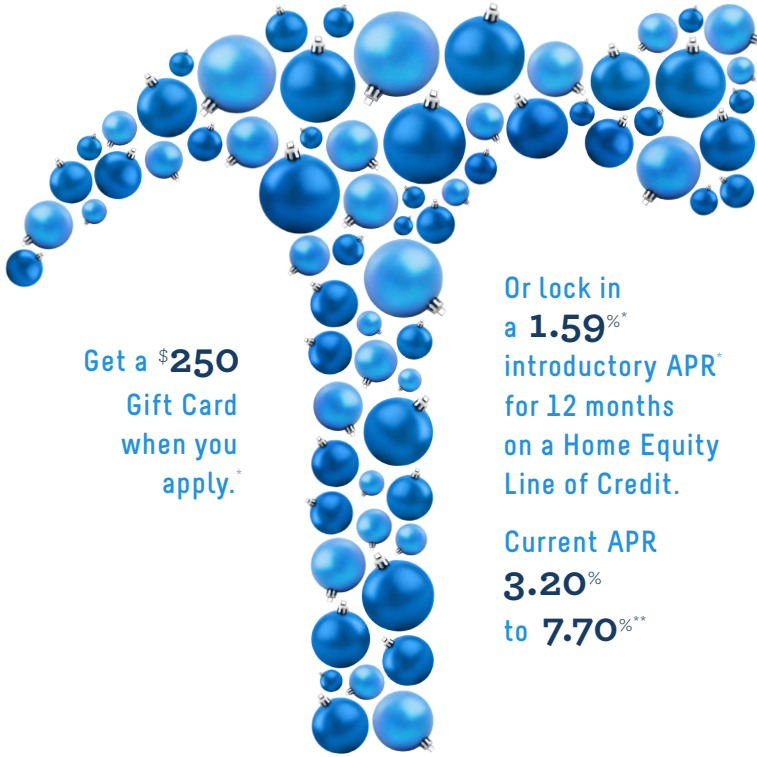
## celebrate international credit union day with us

our members a full array of financial accounts and services, as well as the latest technology.

Since 1948, International Credit Union Day has been celebrated annually on the third Thursday of October. This year's theme, "Credit Unions Unite For Good," celebrates the powerful credit union values, shared networks, and the advantages that result from the unique collaborative spirit embodied by credit unions to better serve members.

The cooperative spirit of credit unions continues to spread across the globe. This year, the credit union movement is spreading to the Falkland Islands, off the coast of Argentina. According to the Credit Union National Association, currently, only one bank branch operates there and citizens have limited access to credit. Through the cooperative mission of credit unions, this country will soon have access to a financial institution that will strive to serve their needs. ▲

# ~ The Holiday ~ Home Improvement Loan



Get a **\$250**  
Gift Card  
when you  
apply.\*

Or lock in  
a **1.59%**\*  
introductory APR\*  
for 12 months  
on a Home Equity  
Line of Credit.

Current APR  
**3.20%**  
to **7.70%\*\***

TinkerFCU.org



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**TFCU**  
Tinker Federal Credit Union

\*Introductory rate offer of 1.59% Annual Percentage Rate (APR) is available to members with a minimum credit score of 660 who apply for a HELOC with TFCU from September 1, 2013, through November 30, 2013. Introductory rate is applicable for 12 months from the day of loan closing. After the 12-month introductory rate period, the rate will convert to a variable rate. The maximum APR that can apply is 18.00% or the maximum permitted by law, whichever is less. The APR is subject to change monthly and will vary based on each member's credit history, term and LTV. Rather than the introductory rate of 1.59% APR, members have the alternative option of choosing a \$250 home improvement gift card for a HELOC, or they can receive the gift card for a closed-end home equity loan through TFCU from September 1, 2013, through November 30, 2013. In either instance, the gift card will be awarded upon loan closing. Member must carry insurance on the property that secures an equity loan. If the property is located in a Special Flood Hazard Area, we will require the member to obtain flood insurance if it is available. Normal underwriting guidelines apply. \*\*Rate range of 3.20% APR – 7.70% APR is effective as of August 31, 2013, and is subject to change monthly. Closing Costs vary according to property location, but typically range between \$334 and \$518. Title Insurance is required on loan requests of \$100,000 or more. The cost of the Title Insurance policy is based on your loan amount; the typical range is \$365 – \$800. In addition, you will be required to pay the fees for abstracting and other related title work, whether or not TFCU funds the loan. These fees normally range from \$550 or \$725.


## volunteer board nominees

This fall, the Nominating and Elections Committee will nominate one candidate from TFCU's membership for each open position on the Board of Directors. Those nominees will be announced in the January 2014 issue of *Money's Worth*.

TFCU members who are not selected by the committee but would like to run for election may pursue nomination by petition. Petition packets will be available in TFCU branches on December 27, 2013, and members will have until February 5, 2014, to collect signatures from 500 TFCU members. Signatures from individuals who are joint owners on TFCU accounts, but who do not have a primary share account of their own, are not valid.

Petition forms with at least 500 valid signatures, along with the forms stating candidate's biographical information and statement of qualifications for office, must be returned to a TFCU branch by the deadline. All required forms will be included in the petition packet.

If there are no nominations by petition, the candidates nominated by the committee will be elected by acclamation at the Annual Shareholders' Meeting. If there is at least one nomination by petition, an election will be held during the meeting.

The 2014 Annual Shareholders' Meeting will be held Saturday, April 5, 2014. Registration begins at 1 p.m. at Rose State College Communications Center (Performing Arts Theater) in Midwest City. Come and enjoy prizes, visit with staff and volunteers and hear about TFCU's progress during 2013. We look forward to seeing you there. 

# The Moore CUSC has moved just around the corner & added Sunday hours!

The Moore Service Center has moved from 741 N. Moore Ave. to a convenient new location about ½ mile away:

Malibu Shopping Center  
828 N.W. 12th St.  
Moore, OK 73160



**New Sunday hours!**

<b>Monday–Friday</b>	<b>Saturday</b>	<b>Sunday</b>
7 a.m.–7 p.m.	9 a.m.–4:30 p.m.	1 p.m.–4:30 p.m.



For a complete listing of CUSC locations nationwide, visit [www.TinkerFCU.org](http://www.TinkerFCU.org).

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[TinkerFCU.org](http://TinkerFCU.org)

**We Get It** SM



## don't tax my credit union

Credit unions are tax-exempt because they are not-for-profit financial cooperatives, because they return benefits to members, because members are owners. Therefore, taxing credit unions would be equivalent to taxing 96 million Americans who are credit union members. A tax bill currently being considered in Washington D.C. is threatening that tax-exempt status. Please call your elected officials and tell them "Don't Tax My Credit Union." Below is a list of our Oklahoma officials and their Washington, D.C., phone numbers. For additional information about this issue, please visit [DontTaxMyCreditUnion.org](http://DontTaxMyCreditUnion.org).

### Oklahoma's U.S. Senators

Senator Jim Inhofe

(202) 224-4721

Senator Tom Coburn

(202) 224-5754

### Oklahoma's U.S. Representatives

Rep. Jim Bridenstine (1st District)

(202) 225-2211

Rep. Markwayne Mullin (2nd District)

(202) 225-2701

Rep. Frank Lucas (3rd District)

(202) 225-5565

Rep. Tom Cole (4th District)

(202) 225-6165

Rep. James Lankford (5th District)

(202) 225-2132




## October is the time to buy large appliances




























Think of a time you needed to make an unplanned, large purchase. Did you get the cheapest available option? When a large appliance breaks, there isn't much time to wait for the best deals. You need to replace it as soon as possible. Even our forefathers knew this was true, as Benjamin Franklin once said, "necessity never made a good bargain."

October is the time of year to purchase new large appliances, such as dishwashers, ranges, refrigerators, washers and dryers, etc., according to FrugalLiving.About.com. This is when new models are coming in and older models are needing to be moved off the showroom.

If it is almost time to replace older appliance models, it may be wiser to do it now before it breaks at a time when you can't find a good deal. Maybe none of your appliances are on the verge of breaking, but you would like to update the look of your kitchen.

Let us know if sprucing up your appliances is on your list. 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

## 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

