

Volume 6 November 2013

money's for TFCU Members worth



gasoline for a year "get going" winner named

One lucky TFCU member can breathe a little easier every time her family fills up the gas tank this year. Gaye Etheridge (pictured, left) is the 2013 Get Going winner, earning her over \$2,000 worth of gas.

Etheridge was ecstatic to learn she won this year's Get Going contest. More than 30,000 entries were received online, in the mail and at TFCU branches during the 11-week promotion for a grand prize of gas for a year.

Etheridge entered the Get Going promotion almost every day online. When she came home to a message from TFCU, she just knew she'd won.

"All I could think was 'yes, I won!'" Etheridge recalls.

This surprise was a special treat for her and her husband, Kirk, as they are

about to celebrate their 33rd wedding anniversary. The couple lives on 40 acres in Konowa, Okla., and plans to use her winnings for daily travel. He commutes nearly 120 miles each day working for Tinker Air Force Base, and she picks up her grandson from school daily.

"I have never had a bad experience here," Etheridge said when asked about why she chooses TFCU. "We have a TFCU credit card and have gotten loans and always have good experiences. I also like that there are branches all over."

The Etheridges have been TFCU members for more than 10 years. They frequent many branches near their home, including the Ada, Seminole and Shawnee branches. Margaret Scallorn (pictured, right), assistant vice president/branch manager, presented Etheridge with her prize at the Shawnee branch.

"I also like the convenience of online access," Etheridge added. "I like that I can access my account anytime, even in the middle of the night,"

Congratulations, Gaye! 

— Give the Gift of —
MEMBERSHIP



Refer a friend or family member and **you both get \$10.**

Tell a friend or family member about becoming a member of TFCU. When he or she becomes a member, you will each receive \$10 deposited into your TFCU share/savings accounts.

TinkerFCU.org



Referred friend/family member must return coupon or fill one out when opening new account. Additional coupons available in TFCU branches during promotion. The \$10 gifts will be deposited into the referring member's and new member's Share (Savings) Account at account opening. May be reported as taxable income. All accounts subject to approval by TFCU and all membership qualification guidelines apply. Required to open \$5 Share (Savings) Account to receive \$10. Account must be opened 11/1/2013 – 12/31/2013. No limit to the number of referrals a member may make during this promotion. Accounts on which a TFCU employee or volunteer is listed as a Primary or Joint owner are not eligible to receive the \$10 referral; however, eligible individuals they refer may receive \$10.



TFCU sends 18 students on trips of their choice

Brandi Richmond (pictured), a third-year nursing student at Platt College, has a little extra incentive to hit the books this semester. She is the grand prize winner of TFCU's annual Win Your Break contest, and received a \$2,000 travel voucher for her next college break.

She saw the promotion on TFCU's website when checking her TFCU account online, and her name was drawn from more than 8,000 entries.

"I thought TFCU was calling about my account. I was very excited when I found out I won!" Richmond said.

Richmond resides in Yukon, Okla. She loves to travel, so this contest was right up her alley. She is planning to use her prize to go on vacation to celebrate her birthday in November. Richmond has been a member of TFCU for almost four years.

"Everything," she said when asked what she likes most about being a member of TFCU. "All of the employees are helpful, and they have great interest rates. TFCU gave me a loan when no one else would."

In addition to Richmond's grand prize, TFCU gave away 17 \$500 Southwest Airlines gift cards to students at various colleges and technology centers in Oklahoma.



don't let your **changing jobs?** **401(k) slip away**

Today's job market is more transitory than ever. As more and more individuals switch jobs, they begin to wonder what they should do with the money they have accumulated in their employer-sponsored retirement plans, such as 401(k) plans. The good news for 401(k) plan participants is that your retirement plan assets are very portable, so you may be able to keep your existing 401(k) plan assets in a tax-deferred environment.

The trick is to resist the urge to use the monies. After tucking money away in your 401(k) for quite some time, you may be tempted to use it to treat yourself to a new car or some other indulgence. Because it could literally take years to replace your existing 401(k) funds, you should think carefully before prematurely taking money from your retirement savings. A premature distribution could be subject to taxes and penalties by the IRS.

If you can resist the urge to take a withdrawal when you change jobs, you are one step closer to making a distribution decision that will help preserve your hard-earned money. To be in the best position to make an informed decision, you should consider other options available for your existing 401(k) assets, such as:

- leave your assets in the 401(k) plan
- transfer your assets to a new employer's 401(k) or retirement plan
- roll your assets into an IRA

Your 401(k) plan account balance represents your savings; therefore, it is important to make informed distribution decisions that will help preserve your hard-earned money. To learn more about the portability of your 401(k) assets, or for more information on preserving your 401(k) assets and 401(k) retirement planning strategies based on your particular situation, please contact our professionals at TFCU Financial Advisors at (405) 737-0006 for a complimentary, no obligation, consultation.



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prepaid VISA

gift cards

make great gifts

Want to do your holiday shopping at one place and ensure those on your gift list get exactly what they want? TFCU offers you a gift-giving alternative to the traditional wrapped present that can do just that—a VISA Gift Card. It can be used for purchases at merchants where VISA cards are accepted, which means your loved ones have the freedom to get what they truly want.

Get your shopping done early with a prepaid VISA Gift Card.

So, avoid the malls and do your shopping in one easy visit to your nearest TFCU full-service branch. You can get a card for as low as \$20, up to a maximum of \$500.

For more information on VISA Gift Cards, visit www.TinkerFCU.org, or stop by any of our full-service branches.




November is the time to buy electronics

Are you squinting your eyes to tell what number your favorite football player is wearing? It may be time to consider upgrading your television set. If you have dreamed of having the perfect championship game watch party with a large HDTV and surround sound, November is the ideal month to purchase new electronics.


































Thanks to Black Friday and other countless pre-holiday sales, each year we can count on big electronics to have their prices slashed. Each big retailer will release their Black Friday ad weeks ahead of time, so consumers can prepare their shopping game plan. These ads can be found on sites like BlackFriday.com or you can download Black Friday apps to your smartphone.

The addition of Cyber Monday has also increased the number of discounted items, plus you won't have to wait in line at 2 a.m.

Retailers will continue marking down electronics after Black Friday weekend to make way for the new 2014 models, so don't be discouraged if you miss a deal.

If you want to create a financial plan for updating your electronics, 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, 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