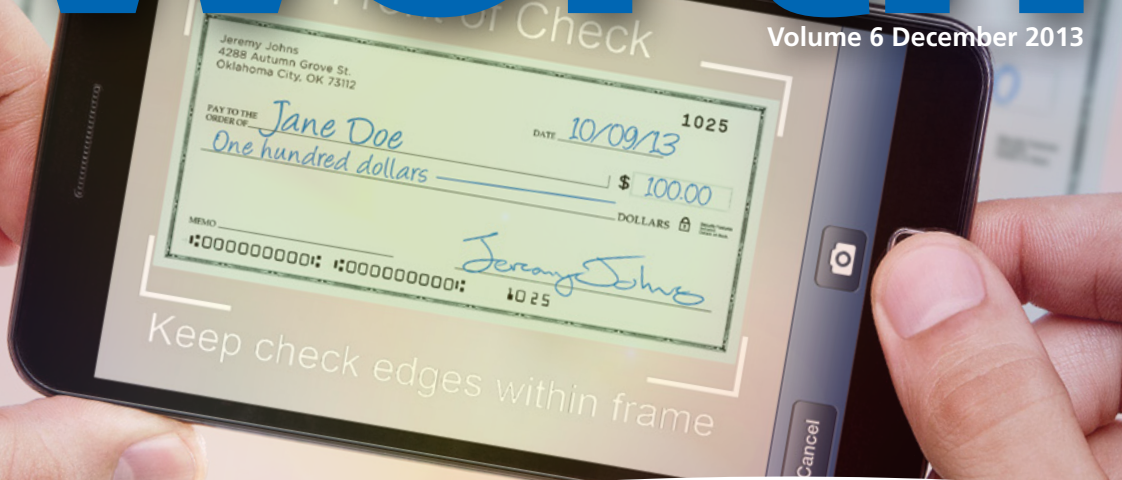


# money's for TFCU Members worth

Volume 6 December 2013



## home branch deposit checks almost anywhere mobile check deposit

Whether you are out of town, catching up on your latest TV shows or just not able to get to your closest TFCU branch, depositing a check has never been easier.

Home Branch Mobile Check Deposit is a free\* service that enables you to electronically deposit checks quickly and easily into your TFCU account from anywhere using the Home Branch Mobile app on your iPad, iPhone or Android device. Funds are securely deposited using photos of the endorsed check taken with your device.

To access Home Branch Mobile Check

Deposit, you will need to have a Home Branch account set up at TinkerFCU.org. Then, you simply download the app from the Apple App Store or Android Marketplace. Log in using the same information from your Home Branch account, and you will be able to access your accounts and start depositing from your mobile device!

For any additional assistance or information regarding Home Branch Mobile Check Deposit, visit TinkerFCU.org or contact the Member Service Center at (405) 732-0324, ext. 2255 or 1-800-456-4828, ext. 2255.

### Step-by-step instructions:

- Log into Home Branch Mobile from your iOS or Android device.
- Click "Deposit."
- Choose the account you want to make your deposit into.
- Type in the amount of the check.
- Take photo of check front.
- Take photo of check back.
- Click "Submit." ▲

\*There are no fees from TFCU for Home Branch Mobile Check Deposit. Regular data rates from your service provider still apply. See TinkerFCU.org for more FAQs.

— 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 gives back to another lucky member**

The first words out of Catherine Stephens' mouth were "Praise the Lord" when she found out her September mortgage payment had been reimbursed as part of TFCU's Give Back program. "Blessings, blessings, blessings—I thank the Lord and TFCU," she said.

A customer service specialist, Stephens has worked on Tinker Air Force Base for 30 years and has been a member of the credit union for just as long. She enjoys TFCU's convenient branch locations on base and the dividends she earns on her Click Checking account every month. "And, the people that work for TFCU are so nice and helpful," she said.

Stephens loves going to the lake, fishing and spending time outdoors gardening. She also enjoys crocheting, which will come in handy with her new grandbaby, whom she is looking forward to spending time with and some of her winnings on. But, Stephens has other plans for her winnings, as well. "I'm also thinking of going on a trip to the beach with my boyfriend, as a dual birthday gift, early next year," she said.

As a TFCU member, you can be a Give Back winner, too, simply by using the TFCU products and services you love. For more information visit TinkerFCU.org.



## congratulations to our scholarship winners

Eight Oklahoma students now have a little more financial padding to help them realize their dreams. Congratulations to the four first-place winners and four honorable mentions selected in the 2013 Scholarship Contest sponsored by TFCU Financial Advisors and TFCU's SaveAbles Kids Club.

The contest was open to TFCU members 18 and under. Contestants submitted a drawing or photo showing what they want to be when they grow up. Entrants 12 and older also wrote a short essay on the same subject.

### Category A (ages 6 and under)

1st Place: Alexis Paxton (6), Moore, wants to be a veterinarian.  
 Honorable Mention: Ashlyn Rowell (5), Ramona, wants to be a toy doctor.

### Category B (ages 7 to 11)

1st Place: An M Anh (10), Midwest City, wants to be an author and illustrator.  
 Honorable Mention: Austin Buchanan (7), Newalla, wants to own a pet shop.

### Category C (ages 12 to 14)

1st Place: Emily Hernandez (14), Yukon, wants to dance with a ballet company.  
 Honorable Mention: Elaina Griffin (13), Moore, wants to be a horse doctor.

### Category D (ages 15 to 18)

1st Place: Nicole Varghese (16), Edmond, wants to be a doctor.  
 Honorable Mention: Mikala Huneycutt (17), Ada, wants to be an event coordinator.

TFCU President/CEO Mike Kloiber is pictured with seven of the eight winners at the recent awards presentation and pizza party hosted by TFCU Financial Advisors. Save-A-Tron 5000 joined the party to meet and greet the winners, who were selected from 320 entries.



*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. Raymond James does not offer tax advice or services. Please consult a tax advisor to discuss your individual situation.*

# Credit Union Service Centers get a new name and new look

CO-OP Financial Services recently announced the rebranding of the network of more than 5,000 branches and over 2,000 self-service locations in all 50 states, formerly referred to as the "Credit Union Service Centers" network. These branches, available to all TFCU members, will now be called "CO-OP Shared Branch." Instead of looking for the "swirl" logo when

## CUSC now named CO-OP Shared Branch

visiting a participating location, you can now look for the new CO-OP Shared Branch logo. TFCU, as well as other participating credit unions, have begun the process of replacing the previous logos with the new logos in all locations, so be on the look-out for the new signs the next time you visit one of the thousands of locations available to you nationwide.

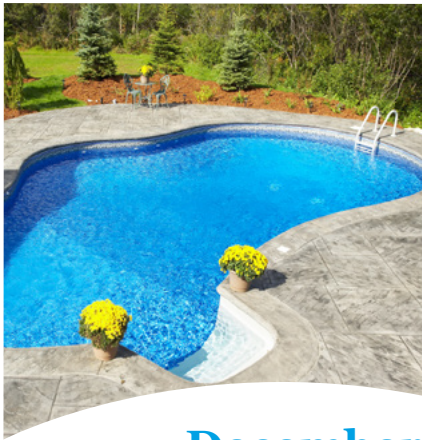
new:



old:




































## December is the time to buy swimming pools

Oklahoma summers get pretty hot. Having your own personal spot to cool off would be a nice addition before next summer. It might sound crazy, but December is the best time of year to be making your summer plans and buying a swimming pool.

According to LifeHacker.com, several pool installers will cut down the cost of swimming pools in the winter, so they can keep up work. Since there isn't a high demand for pools in December, you could save quite a bit on the oasis of your dreams by purchasing now. Plus, since the pool installers are doing much less work, the construction is often of higher quality. Purchasing your pool now will also ensure enough time to have the project completed by the beginning of the summer heat.

Think about how having your own private pool could make a splash with your summer plans, then 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

## 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



Federally insured by NCUA