

money's worth

for TFCU Members

Volume 6 February 2014

getting a refund? don't blow it. smart ways to use your tax return

The average tax return for the past two years has been nearly \$3,000, according to IRS.gov. That's a nice lump sum to receive all at once. While it can be tempting to splurge on the fun stuff, you might be better off putting a refund toward "needs" rather than "wants," and make that money really work for you. Here are some smart ways to use the money if you anticipate a refund.

Save for a rainy day.

If you don't have an emergency fund set aside, you can use your refund to start one. You'll be glad you did if you are faced with a sudden car repair or medical bill. If you already have a fund, try to bulk it up to at least \$1,000. This will help you avoid turning to credit cards when the unexpected occurs.

Pay credit card debt.

If you have credit cards, use the refund to pay on debt. Making only the minimum payment can take years to pay off. A tax return is a great way to make headway.

Increase retirement savings.

Consider adding to your 401(k). If your employer doesn't offer a retirement plan or you have already met matching requirements, consider starting an IRA, which gives you more control over your investment options than with a traditional 401(k).

Invest in yourself.

Furthering your education or developing a new skill may get you closer to a promotion or a higher paying job. There are several low-cost,

short-term options such as continuing education classes, online courses, workshops and seminars.

Make home improvements.

If you have repairs that need to be made but haven't had the funds, this is your opportunity. Or, consider making small improvements such as repainting or replacing fixtures and faucets, which can add value to your home.

Give back.

If you don't have debt and your savings for retirement is sufficient, think about making a charitable contribution to help others in need. Not only will you feel good about making a difference, but it may be eligible as a deduction in 2014 if you itemize. ▶

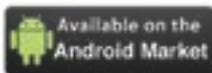
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members get discount on TurboTax®

If you love the ease and convenience of filing your income tax return online, you can take advantage of TurboTax Online and get a member discount. The service includes over 100 valuable tools to help you manage your tax needs and offers all TFCU members a lower rate on TurboTax Online federal products. Start now and get an idea of how big your refund will be. Finish at your convenience when you have your W2s and final tax information.

To receive the discount, go to our website, www.TinkerFCU.org, and click on the TurboTax link located on the right side of the main page. If you go directly to TurboTax, you will not receive the discounted price. ▲

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Premier (investments & rental property)

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\$59.99 Federal (discounted from \$74.99)

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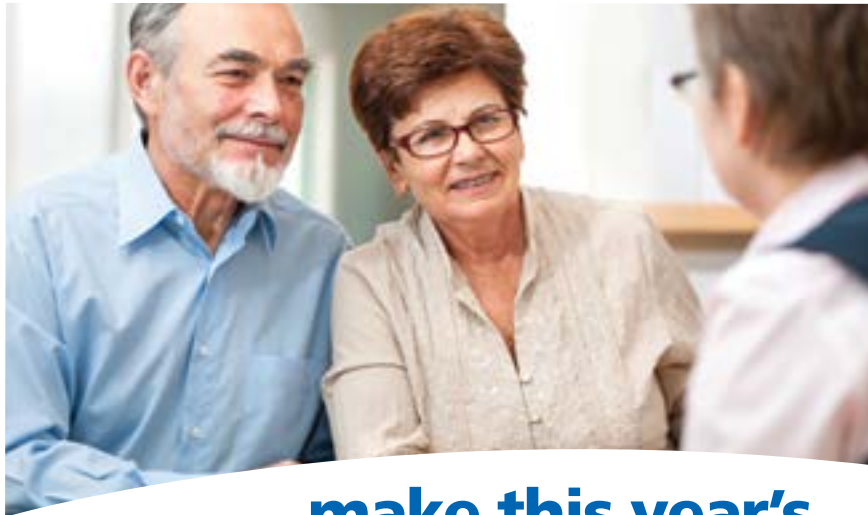
E-6 to E-10 & Officers

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Discounted prices are subject to change without notice. ▲



make this year's contributions count

For the 2014 tax year, individual investors can contribute up to \$5,500 to either a traditional or Roth IRA. If you're over 50, you can contribute an extra \$1,000. Contributing as much as you can as early as possible allows those assets more time to grow and compound.

You may also contribute up to \$17,500 to applicable 401(k), 403(b) and 457 plans, SAR-SEP plans, and the federal government's Thrift Savings Plan. For these plans, the catch-up contribution limit for individuals age 50 or older is an extra \$5,500.

Keep in mind, you can still make a 2013 contribution on or before April 15, 2014. The professionals at TFCU Financial Advisors are available for a no-obligation consultation to discuss your individual situation. Call (405) 737-0006 to schedule your appointment. ▲



Please note, changes in tax laws or regulations may occur at any time and could substantially impact your situation. Raymond James financial advisors do not render advice on tax or legal matters. You should discuss any tax or legal matters with the appropriate professional. Securities are offered through Raymond James Financial Services, Inc., Member FINRA & SIPC, an independent broker dealer, and are not insured by the NCUA, not federally insured, or insured by any other government agency, are not deposits or obligations of the credit union or any other affiliated entity, and are subject to risk, including possible loss of principal. Tinker Federal Credit Union and TFCU Financial Advisors are independent of Raymond James Financial Services, Inc.

tax payments through BillPay

Certain payees, such as tax entities, are not included in the BillPay options on Home Branch because those payments cannot be guaranteed. Please do not schedule a tax payment through the Home Branch system. We would not want you to experience the inconvenience of the payment being rejected. ▲

take advantage of shred days

at a branch near you

TFCU will be hosting seven shred days in 2014, giving our members an opportunity to securely dispose of unneeded paperwork that has personal information, such as Social Security numbers, account numbers or other sensitive information.

"Dumpster diving" or sifting through trash cans to find this type of information is still one of the primary ways criminals obtain information to perpetrate identity theft and other fraudulent activity.

keep your personal information safe from theft

The time for each Shred Day event will be 9:00 a.m. to 11:30 a.m. at the following branches:

- April 19 at Midwest City
- May 17 at Northwest OKC
- June 21 at Moore
- July 19 at Tulsa
- August 16 at Enid
- September 20 at Northeast OKC
- October 18 at Edmond East

To ensure we can accommodate everyone on shred days, please limit the amount of paperwork you bring to three boxes (approximately 18 inches by 12 inches) per person. ▲

fraud alert

common scams

Scam artists are becoming more creative in the techniques they use. Here are a few common pitches to watch out for.

“Just wire the money.” According to the National Consumer League, wire transfers are a common way for con artists to steal cash from victims. There is no way to stop payment or recover the money.

“Cash this check.” Scammers often win trust by sending their targets what looks like a real check. They may ask you to cash it and return all or a portion of the funds to them to cover fees or an overpayment.


“I’m contacting you from [insert foreign country].” Scam artists like to operate outside of the United States, where it is harder to be prosecuted.

“You are guaranteed a 10% return every month.” Be cautious of any investment opportunity that guarantees a return.




























“Don’t tell anyone about this opportunity.” A con artist will discourage you from sharing opportunities with anyone who would talk you out of it.

“Only a few lucky investors can get in, so you must act right away.” Many scammers like to give the impression the deal has a deadline. Resist the pressure and research all information before making any major investing decisions.

When it comes to scams, use your best judgement. If something doesn’t feel right or it sounds too good to be true, it probably is.

If you have concerns, contact the Oklahoma Securities Commission at (405) 280-7700. 

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**
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



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