

money's for TFCU Members worth

Volume 6 March 2014

identity theft and fraud

5 ways to protect your accounts

With the recent data breach of a major U.S. retailer involving credit and debit cards belonging to millions of people, keeping your identity safe and accounts secure are growing concerns. It's important to protect yourself. Here are some steps you can take to safeguard your accounts and identity.

Check accounts diligently. Review both debit card and credit card statements line by line each month and look for any suspicious charges. Sometimes, thieves will place a small charge of just a few dollars to see if an account is active. If you notice an unauthorized charge, contact your financial provider.

Change your passwords. When you change your password, don't use the same one for all of your accounts. Also, don't choose simple passwords that


are easy to guess, such as "Password" or "1234." Including a combination of capital letters, symbols or numbers is a good way to increase password strength.

Watch for scam emails. If thieves have your email address, they may attempt "phishing" – posing as your financial institution or another trustworthy entity by email and trying to acquire your username, password, credit card or other personal information. Never give out your personal information by email. If in doubt, call your financial institution or retailer to verify.

Tighten privacy settings. Be careful using social media sites, such as Facebook and Twitter. Don't freely share personal information, including

your birthdate, address or hometown. Thieves can use this information for fraud.

Consider credit monitoring. These services provide updates about new activity, new inquiries, new accounts, or sudden changes in your credit card balances. TFCU offers members a special discount on ProtectMyID™, an identity theft product available through Experian®. You can learn more at TinkerFCU.org under Convenience Services.

If you would like more information on how to protect yourself against identity theft and fraud, check out the BALANCE Identity Theft Toolkit. You can access the toolkit on our website under Online Services. Click the Balance Financial Fitness page. 

Now is the time to purchase a Storm Shelter

Get a Storm Loan at rates as low 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 1/1/2014 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. Purchase contract required; check will be made payable to contractor. Borrower must be property owner on which the shelter is being installed.

no nominations by petition for volunteer positions

No nominations by petition were submitted this year for open volunteer positions on TFCU's Board of Directors. Therefore, the two candidates for open board positions nominated by the Nominating and Elections Committee will run unopposed, and there will be no need for an election.

The following candidates will be elected by acclamation at the 2014 TFCU Annual Shareholders' Meeting, to be held Saturday, April 5, 2014, at the Rose State College Communications Center (Performing Arts Theater) in Midwest City.

- **Eldon Overstreet**
Chief Financial Officer, Oklahoma Housing Finance Agency, OKC
- **Bill Watkins**
Retired Civil Service, TAFB

Registration begins at 1:00 p.m., entertainment at 2:00 p.m. and the business meeting at 3:00 p.m. Mark your calendars. We hope to see you there. ▲



give back reward comes at just the right time

Joseph Yuhasz (pictured above with branch manager Cynthia Ormsby) was surprised to learn that his mortgage payment had been reimbursed in December as part of TFCU's Give Back program.

The news came at just the right time, considering he had just learned that a family pet was going to need surgery. It was an unexpected expense, so he plans to use the Give Back Reward for the procedure.

Yuhasz became a member nearly six years ago when he and his wife purchased a car through TFCU. Later, Karen Homer, member service officer at the Edmond East branch, helped them to get acclimated at that location and eventually transfer other accounts over from another credit union.

"Karen was instrumental in getting us all set up, and she's been our go-to person ever since," said Yuhasz.

He especially enjoys the convenience of TFCU's branches and service centers.

As a TFCU member, you can be a Give Back winner, too. Simply by using the TFCU products and services you love, you become eligible for great rewards. For more information visit TinkerFCU.org. ▲



now available: auto and home insurance from Travelers with special savings for members

When was the last time you shopped for auto and home insurance? Whether it was last week or last year, you may want to take another look by comparing your policies to the Travelers Auto and Home Insurance Program. This program, now available to TFCU members, offers:

- Special program savings on auto, home, condo and renters insurance
- Money-saving discounts, including multi-policy and new car
- Easy premium payments through your TFCU checking account or recurring credit card payments to your Visa or MasterCard
- 24/7 claim reporting
- Free, no-obligation quotes from licensed insurance representatives or online

Find out how much you could save with special savings now available to members. Just call a licensed Travelers insurance representative today or go online. You can request a quote and switch at any time – even if your current policy doesn't expire for several months.

Call or go online today! Call: 1-800-842-5936 or visit: travelers.com/tfcu

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plan to attend the miracle car show and support CMN

TFCU's 14th Annual Miracle Car Show will be held Saturday, April 26, at the credit union's operations center located at 4140 W. I-40. The event starts at 9:00 a.m. and goes until 3:00 p.m. All proceeds from this popular event benefit Children's Miracle Network.

TFCU has hosted this show for 14 years. Each year, there have been more outstanding entries of classic and custom vehicles. Attendees will also enjoy various craft and food booths throughout the day. There is no admission fee for the public.

all money raised in Oklahoma stays in Oklahoma

For more information, pre-registration forms or craft show applications, contact Starla Hale at (405) 319-2218 or go to TinkerFCU.org.


The Miracle Car Show is just one of the ways TFCU raises money for Children's Miracle Network. Throughout April, each branch and department holds activities to raise funds.






























before you travel let TFCU know where you'll be

Will you be taking a trip or vacation in the coming months? Let TFCU take some of the stress out of traveling by keeping tabs on your accounts. When traveling out of state or country with your TFCU credit card or Money Plus card, contact the TFCU Card Center at (405) 732-0324 ext. 2273 or (800) 456-4828 ext. 2273 to make a note about the dates and places you will be traveling.

For your protection, TFCU systems monitor your debit and credit cards for fraud. Among other things, these systems look to see if your card is suddenly being used in a different country or state than is normal for you. So, if you're hitting the road this spring break, or even taking a little weekend getaway, be sure to give us a call in advance so we can make sure you have uninterrupted access to all of your TFCU financial services. If we see something suspicious, we will contact you immediately or put a temporary hold on your account.

With TFCU watching over your finances while you're away, you can relax and enjoy a worry-free vacation. 

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

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



Federally insured by NCUA