

money's for TFCU Members worth

Volume 6 April 2014



home improvement projects to help you spruce up for spring

As warmer temperatures and sunny days approach, many homeowners will be sprucing up their homes this spring. From minor updates to renovations, home improvement projects can result in a new look and feel for your home.

If you have been thinking about making some updates, here are some popular projects to consider.

Kitchen remodel. The kitchen is a popular area to update because it's a common area where family and friends gather. However, experts recommend you don't go overboard and make your kitchen fancier than the rest of your house.

Bathroom remodel. A total renovation isn't necessary to get results. Often, new fixtures, sinks and countertops will go a long way towards a new and updated look.

Roof repair. While it may not be an aesthetic change, repairing or replacing

the roof is often a necessary project.

The roof is the best defense against the elements, so it's important to make sure it's repaired or replaced if needed. Even minor leaks can lead to major damage indoors.


Energy Efficient Windows. Replace old or broken windows to make your home both more attractive and efficient. According to Energy Star, replacing old windows with Energy Star certified windows can lower household bills by 7 – 15%.

New siding. Updated siding is a great way to give your home a new look. Over time, siding gets damaged from winter snow and wind. Consider updating siding with energy efficient material.

Build a deck. Spring is an ideal time

to build a deck to enjoy beautiful weather. Outdoor living spaces are becoming very desirable and help to make a backyard more appealing.

Basic updates. Don't underestimate the impact of basic repairs, which can also add value to your home and make it more appealing. Keep paint fresh, repair gutters, replace siding and rotting wood. These types of regular updates will keep your home from deteriorating over time.

If you plan to sell your home in the future, keep in mind that home improvement projects may not always increase the resale value of your home. It's a good idea to spend some time researching which projects, if any, will net a return on investment. 



Lock in a **1.99%*** introductory APR for 12 months on a Home Equity Line of Credit.

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

Get a start on spring with your next big home improvement project

Landscaping

Home Additions

Patio Remodel

Outdoor Kitchen

Swimming Pool

Bathroom Renovation

TinkerFCU.org



Federally insured by NCUA




*Introductory rate offer of 1.99% Annual Percentage Rate (APR) is available to members with a minimum credit score of 625 who apply for a HELOC with TFCU from March 10, 2014, through July 31, 2014. 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. 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 March 2014, 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.

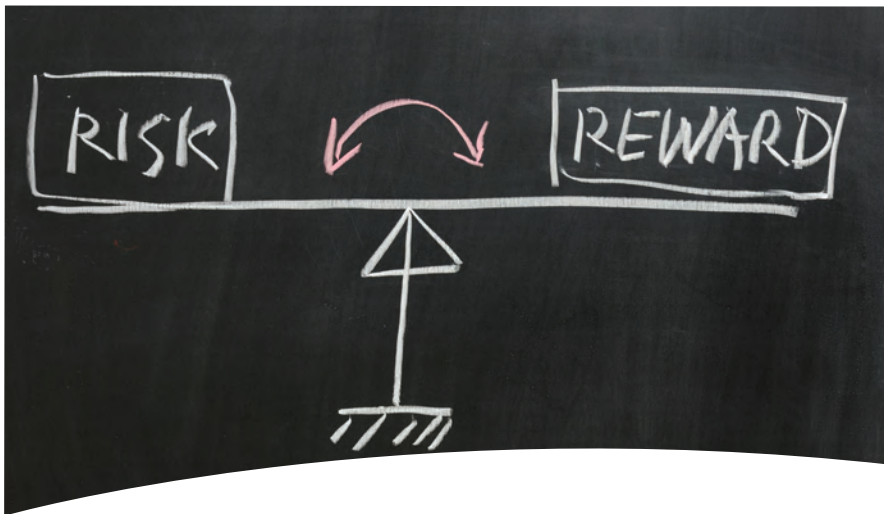


simple ideas for inexpensive fun

If you set a savings goal this year, you've probably cut out a lot of extra spending. But working toward a savings goal doesn't mean you can't have fun. If you're looking for budget-friendly things to do, check out these simple ideas for spending less in 2014:

- Rent a classic movie instead of going out to see a new release.
- Enjoy a picnic in the park instead of a meal in a restaurant.
- Visit local attractions like museums and the zoo on free days.
- Take a bike ride, hike or walk local trails for relaxation and exercise.
- Pick your own fruit in the summer and fall for a fun outing — and to store for later.
- Try new recipes for dinner. Find the recipe for a favorite restaurant dish and recreate it.
- Have a game night at home. Play cards, enjoy board games, do a puzzle.

There are many low-cost or no-cost things to do in your community. Check out your community calendar online to see what is going on in your area. 



risk tolerance and your investments

The potential return from any investment can generally be linked to the amount of risk the investor is willing to assume. Finding that balance between the return you desire and the risk you can handle has never been easy.

There are many other types of risk which apply to different investments. The following are some of the types of investment risk you should keep in mind.

Market risk - the possibility that an investment may lose its value when it's traded.

Inflation Risk- the possibility that the value of assets will decrease as inflation shrinks the purchasing power of a currency.

Interest rate risk - the risk that, if interest rates rise, the price (value) of an investor's bond holdings and certain stocks will decline.

Reinvestment risk - the possibility that interest rates will fall as a fixed-income investment matures and cause you to be unable to reinvest matured assets at an attractive rate of return.

Liquidity risk - the risk that you will be unable to liquidate an asset, such as real estate, when you want and at the price you want.

By carefully assessing all the risks an investment offers and periodically reviewing the holdings in your portfolio with your financial advisor in consideration with your risk tolerance, you should be able to find a level of risk that is appropriate for meeting your investment goals.

The professionals at TFCU Financial Advisors are available for a no-obligation consultation to discuss your individual situation. Call (405) 737-0006 to schedule an appointment.



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let us help you prepare for storm season

With Oklahoma being in the heart of "Tornado Alley," we know storm season is almost upon us. To help our members prepare for this season, TFCU is currently offering a promotional rate of 2.99 annual percentage rate (APR) with a maximum term of 60 months for storm shelters and safe rooms, both below-ground and above-ground types.

According to Ready.gov, The Federal Emergency Management Agency's (FEMA) emergency preparedness campaign, safe rooms built below ground level provide the greatest protection, but a safe room built in a first-floor interior room also can provide the necessary protection. We want to help you be ready the next time "the winds come sweeping down the plains," so come in and talk to us about your needs.

Visit FEMA's Ready.gov for more information about preparing for natural disasters and other emergencies.

Promotional rate effective 11-1-2014 until further notice. Example transaction: \$5,000 storm shelter loan, 100% loan to value, \$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. Borrower must be property owner on which the shelter is being installed.



plan to attend the miracle car show and support CMN

Don't miss out on TFCU's 14th Annual Miracle Car Show, which 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. Proceeds from this popular event benefit Children's Miracle Network.

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

upcoming shred days

TFCU has two upcoming shred days scheduled. This helps members dispose of sensitive documents, such as old bills, credit union statements and other documents with personal identifying information. The shred days will be held Saturday, April 19, at the Midwest City branch, 6501 Tinker Diagonal and May 17 at the Northwest Oklahoma City branch, 4626 N.W. 39th. Hours are from 9 a.m. to 11:30 a.m. There is a limit of three boxes (approximately 18 inches by 12 inches) per member. Minimize your chances of becoming a victim of identity theft by taking advantage of this opportunity to safely dispose of old personal papers.

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, MW
(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



Federally insured by NCUA