

money's for TFCU Members worth

Volume 6 May 2014



plan your summer getaway without going broke

Summer is quickly approaching, and for many that means it's time for travel. While the cost of vacation may be concerning, it helps to know that you don't have to spend a lot of money to plan a fun trip. Here are some tips to stay within your travel budget.


Research deals and discounts.

Look online for specials and coupons. Discount sites like Groupon or LivingSocial provide deals based on where you live, but you can also use these sites to secure offers for the cities you plan to visit. Sign up for those cities a few weeks before you travel so you can receive discounts for dining and local attractions. Compare pricing before making reservations, and don't be afraid to negotiate a better rate.

Fly during the week. According to FareCompare.com, airfare is generally more expensive over the weekends. For instance, you may get a cheaper fare if you plan your trip from Wednesday to Wednesday. Avoid high business travel days, such as Friday, Sunday night and Monday morning.

Consider how you book your trip. Booking hotel, airfare and car rental together is convenient and may get you better rates, but price these individually, as well, to determine the best value. Another option is an all-inclusive hotel package that includes meals, drinks, entertainment and activities, which also help you control your budget.

Pack your own food. Going out for meals can be expensive. Bring your own snack options or stock up at a local grocery store once you reach your destination. Bring along bottled water and avoid overpriced drinks. If you have a microwave or a kitchenette in your room, save money by eating a few meals in your hotel.

Plan your itinerary. Research your destination to find free and inexpensive things to do. Having an organized schedule can save you money. But, don't pack your trip so full that you are rushed and exhausted. Make sure to schedule some time to slow down and relax. 



amusement park tickets now available

Planning a weekend getaway? Let TFCU help. Tickets for Six Flags Over Texas, Silver Dollar City and Frontier City/White Water Bay are now available for purchase at TFCU branches.

Six Flags Over Texas (Arlington)

Adult and children's tickets are \$44.19. Children two years old and under are admitted for free. For full operating schedule and park hours check www.sixflags.com or call (817) 530-6000.

Silver Dollar City (Branson)

Adult tickets are \$60 each and children's tickets (ages 4-11) cost \$50 each. Visit the park after 3 p.m. with your one-day pass and get access to the park the following day of operation for free. (Valid March 14, 2014 - October 25, 2014.) For operating schedule visit www.silverdollarcity.com.


Frontier City and White Water Bay

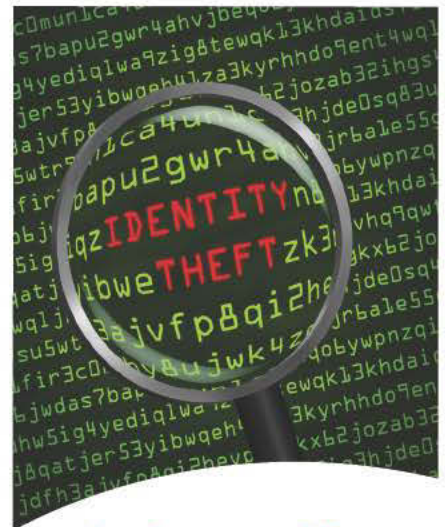
Frontier City opened April 12 on weekends only and is open daily beginning May 26. White Water Bay opens May 17 on weekends only and daily beginning May 26. One-day tickets are good for admission into either park and cost \$21. Children 2 years and under admitted free. Double park season passes are \$76.85 each. Check www.frontiercity.com or www.whitewaterbay.com for operating schedules. 

going on vacation?

The summer travel season is upon us. When traveling out of the state or country with your TFCU credit card or MoneyPlus card, please ask the TFCU Card Center (405-319-2273 or 1-800-456-4828 ext. 2273) to make a note of your cell phone number and the dates and places you will be traveling.

For your protection, TFCU systems monitor your debit and credit cards for fraud. If the system identifies transactions that seem different from your normal activity, we will contact you by phone for verification.

Let TFCU take some of the stress out of traveling by monitoring your accounts. 



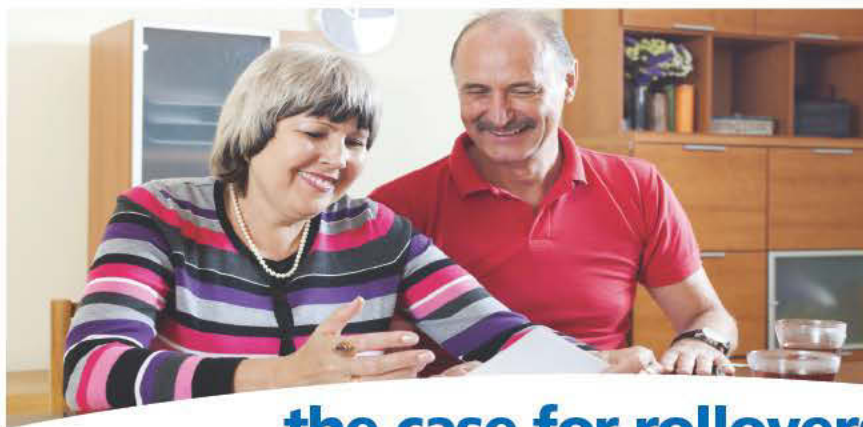
protect yourself from identity theft with ProtectMyID™

TFCU offers members a special discount on ProtectMyID, an identity theft product available through Experian®. ProtectMyID offers many benefits to keep your information safe.

- Daily monitoring of your Experian®, Equifax® and TransUnion® credit reports for key changes.
- Email alerts if a new loan or credit card is opened in your name.
- Internet surveillance for use of your Social Security, debit or credit card numbers on suspicious websites.
- One-on-one assistance from an Identity Theft Resolution Agent.

ProtectMyID also provides \$1 million Identity Theft Insurance coverage with zero deductible and personal resolution agents if your identity becomes compromised.

TFCU members can have added peace of mind for only \$11 per month, a 15 percent savings. For more information, visit www.TinkerFCU.org under Convenience Services or call ProtectMyID at 1-877-279-6438. 



the case for rollovers

During retirement, your income is likely to come from multiple resources, such as Social Security, pension and investment income. Planning for and managing all of these income streams can be complicated, but some of the challenges can be reduced if you consolidate your income and assets in one place. To do that, you will probably have to do a "rollover" to move assets from your 401(k), 403(b) or other retirement plan.

Here are five compelling reasons why rolling retirement plan assets to an IRA may be a good strategy for you:


Professional Advice - You can work with the financial advisor of your choice. You can receive professional advice that is customized to achieve your individual financial goals. You may also have expanded investment choices with a financial advisor.

Control Fees - By leaving assets in former employer plans or spreading them across multiple IRAs, you could be paying fees to each company for doing essentially the same thing. Some 401(k) plans charge higher maintenance fees on accounts for former employees.

Access - Many 401(k) and other qualified retirement plans place restrictions on when and how you may conduct distributions. This could limit your access to assets, possibly when you need them the most.

Taxes - Rolling a 401(k) into an IRA allows you to continue growing retirement savings tax-deferred. This may enable you to avoid any untimely or unnecessary taxation as well as penalties.

Simplification - Consolidating retirement plan assets into a single IRA account can simplify your financial life. With all retirement assets in one account, it will be easier to monitor and rebalance your asset allocation* strategy, receive year-end tax information from a singular source and review consolidated statements on a regular basis.

Consult with your financial advisor or talk to a professional at TFCU Financial Advisors at (405) 737-0006 about the advantages of consolidating your retirement assets into an IRA. There are many factors involved and steps that must be implemented correctly in order to make the most of your rollover decision. 

*Asset allocation does not guarantee a profit nor protect against loss. RA withdrawals may be subject to income taxes, and prior to age 59 1/2 a 10% federal penalty tax may apply. 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.

Cut Your Electric Bill in summer months


With the rising cost of energy, summer is a time when your electric bill can skyrocket. Here are some suggestions to keep those costs down in the coming months:

Raise your thermostat setting.

According to the Department of Energy, raising your air conditioning thermostat at night or when you're away from home can save 5 to 15 percent.

Switch to dimmers: They can save about 50 percent over standard light switches. Replace your incandescent bulbs with fluorescent light. Don't forget to turn off lights if you're going to leave a room for more than 10 minutes.

Invest in ceiling fans. You could cut cooling costs by up to 80 percent if you use them instead of running the air conditioner constantly. Using them in conjunction with an air conditioner lets you raise the thermostat between 2 and 6 degrees. Every degree can save 4-8 percent on cooling costs.

Lower the temperature of your water heater. Most people have them set at 140 degrees. Water will still be hot if you lower the temp to 110 or 120 degrees. Another trick: Drain a few gallons of water from the tank every month. Sediment can gather, which makes the heating element work harder. 




talking money with parents

If you're concerned about an elderly relative's ability to manage money wisely, you may want to offer a guiding hand. Here's how to do it without wounding his or her dignity:

Don't wait for a crisis. Start talking before the situation gets critical (a parent loses money in a shady investment scheme, for instance.) Begin a series of conversations while your relatives are still in good health.

Identify needed information. As you talk things over, develop a list of assets: checking and saving accounts, insurance policies, deeds, wills, and so forth. Locate them and ensure their security.

Prepare for emergencies. Set up a power of attorney for health care and another one for finances. Find out the name of your parents' accountant, tax attorney, and any other advisor, and talk about options ahead of time so you don't have to frantically solve problems in the midst of a crisis.

Keep them in the loop. Tell your parents or relatives what you're doing so they don't feel like you're just taking over their lives. If you go shopping for them, show them receipts. If you balance their checkbook, go through it with them instead of doing it by yourself. They'll feel more secure if they know what's going on. 

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



Federally insured by NCUA