

money's for TFCU Members worth

Volume 7 June 2014

5 things you can negotiate

There are times when negotiating seems like a no-brainer, such as when you are shopping for a house or car. But, did you know you can deal on many other products and services, as well? Here are five things to negotiate to try and save money.

Cable, phone and Internet service.

Let your provider know you are considering switching and ask your provider for a better rate. Sometimes, by simply calling and talking about different options they offer, you may uncover new promotions or packages and get a better plan.

Furniture and large appliances.

Purchasing a floor model or multiple pieces is a good opportunity to ask for a discount. If you find blemishes or flaws, you may be able to secure a

better price, as well. If they won't come down on the price, consider asking for free delivery.

Home Service Professionals.

When hiring a plumber, electrician or contractor, start by getting multiple bids to get the best price. If there is a contractor you would prefer to work with over the others, share the lowest bid with them and ask if they can come close to that price.

Rent. Negotiating rent is helpful when you are close to renewal. If you have been a good tenant who has paid on time, a landlord may prefer to lease to you at a cheaper rate rather than find a new tenant.

Gym memberships. Ask about promotional rates or if annual fees or registration costs can be waived when

to save money

beginning or renewing memberships. You can also ask for a few free personal training sessions to sweeten the deal.

If you plan to negotiate on anything you are buying, be polite and positive. People will be more willing to deal when they are treated nicely. Do your homework. Research how much other companies are charging for the same product or service before you start negotiating. Ask to speak to a manager if the person you are talking to cannot help. They may not have the authority to grant your request, so be persistent. It may feel intimidating initially when you start to negotiate, but remember, you have nothing to lose by asking for a better deal. So just ask! ▲



TFCU member receives Give Back reward twice

Debra Perry (pictured left with TFCU employee Kathy Burton), received a huge surprise in May — a check from TFCU reimbursing her for her April mortgage payment. She was one of 124 Give Back winners in April. She also won a Give Back reward in June 2013. So this time, when she received a phone call telling her she was a Give Back winner, she thought it was a mistake. But it wasn't a mistake, and she was thrilled. Every month, TFCU randomly selects winners from seven categories to be reimbursed or have their direct deposit matched. Members are eligible each month when they use the following services:

- Every day, three members using a MoneyPlus card for a purchase will be reimbursed up to \$100.
- Every month, 10 active Home Branch users will win a \$100 gift card.
- Every month, 10 active Home Branch Mobile users will win a \$100 gift card.
- Every month, 10 BillPay users will be reimbursed up to \$500 for a bill paid online.
- Every month, one member using direct deposit will have their deposit matched up to \$2,000.
- Every month, one member with a loan payment will be reimbursed up to \$1,000.
- Every month, one member with a TFCU credit card will have their payment reimbursed up to \$1,000.
- Every month, one member with a mortgage through TFCU will have their payment reimbursed up to \$1,000.

So, keep using the TFCU services you love. You may be the next winner. Whether it's picking up the tab for lunch you purchased using your MoneyPlus card or matching your payroll check, TFCU hopes our Give Back rewards brighten your day and put a little more money in your pocket. ▲

MyBalance: same great budgeting tool, new name

MyBalance, formerly OnTrack, is an online tool that helps you create a budget and spending plan. This resource can be accessed through BALANCE Financial Fitness at www.TinkerFCU.org.

MyBalance takes the guesswork out of knowing how much money you are bringing in versus your spending habits. In this self-guided module, you will create a realistic budget and find tools for tracking expenses, tips for taking control of your finances and reducing debt and information specific to challenges you might be facing.

For more complex issues, such as debt elimination or budget development, BALANCE will schedule an appointment, giving you the personal attention you need to meet your objectives.

We recognize money concerns can have a serious effect on quality of life. BALANCE financial counseling is available to you free of charge as a benefit of being a TFCU member. ▲

T F C U M E M B E R S E M I N A R

SECURING YOUR RETIREMENT

Thursday, June 26, 2014, at 6:30 p.m.



Take the mystery out of Social Security and learn about the strategies available to you. Presented by Chad Dziedzic, Regional Vice President BlackRock Investments, Inc.

Sam Noble Museum
2401 Chautauqua Ave, Norman, OK 73072

Light refreshments and access to the museum available after the presentation until 9:00 p.m.

**Seating is limited. Please RSVP
by calling 405.737.0006**



**TFCU
FINANCIAL
ADVISORS**

www.TFCUFinancialAdvisors.org


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help TFCU win
**readers'
choice**
for best credit union

During May and June, *The Oklahoman* holds its annual Readers' Choice competition, asking its readers to vote for their top pick in numerous categories, including Best Credit Union. Last year, TFCU was voted Best Credit Union and Best Mortgage Provider.

Initial voting to select the top five in each category has already taken place. If TFCU is included in the top five, you can vote TFCU for Best Credit Union. Voting will be June 15-23.

**If you believe TFCU
is the best credit
union, you can
show it by voting.**

Ballots will be available in the June 15 issue of the *Sunday Oklahoman*. You can also vote for TFCU online at NewsOK.com/readerschoice/vote. You can vote once per day through June 23. The winners will be announced on Sunday, July 27, in a special section of the paper and on NewsOK.com. Thank you for your continued support. 



teach your children money management

One of the reasons parents give children allowances is to help them learn how to manage money. But for it to be a truly effective teaching tool, parents need to spell out what the allowance will cover, how it can be spent, the consequences of overspending, and how much should be saved or given to charity. Here are some guidelines:

Encourage planning. When deciding how much the stipend should be, consider giving enough to encourage saving or charitable giving. But be careful not to give too much. If the kids can buy anything they want, the allowance fails to teach them how to prioritize and set goals.

Set up a payday. Try choosing a day early in the week to encourage kids to plan ahead for weekend expenses.

Set limitations and guidelines. To deter them from buying things you don't want them to have, require that they consult you before making purchases over a specific amount, like \$15.

Expect mistakes. Children will probably overspend at first. Don't get angry. Help the child correct his or her mistakes and learn from them.

Don't link the allowance to chores. If allowance is "payment" for chores, children can too easily decide to skip their chores and accept not getting any allowance, which defeats the purpose. ▲

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



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