

money's for TFCU Members worth

Volume 7 July 2014



giving back finding charities that make a difference

Charitable giving can be a rewarding experience. Many people donate to charities with which they have personal ties. Others feel compelled to donate in the aftermath of a disaster.

Unfortunately, not every charity is reputable. Regardless of when and why you choose to donate, selecting the right organization can be challenging. When researching organizations, consider their financial performance. Charities should be upfront about how donated money is spent and be able to provide you with an IRS form 990 that describes the charity's finances. Ethical practices and results should also be reviewed.

A simple internet search can provide much of this information. Luckily, there

are also several resources to help you review charities and decide where your hard-earned dollars will be most useful.

Charity Navigator (www.charitynavigator.org) is an independent organization that evaluates more than 7,000 charities in the United States. The website features a rating system of one to four stars, rating how well each charity uses the money received.

GiveWell (www.givewell.org) is a non-profit dedicated to finding outstanding giving opportunities and makes recommendations to help donors decide where to give.

GuideStar (www.guidestar.org) is a public charity that collects, organizes, and disseminates information about IRS-registered non-profits. They provide a wealth of information about a non-profit's mission, governance, and much more. GuideStar awards seals of approval to those charities that meet their criteria for transparency and accountability.

Once you have done your research, it really comes down to trust. If you have doubts about a charity, don't contribute to it. Instead, find another organization that does the same kind of work and with which you feel comfortable. ▲




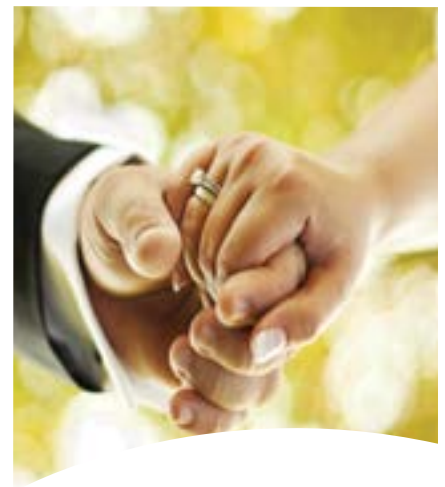
register to win gas for a year get going with TFCU

Remember road trips? The wind in your hair, freedom of the open road, complete lack of plans — you could just fill up the tank and Get Going!

You can Get Going this summer with a low-rate auto loan from TFCU. Trucks, boats, motorcycles and jet skis are welcome, too — new or used, and we even refinance.

And, we're giving away gas for a year! That's a lot of sunsets to drive off into. Register now through August 29, 2014, for your chance to win. You can register at any of TFCU's branches and at GetGoingLoans.com.

For official contest rules and to learn more about TFCU's low-rate loans, visit www.GetGoingLoans.com. 




smart money tips for newlyweds

Summer is a popular season for weddings, and that means fancy dresses, cake, and wedding gifts—frequently in the form of cash. Once you're back from the honeymoon, you may wonder what to do with the financial gifts you've received. Consider this advice from The Consumerist website:

Pay off debt. If you borrowed money to pay for the wedding or financed it with credit cards, start off your marriage with a clean slate by eliminating that debt right away. Reducing debt also reduces newlywed stress.

Start an emergency fund. Put the money in a credit union savings account for a rainy day. You'll need a cushion if one of you loses your job, your home or car needs an expensive repair, or some other emergency arises.

Set some long-term saving goals. Sit down with your partner and discuss where you want to be in a few years. Are you hoping to buy a home? Start a business? Retire early? Consult with a financial planner about investment options. 

amusement park tickets still available

Amusement park discount tickets are still available from TFCU.


Six Flags Over Texas (Arlington)

Adult and children's tickets are \$44.19. Children two years old and under are free. For 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 schedule, visit www.silverdollarcity.com.

Frontier City and White Water Bay

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 schedules. 



win \$500 scholarship contest begins

August 1, 2014

Kids, we've got a great way for you to have some fun and, maybe, win money for your college tuition. Enter the 2014 Scholarship Contest by creating a picture of what you want to be when you grow up. Older students will also complete a short essay. TFCU Financial Advisors will award one creative member a \$500 scholarship in each of four age categories, and TFCU will give a \$250 honorable mention in each. This contest is for TFCU members only.

Entering is easy. Simply download an entry form at www.TinkerFCU.org or pick one up at a TFCU branch August 1 through September 30. Follow the instructions, and turn the entry in by the end of business on September 30.

We'll have winners in each of these four age categories:

- ages 6 and under (as of January 1, 2014)
- ages 7 to 11 (as of January 1, 2014)
- ages 12 to 14 (as of January 1, 2014)
- ages 15 to 18 (as of January 1, 2014)

Kids who have a SaveAbles account will receive the entry form with their Summer 2014 *The SaveAbles* newsletter. You can find complete details on the back of the entry form. ▲



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debt elimination scams to avoid

Scam artists often target vulnerable people who are experiencing financial problems due to job loss, lower wages or higher prices on commodities. If you find yourself in a position where you are falling behind on payments, or your debt load is increasing, don't fall prey to criminals who create fake companies that offer to "clean up" your credit.

While there are legitimate credit counseling agencies that do advise people on how to improve their debt situation, beware of those who offer to erase information from your credit record for a hefty up-front fee. They can't do anything you couldn't do yourself by contacting any of the three major credit reporting agencies: Experian, Equifax and TransUnion. And, if the negative information on your record is accurate, no one can get it removed for at least seven years.

TFCU members can call us for advice or take advantage of confidential debt counseling at no cost to them by calling BALANCE Financial Fitness toll-free at 1-888-456-2227. ▲



get the most out of your garage sale

A garage sale can help you make some extra cash, but you've got to treat it like any other business venture. Here are some tips on getting the most out of your event:

- Check out any restrictions your neighborhood or local government may have on yard sales.
- Advertise by placing notices on the Internet and in the local newspaper.
- Put prices on everything. When pricing items, start with the guideline of one-third of what it cost new. But that's just a guideline. That book that cost you \$15 probably won't sell for more than \$3.
- Display the more interesting items for sale at the end of the driveway to lure people in.
- As items get sold, fill in the empty spots on your tables to keep things looking attractive.
- Make sure the items you're selling are in the best possible shape; e.g., put air in that basketball and turn the TV on if you're selling it.
- Put on background music. Stores do this for a reason: It works to keep browsers there longer and more likely to buy. ▲

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 Ave.
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

co-op shared branch locations

For a complete list of Co-op Shared branch locations, visit www.tinkerfcu.org, and click on Co-op Shared Branches 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