

money's for TFCU Members worth

Volume 7 August 2014



save money on back-to-school shopping

It may seem like summer just arrived, but back-to-school shopping season is already here. The cost of clothes and school supplies can add up quickly. Backpacks, new outfits and necessary school supplies could cost parents an average of \$635, according to 2013 statistics from the National Retail Federation.

A recent survey from the organization indicates 21 percent of people with children in elementary, middle or high school plan to spend less overall this year. One-third of families will use coupons more often for school-related items, and another 45 percent plan to shop for sales more often.

Here are some tips to help you save on your back-to-school expenses.

Plan ahead. Before you hit the stores, gather all back-to-school supply lists from

your kids' schools. Be sure to include school clothes, backpacks and any other extras they might need. Inventory closets and see what clothes you can keep and what items have been outgrown or are worn out. This will determine how many new pieces are actually needed. Don't forget to look through the school calendar to estimate the cost of any upcoming school activities. Once you have a total, set a budget and stick to it.

Research sales. During the weeks leading up to the first day of school, start checking Sunday inserts and websites from retailers. Stores often feature various sale items at different times, so keep an ongoing list to stay organized.

Many clothing stores will start holding sales in August, but you can continue to save big after school starts. Often, sales will also take place in September and October when stores are making room for winter clothing.

Use coupons. Combining coupons with sales can result in even bigger discounts. You can find coupons in store circulars and on retailer websites. Don't forget to keep track of your favorite retailers on social media sites like Facebook and Twitter. They often share sales, special offers and coupons this way. Also, check out online coupon sites such as Groupon or RetailMeNot to score extra savings. ▶



Hey, college students!
BucktheNorm.com
wants you to win
\$2,000.

**That's fresher than
George Washington's
wooden grill.**

Just go to facebook.com/buckthenorm and enter to win.

And, since you're obviously not up to much and already messing around on the Internet, check out **BucktheNorm.com**—where you can get solid advice like **how to buy your first car** or **tips for nailing the interview**.

It's the least you could do if you win that \$2,000.

Financial empowerment for all.

BucktheNorm.com
from Tinker Federal Credit Union
Federally insured by NCUA



TFCU surprises another give back winner

Douglas Campbell (pictured above with branch manager Cynthia Ormsby), a long-time TFCU member, has been using TFCU accounts and services for over 30 years. He recalls seeing information about TFCU's Give Back program from time to time during branch visits. However, he really didn't know how the program worked until he received a phone call telling him he had won \$1,000 as a Give Back Winner.

When he received the call from TFCU telling him he was a winner, he was shocked. In fact, for a brief moment, he thought it might be a scam. But, because he recognized the TFCU phone number on his caller ID, he quickly realized that he really was a winner!

Campbell joined TFCU because of the minimal fees. He says he has remained a member all of these years because he has been treated right.

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.



be wary of “hot” investment tips

Have you ever received a really hot investment tip? How many times has it actually worked out? “Not-so-hot tips” can throw a kink in your long-term investment approach. Here are some sound tips for the long-term investor:

Establish a regular investment program. Even experts cannot predict when prices are low and on the rise; therefore, one particular strategy is to invest a set amount every month. Like any other investment, this approach has potential transaction fees and cannot protect from loss or guarantee a profit, but it may help to lower the average cost of your investment purchases.

Maximize tax-advantaged retirement plans. If retirement is one of your objectives, be certain to invest in an employer-sponsored retirement plan, if you are eligible, and don’t forget about IRAs.

Prepare for the long haul. Follow the plan. Don’t be tempted to over-react to short-term market fluctuations. Chasing “hot” tips could damage your long-term plan.

Schedule a regular portfolio check-up. Your financial portfolio may need gradual adjustment as your lifestyle changes. You should review your holdings with your financial advisor at least once a year or sooner if you have a major life change. If you don’t have a financial advisor, contact the professionals at TFCU Financial Advisors today to schedule a complimentary no-obligation consultation, (405) 737-0006. ▲



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TFCU wins 2014

readers' choice

best credit union

During May and June, *The Oklahoman* held its 21st annual Readers’ Choice competition. They published a comprehensive survey covering numerous categories of services provided in the Oklahoma City area. Readers submitted their responses to the survey by filling out paper ballots and voting online.



Thank you for making your vote count. TFCU is honored to have been voted “Favorite Credit Union” in the 2014 Readers’ Choice Awards. The winners were announced on Sunday, July 27, in a special section of the *Sunday Oklahoman* and on NewsOK.com. Thank you for your support. The measure of our worth is only as great as the respect of our members. ▲




don't drain your wallet to fill your gas tank





























The rising price of gas seems like one of those things you can depend on, especially during the summer months. Here are some tips for saving money while driving and at the gas pump:

Don't invest in premium. Most cars run just fine on regular-grade gasoline, even if the owner's manual specifies higher-priced premium fuel. Unless your owner's manual states that premium is required, feel free to go with regular.

Stay in tune. Have your car serviced regularly. A good mechanic will check on the essentials, such as if you're using the right type of motor oil and if your tires are properly inflated.

Watch your fuel gauge. Fill up your tank when you can, not when you're down to your last few drops of gasoline and can't afford to look for the best price. Some experts advise filling up at midweek (gas prices tend to rise on the weekends) or pulling off the interstate and into a moderately sized city where you have more prices to compare. On the other hand, *Consumer Reports* says its research has found that filling up in the cool of the morning doesn't really result in saving very much money. You may get a little extra gas because the fuel is dense in the cool air, but not enough to notice. 

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 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