



money's for TFCU Members worth

Volume 7 September 2014

protect your child from identity theft

Identity theft continues to grow in the United States – and it's not just limited to adults. More than ever, criminals are also targeting children by using their Social Security numbers and personal information to obtain credit, loans and medical treatment.

Thieves target children primarily for two reasons. One, children have clean credit records, making it easy to create new accounts. Another reason is that crimes can go undiscovered for years because most parents don't check to see if their children have credit records.

Here are signs to look for if your child's information has been compromised:

- Pre-approved credit card offers, bills, or financial offers arrive addressed to your child in the mail.
- Your child's application for a savings

account is denied because of poor credit.

- A credit report is already opened for your child.

As with many types of crime, awareness is key when it comes to prevention. Here are some tips to help safeguard your child's information.

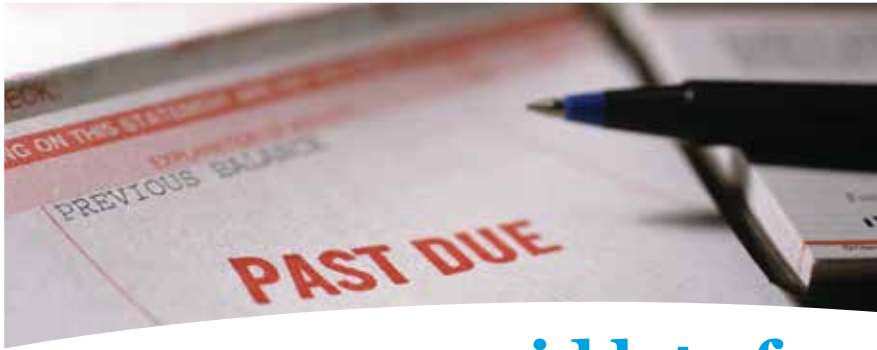
- Be diligent about protecting your child's Social Security number. If you are unsure why someone is requesting it, ask to know why and find out if you are legally obligated to provide it.
- Shred documents with personal information, even names and addresses.
- Keep your child's Social Security card and other personal information in a secure place.
- Make sure children are not posting personal information on social media.
- Don't let them register for or sign

up for any programs without your permission.

- Consider signing up for more protection. ProtectMyID™ offers an option to add ChildSecure™ to a membership, which will alert you if an account is opened in your child's name.

Experts advise checking up on your child's credit no later than age 16, as they are approaching college and student loan applications. You can also contact the three nationwide credit bureaus to request that they search their database for a credit report in your child's name.

In general, make sure to use the same precautions with your child's personal information as you would your own. Know the warning signs, and don't be afraid to take action. ▲



get financing before going to the dealer

The time has come to purchase a new car. Or, maybe, you want to drive something a little less expensive. Have you been putting it off because of the long financing process at the dealership? Regardless of your reasoning, secure your financing before you step foot in the dealership. Pre-approvals can help put you in control and in a bargaining position when it comes to negotiating the best price. TFCU has made it easy. Stop by any of our full-service branches for quick loan financing or apply online at www.TinkerFCU.org. We want to help our members make the car buying experience convenient and hassle free. ▶

avoid late fees by organizing your bills

No one enjoys paying bills. However, they are a fact of life. If you end up paying late fees because you've procrastinated past the due date, you can save yourself some money and turmoil by following this timely advice:

- Put bills on your calendar. Pick a monthly or twice-monthly date for handling all paperwork—bills, receipts, statements, etc. Treat it like any other appointment so you don't forget or put it off.
- Consider paying bills online to save time and money. Setting up all payee profiles when you begin will make the process more convenient. If you have recurring payments that are the same amount each month, set up the payment to automatically draft monthly. For irregular bills, schedule them as you receive them. Be sure the payment arrives on or before the due date to avoid late fees.
- Develop a filing system. Sort all your paperwork into five files: banking, billing, payment booklets, receipts, and statements. Buy a box or file folder with slots for each day of the month, and then put each bill in the slot of the date it is due (or a few days before to ensure it gets paid on time). ▶

check and update beneficiary information

It is important to annually check and update who you have designated as the beneficiary of your accounts with TFCU and other financial institutions. If this gets overlooked, your assets may not be distributed according to your wishes. Regardless of what is in your will, financial institutions legally must distribute assets according to what is designated on the accounts. You can see who your current beneficiaries are in Home Branch on the Accounts page. Or, call (405) 732-0324 ext. 2255 or 1-800-456-4828 ext. 2255. ▶

Here are some good reasons to update your beneficiary information:

- You get married.
- You have a child.
- You get divorced.
- Your current beneficiary dies.



college students: enter to win by September 15!


TFCU will award one student \$2,000 during our Buck the Norm back-to-school promotion. Now through September 15, 2014, full-time college students can enter to win the prize by visiting facebook.com/buckthenorm. Participants may enter once per day. For full details and contest rules, visit BucktheNorm.com. ▶



women's symposium protecting yourself and managing your finances in style

Thursday, October 16, 2014, 5:30 - 8 p.m.
Moore Norman Technology Center

Enjoy food, financial insights and more during a complimentary women's symposium highlighting investing, today's fashion and personal security. Presented by TFCU Financial Advisors, *Smart, Stylish and Self Confident: Protecting Yourself and Managing Your Finances in Style* will offer tips to keep you safe in everyday situations, investment best practices and an entertaining women's fashion show sponsored by Dillard's of Penn Square Mall.

The symposium will be held at the Moore Norman Technology Conference Center located at 4701 12th Avenue NW in Norman on Thursday, October 16, 2014. Buffet line opens at 5:30, and seating is limited. Please RSVP by calling (405) 737-0006. 



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identity theft still exists: protect your passwords


Identity theft is a continuing problem that isn't going away. As technology advances, so do the schemes used by fraudsters. It is important to protect your personal information and passwords. Here are a few precautions that can save you a lot of trouble and headache.

Pick a strong password. Don't use common words or significant dates in your life. Create a password that is a mix of capital and lowercase letters, numbers and symbols so it can't be guessed easily.

**It is wise to change
your password
about every three
months.**

Memorize your passwords. Do not write them down. If you must in order to remember them, keep them in a locked file or drawer for protection.

Use multiple passwords. This limits the amount of damage that can be done, if one of your passwords falls into the wrong hands.

Change your passwords regularly. If you have had the same password on an account for awhile, it is wise to change it every few months, according to NBCNews.com. 



convenient services with fewer fees

While many other financial institutions charge fees for the types of services below, TFCU offers these convenient services to our members at no cost.

These are a few of the ways we are giving back to our members.

- Coin Counters. No fee for members up to \$200.
- BillPay
- Direct Deposit
- Notary Services
- No charge for paper statements
- No fee on money transfers through Home Branch
- No cash withdrawal fee on TFCU Credit Cards (cash withdrawal rate same as purchases)
- Overdraft transfers
- Financial Education
- Shred Days
- Financial counseling and budgeting tools
- No teller transaction fee. We love seeing our members face-to-face!

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