

money's for TFCU Members worth

Volume 7 October 2014

“Local Service. Global Good.”


International Credit Union Day

On October 16, 2014, credit union members around the world will celebrate International Credit Union Day®, an event to commemorate the credit union movement’s impact and achievements. In honor of this special event, we invite our members to visit one of our branches for cookies and giveaways throughout the day.

Credit unions are not-for-profit financial cooperatives owned by the people who use their services—members. With more than 200 million members worldwide, credit unions exist to provide a safe place to save money and get affordable loans.

TFCU has been helping our 300,000 members achieve their goals and realize their dreams for 68 years. We offer a full array of financial accounts and services, as well as the latest technology.

Since 1948, International Credit Union Day has been celebrated annually on the third Thursday of October. This year during International Credit Union Day, we want to help raise awareness about

the great work credit unions all over the world are doing in their communities. This year’s theme, “Local Service. Global Good,” emphasizes credit unions’ positive impact in their communities and around the world. The theme represents the credit union philosophy; showcasing the credit union support of charitable organizations at local, national and international levels. 

HOME BRANCH Mobile Check Deposit

QUICK. CONVENIENT. SECURE.



Free on the TFCU
Home Branch Mobile App.



We Get It.™



Federally insured by NCUA



give back for kids

Being a member of the SaveAbles Kids Club is a fun way to save money and get cool, free stuff. Right now, Saveables members can get even more through Give Back for Kids!

Every month, five kids with a SaveAbles account will have one deposit matched, up to \$100. Arnold Sison (pictured above with Branch Manager Lorie Stueven) recently won \$100. Who knew saving money could be so much fun? ▶



update your contact information

Have you moved recently? If you haven't given us your latest mailing address or email address, be sure to call us or log into Home Branch to update it. There are some types of mailings that can't be forwarded by the post office. To change it in Home Branch, log in and go to "My Profile" at the top. Or, visit any TFCU branch or call us at (405) 732-0324 or 1-800-456-4828 ext. 2255. ▶



deciding when to retire when timing becomes critical

Deciding when to retire may not be one decision but a series of decisions and calculations. For example, you'll need to estimate not only your anticipated expenses, but also what sources of retirement income you'll have and how long you'll need your retirement savings to last. You'll need to take into account your life expectancy and health, as well as when you want to start receiving Social Security or pension benefits, and when you'll start to tap your retirement savings. Each of these factors may affect the others as part of an overall retirement income plan.

You are eligible to tap tax-deferred savings, such as IRAs, without penalty for early withdrawal at age 59 ½. However, Federal income taxes will be due on pretax contributions and earnings.

You can elect to start receiving Social Security payments at age 62; however, they will be lower than if you waited until your full retirement age. Full retirement age for Social Security is age 65 to 67, depending on when you were born.

You need to consider health care costs if retiring early. You're not eligible for Medicare until you turn 65. Unless you'll be eligible for retiree health benefits through your employer or take a job that offers health insurance, you'll need to calculate the cost of paying for insurance or health care out-of-pocket, at least until you can receive Medicare coverage.

The sooner you start to plan the timing of your retirement, the more time you'll have to make adjustments that can help ensure those years are everything you hope for. The professionals at TFCU Financial Advisors offer retirement planning services and can help you become more comfortable with the timing of your retirement.

To take advantage of their planning services, call (405) 737-0006 or 1-800-456-4828 extension 2575. ▲



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volunteer board nominees

This fall, the Nominating and Elections Committee will nominate one candidate from TFCU's membership for each open position on the Board of Directors. Those nominees will be announced in the January 2015 issue of *Money's Worth*.

TFCU members who are not selected by the committee, but would like to run for election, may pursue nomination by petition. Petition packets will be available in TFCU branches on December 26, 2014, and members will have until February 5, 2015, to collect signatures from 500 TFCU members. Signatures from individuals who are joint owners on TFCU accounts, but who do not have a primary share account of their own, are not valid.

Petition forms with at least 500 valid signatures, along with the forms stating candidate's biographical information and statement of qualifications for office, must be returned to a TFCU branch by the February 5 deadline. All required forms will be included in the petition packet.


If there are no nominations by petition, the candidates nominated by the committee will be elected by acclamation at the Annual Shareholders' Meeting. If there is at least one nomination by petition, an election will be held during the meeting.

The 2015 Annual Shareholders' Meeting will be held Saturday, April 4, 2015. Registration begins at 1 p.m. at Rose State College Communications Center (Performing Arts Theater) in Midwest City. ▲






























attend the upcoming women's symposium

At *Smart, Stylish and Self Confident: Protecting Yourself and Managing Your Finances in Style*, you can enjoy food, tips to keep you safe in everyday situations, financial insights and an entertaining women's fashion show.

The complimentary symposium will be held at the Moore Norman Technology Center (South Penn Campus), 13301 S. Pennsylvania on Thursday, October 16, 2014. Buffet line opens at 5:30 and seating is limited. Please RSVP by calling (405) 737-0006. 

Securities are offered through Raymond James Financial Services, Inc., Member FINRA & SIPC 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. Raymond James does not offer tax advice or services. The opinions and services of speakers are independent of Raymond James.

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



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