

# money's worth

for TFCU Members

to great Volume 7 trusted friend.  
November 2014

to help you as quickly as

to listen and offer

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HELPFUL

DEDICATED

LISTENER



## free gasoline for a year! TFCU member wins “get going” sweepstakes

One lucky (TFCU) member is planning a road trip this year, but he won't have to worry about spending money on fuel. That's because Daniel Haggard is the 2014 grand prize Get Going winner, earning him over \$1,700 worth of gas.

Haggard was thrilled to learn he won this year's Get Going contest. More than 50,000 entries were received online, in the mail and at TFCU branches during the 13-week promotion for a grand prize of gas for a year. Haggard entered the Get Going contest each time he visited the Midwest City branch, approximately every other week.

For Haggard and his wife, Cherry, this great news comes at a convenient time. The couple loves to travel with their family. They've taken trips to various

locations throughout the country over the years and have traveled to Branson, Mo., twice already this year. Recently, they have been considering an extended trip to Niagara Falls. This money can help with that.

Haggard is retired from the Army Reserves and also retired civil service from Tinker Air Force Base. He and Cherry have been TFCU members for 16 years. In fact, their entire family

enjoys TFCU accounts and services. The Haggards' three daughters are TFCU members, and both of their granddaughters have SaveAbles accounts.

"I like that I can get my statements online and can pay bills online with BillPay," said Haggard, when asked about his favorite TFCU services. "We also enjoy using the computers in the branch." ▲

Give the Gift of  
**MEMBERSHIP**



Refer a friend or family member and **you both get \$10.**

Tell a friend or family member about becoming a member of TFCU. When he or she becomes a member, you will each receive \$10 deposited into your TFCU share/savings accounts.

 TinkerFCU.org  
Federally insured by NCUA

**TFCU**  
Tinker Federal Credit Union

Referred friend/family member must return coupon or fill one out when opening new account. Additional coupons available in TFCU branches during promotion. The \$10 gifts will be deposited into the referring member's and new member's Share (Savings) Account at account opening. May be reported as taxable income. All accounts subject to approval by TFCU and all membership qualification guidelines apply. Required to open \$5 Share (Savings) Account to receive \$10. Account must be opened 11/1/2014 - 12/31/2014. No limit to the number of referrals a member may make during this promotion. Accounts on which a TFCU employee or volunteer is listed as a Primary or Joint owner are not eligible to receive the \$10 referral; however, eligible individuals they refer may receive \$10.



**TFCU awards \$2,000**

**to college student**

Devin Bockhaus, a junior at Rose State College, is the grand prize winner of TFCU's 2014 Back to School contest. He received a cash prize of \$2,000.

Bockhaus' name was chosen out of 7,309 entries. College students could enter to win on the Buck the Norm Facebook page, TFCU's young adult initiative. In addition to the grand prize, TFCU gave away 13 Apple iPad Minis to students at various colleges and technology centers in Oklahoma.

"I was speechless. All I could say was 'oh, my God,'" Bockhaus said. "It came at the right time and is a huge blessing." He plans to save most of the prize, but have a little fun and buy an Xbox first.

Bockhaus is studying Marriage and Family Therapy, but, in his free time, enjoys playing basketball and Call of Duty and exercising. He is also a saltwater fish and coral hobbyist. He started when he was 17 and has had 30 species of fish and 15 species of coral.

TFCU offers the Back to School contest through its Buck The Norm program. Buck The Norm is a financial empowerment program that encourages young adults to change the way they think, act and feel about their money, and offers tools and resources to assist in money management. Buck the Norm can be found on Facebook, Twitter, Instagram and at [www.buckthenorm.com](http://www.buckthenorm.com).



**saving for college help your kids starting now**

There's no denying the benefits of a college education, but these benefits can come at a price. Many families finance a college education with help from student loans and other types of financial aid, such as grants and work-study, private loans, current income, gifts from grandparents, and other creative cost-cutting measures. However, a college savings plan can be the cornerstone of a successful college education and the start of your child or grandchild's new career without debt.

A good plan is to start early with whatever amount you can afford. If you invest regularly over time, you may be surprised at how much you can accumulate. There are several college savings options, and it's smart to consider tax-advantaged strategies whenever possible. Here are some options for saving for college:

- **529 Plans:** 529 plans are one of the most popular tax-advantaged college savings options. Your contributions grow tax deferred, and earnings are tax free at the federal level if the money is used for qualified college expenses. States may also offer their own tax advantages.
- **Coverdell Education Savings Accounts:** This savings account is a tax advantaged education savings vehicle that lets you contribute up to \$2,000 per year. Your contributions grow tax deferred and earnings are tax free at the federal level if the money is used for the beneficiary's qualified college expenses. However, there are income restrictions on who can participate.
- **UTMA/UGMA Custodial Accounts:** A UTMA/UGMA custodial account is a way for your child or grandchild to hold assets in his or her own name, with you acting as the custodian. Earnings and capital gains generated by assets in the account are taxed to the child each year and fall under kiddie tax rules.

To gain a better understanding of the options above, contact the professionals at TFCU Financial Advisors at (405) 737-0006.



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**prepaid Visa gift cards make great gifts**

Want to do your holiday shopping at one place and ensure those on your gift list get exactly what they want? TFCU offers you a gift-giving alternative to the traditional wrapped present that can do just that—a Visa Gift Card. It can be used for purchases at merchants where Visa cards are accepted, which means your loved ones have the freedom to get what they truly want.

**Get your shopping done early with a prepaid Visa Gift Card.**

So, avoid the malls and do your shopping in one easy visit to your nearest TFCU full-service branch. You can get a card for as low as \$20, up to a maximum of \$500.

For more information on Visa Gift Cards, visit [www.TinkerFCU.org](http://www.TinkerFCU.org), or stop by any of our full-service branches.



## keep your pet healthy and save money

We love our pets, but they can be expensive to care for. You never want to have to choose between your pet and your account balance, so consider these simple tips for saving money while keeping Fido or Fluffy healthy and happy:


**Get regular checkups.** The money spent on vaccinations, spaying/neutering and routine medical care will pay off in preventing more expensive illnesses later.

**Spend wisely on food.** Buy in bulk whenever you can. Find a retailer that carries the brands your pet likes and sign up for its loyalty program, if available.































**Groom at home.** Lots of pet grooming—brushing, washing, clipping claws—can be done on your own. Learn how to take care of your pet without visiting a fancy pet grooming salon.

**Exercise regularly.** Keeping your pets in good health and warding off obesity will cut down on veterinarian bills in the long run.

**Consider pet insurance.** Shop around for some insurance to cover medical care in the event of an emergency.

**Don't forget dental care.** Talk to your vet about keeping your pet's teeth clean and preventing infections. 





## 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](http://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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