

money's for TFCU Members worth

Volume 7
December 2014



Beginning with Black Friday and concluding with the big day itself — Christmas— it's not surprising that November and December are two of the biggest budget-buster months of the year. *Good Housekeeping* has tips on how to keep from going overboard.

Prepare for other expenses. In addition to the cost of gifts, extras like shipping fees, holiday travel and greeting cards add up. Plan for these expenses too.

Start shopping early. Starting as early as possible decreases your likelihood of overspending.

Don't touch. Handling merchandise actually increases your chance of buying it, so keep your hands off of items you

save money during the holidays with these easy tips

aren't planning to buy.

Take a break. Shopping can gain a momentum that leads to extra purchases, so take a break in between purchases.

Stop email alerts. Emails about sales increases spending up to 83 percent, so unsubscribe from these alerts.

Don't buy for you. Sales make it tempting to purchase things for yourself. Resist the urge and avoid overspending

by only buying for others.

DIY gifts. Inexpensive gifts that you make yourself or gifts that have more sentiment than cash behind them are often the best kind.

Deals on gift cards. Even the minimum on gift cards can be pricey, so look for special gift card deals. *Good Housekeeping* recommends GiftCardGranny.com, where you can purchase unwanted gift cards. ▶

Use your MoneyPlus™ Card at iTunes and get rewarded!

In anticipation of Apple Pay, now through April 30, 2015 we're giving away \$200 to five members every month! All you have to do to be eligible is use your TFCU MoneyPlus™ Card to purchase apps or music at the iTunes Store.

For complete rules, visit TinkerFCU.org



We Get It...

Federally insured by NCUA



get \$10 when you Give the Gift of membership

Get a little extra cash for the holidays? Yes, please! Tell a friend or family member about becoming a member of TFCU, and when he or she becomes a member, you will each receive \$10 deposited into your TFCU share/savings account. Simply visit TinkerFCU.org to download and fill out a coupon, and have the referred friend or family member turn it in at a TFCU branch when they open their account.

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.

money'sworth



Congratulations to our scholarship winners

As winners of the 2014 Scholarship Contest sponsored by TFCU Financial Advisors and TFCU's SaveAbles Kids Club, eight Oklahoma students have a little extra cash as they prepare for their education and to realize their dreams. Congratulations to the four students who placed first in the scholarship contest, as well as the four students who received honorable mentions.

The contest was open to TFCU members 18 and under. Contestants submitted a drawing or photo showing what they want to be when they grow up. Entrants 12 and older also wrote a short essay on the same subject.

Category A (ages 6 and under)

1st Place: Abby Anh (5), Midwest City

Honorable Mention: Conner Quintero (6), Midwest City

Category B (ages 7-11)

1st Place: Oviyaa Ramakrishnan (11), Ada

Honorable Mention: Traven Robinson (9), Enid

Category C (ages 12-14)

1st Place: Alina Pham (14), Yukon

Honorable Mention: Lena Nipper (12), Edmond

Category D (ages 15-18)

1st Place: Sierra Bailey (17), Yukon

Honorable Mention: Mackenzie Cejka (16), Edmond



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tis the season
**to be
jolly
and generous!**

In December, Buck the Norm will surprise shoppers around Oklahoma City with two TFCU VISA gift cards. One to keep, and one to give away. We hope to see a lot of paying it forward this season ... or at least make holiday shopping a little more exciting!

Pay it forward
with a VISA
gift card
from Buck
the Norm

So ,while you're out doing your holiday shopping, keep an eye out for a Buck the Norm representative ready to give a little extra cash and the chance to brighten someone else's day too.

Check out Buck the Norm on Facebook and Instagram to find out when and where we'll be. Naughty or nice, here we come! ▶

iBill Reader identifies U.S. bills

Those with vision loss face a constant struggle – being able to tell the difference between cash currency denominations. This is especially worrisome when receiving change and ensuring that others are not taking advantage of their vision loss.

A device called an iBill reader can help with that issue. It identifies every U.S. bill in circulation. This new technology has several advantages in giving people with vision loss peace of mind when receiving change:

Convenient. The iBill reader is small and, therefore, portable. It is also easy to use, and the response during use is instantaneous.


































Accurate. The iBill reader recognizes all U.S. bills, and if currency is ever redesigned, the iBill reader can be upgraded to recognize these changes.

Privacy. The device also provides features for privacy, so users can be continually assured that this device is helping them stay on top of their cash.

“Paper money is a problem for blind and vision-impaired individuals,” said NewView Oklahoma Director of Communications & Marketing Josh DeLozier. “The iBill Currency Reader is a wonderful tool that can help make using paper money more accessible for the people we serve. Technology has been, and will continue to be, a game-changer for those with vision loss.”

The Bureau of Engraving and Printing is providing free iBill readers to eligible recipients. For more information, visit www.moneyfactory.gov.

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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