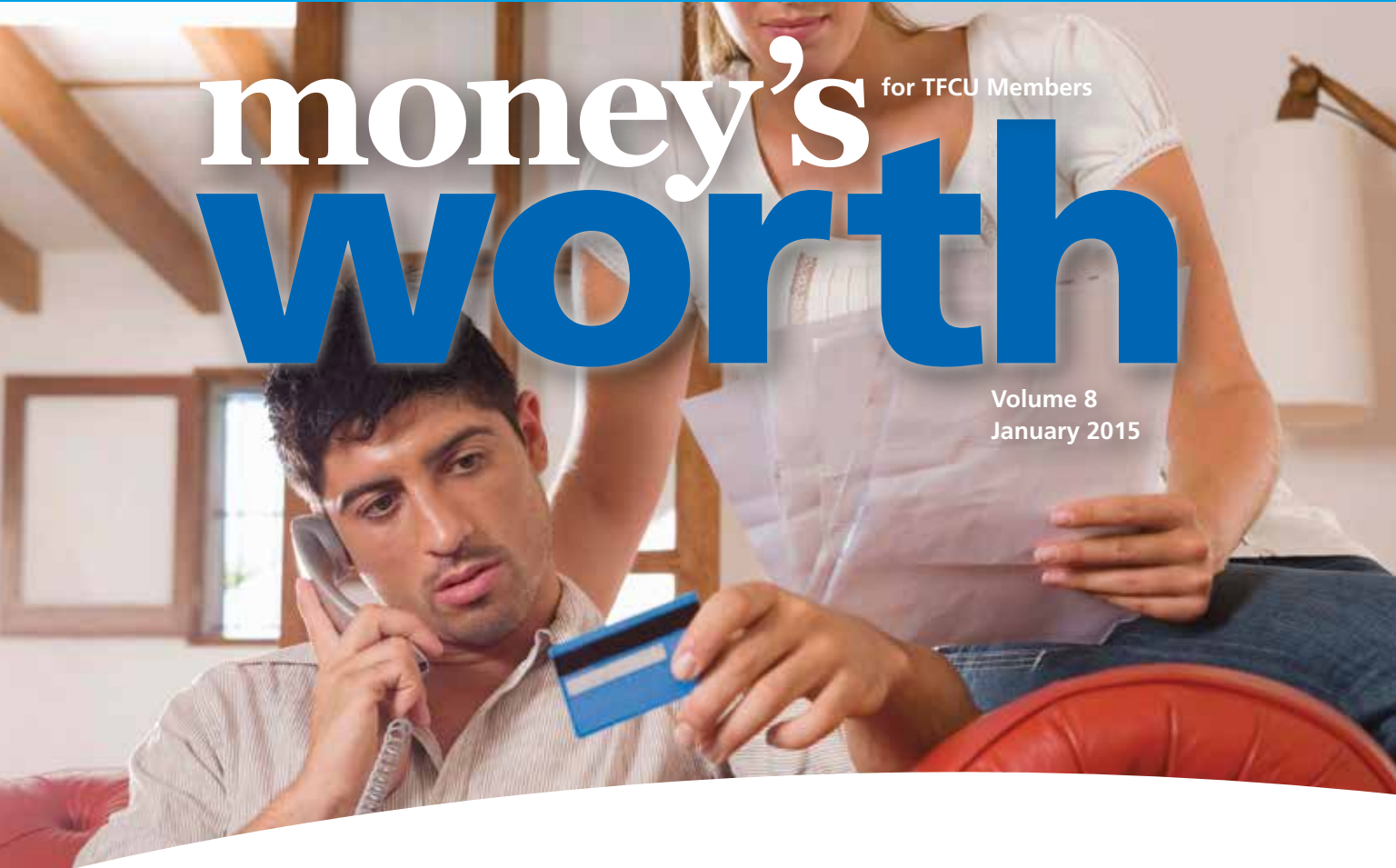


# money's for TFCU Members worth

Volume 8  
January 2015



The excitement and cheer of the holidays can quickly transition to “buyers remorse” when January rolls around. Unplanned expenses, higher credit card balances and not being sure how to tackle the additional debt can be a stressful beginning to your new year. Here are a few tips to help whittle down those balances and make a speedy holiday recovery.

**Make a plan for credit card debt.**

If you relied on your credit card to finance gifts, make a specific plan to pay off the expenses. Set a pay-off date and determine how much money per paycheck needs to go toward the balance to make that goal happen. Making minimum payments is not the way to quickly reduce debt. Pay as much

## recover from the holidays

as you can each month. If you used more than one credit card, pay off the card with the highest interest rate first so the least amount of each payment is going toward interest.

**Use unexpected income.** If unplanned money – such as a tax return – comes your way, put it toward any debt accrued during the holidays or save it for future holidays if debt is already paid off. You can also create extra

income by selling unwanted items online or in a garage sale, or by returning unwanted gifts for cash or gifts cards.

**Save for the next holiday season now.**

Even if it's just a little extra per paycheck, start saving now. TFCU offers a Christmas Club account specifically to help you save for such occasions. A minimum \$20 monthly deposit is required for the account. Ask about it at any branch or apply online. ▶



## committee nominates three for volunteer positions

The Nominating and Elections Committee has nominated three candidates for TFCU's Board of Directors. Tiffany Broiles, Al Rich and Gary Wall have been nominated for the Board of Directors.

TFCU members who were not nominated by the committee but would like to run for election may pursue nomination by petition. Petition packets are available now in TFCU branches. Petitions must be returned by end of business on February 4, 2015, complete with signatures from 500 TFCU primary 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. Signatures will be verified.

If there are no nominations by petition, the three candidates nominated by the Nominating and Elections Committee will be elected by acclamation at the Annual Shareholders' Meeting in April. There will be no nominations from the floor.

The Annual Shareholders' Meeting will be held Saturday, April 4, 2015, at Rose State College Communications Center (Performing Arts Theater) in Midwest City. Registration will begin at 1 p.m., and the business meeting will begin at 3 p.m. Plan to come, visit with your volunteers and hear about the progress of your credit union during 2014.

Following are brief biographies for the three candidates nominated by the Nominating and Elections Committee:

### Board of Directors

#### Tiffany Broiles

Chief, Plan and Programs Branch, TAFB

#### Al Rich

Retired Civil Service, TAFB

#### Gary Wall

Retired Civil Service, TAFB

## take advantage of shred days coming in 2015

A common scam called dumpster diving is one of the primary ways criminals obtain information to perpetrate identity theft and other fraudulent activity. These criminals sift through trash to obtain personal information from discarded documents. To help our members securely dispose of unneeded paperwork containing personal information, TFCU will host shred days at several of our branches.

Each shred day is from 9 a.m. to 11:30 a.m. The 2015 shred days will be at the following branches:

- April 11 at Midwest City
- May 16 at Norman West
- June 20 at Edmond West
- July 18 at Stillwater
- August 15 at Yukon
- September 19 at OKC, Capitol Hill
- October 17 at OKC, Southwest
- November 21 at OKC, Tri-City (new branch coming soon)

To accommodate everyone on shred days, please limit the amount of paperwork you bring to three boxes (approximately 18 inches by 12 inches) per person.



## the importance of preparing for long-term care

No one expects to need long-term care, but it's important to plan for it nonetheless. Here are some important reasons why.

The odds of needing long-term care are high. Approximately 40 percent of people will need long-term care at some point during their lifetimes after reaching age 65\*. The cost of long-term care is rising. Currently, the average annual cost of a one-year nursing home stay is \$74,820,\* and, in many states, the cost is much higher. In the future, long-term care is likely to be even more expensive.

Many people mistakenly believe that Medicare will pay for long-term care. But Medicare provides only limited coverage for long-term care services, such as skilled nursing care or physical therapy. Although Medicare provides some home health care benefits, it doesn't cover custodial care – the type of care older individuals most often need.

Medicaid, which is often confused with Medicare, is the joint federal-state program that two-thirds of nursing home residents currently rely on to pay some of their long-term care expenses. But to qualify for Medicaid, you must have limited income and assets, and although Medicaid generally covers home care, it provides only limited coverage for home health care in certain states.

Long-term care insurance protects you against the specific financial risk that long-term care will cost more than you can afford. Long-term care insurance can help you preserve your assets and gives you access to a range of care options.

To compare long-term care insurance policies and help you protect your assets, contact TFCU Financial Advisors at (405) 737-0006 or 1(800) 456-4828 extension 2575. ▲

\*National Clearinghouse for Long-Term Care Information, U.S. Department of Health and Human Services, 2011.



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*This information was developed by Broadridge, an independent third party. It is general in nature, is not a complete statement of all information necessary for making an investment decision, and is not a recommendation or a solicitation to buy or sell any security. Investments and strategies mentioned may not be suitable for all investors. Long-term care policies have exclusions and/or limitations. The cost and availability of LTC insurance depend on factors such as age, health and the type and amount of insurance purchased. As with most financial decisions, there are expenses associated with the purchase of LTC insurance. Guarantees are based on the claims paying ability of the insurance company.*

## member discount for TurboTax® is now available

If you love the ease and convenience of filing your income tax return online, take advantage of TurboTax Online and get a member discount. TurboTax Online includes over 100 valuable tools to help you manage your tax needs, and it offers all TFCU members a lower rate on its federal products. You can start now to estimate your refund amount. Finish at your convenience when you have your W2s and final tax information.

To receive the discount, go to [TinkerFCU.org](http://TinkerFCU.org), and click on the TurboTax link located on the right side of the main page. (If you go directly to the TurboTax website, you will not receive the discounted price.)

### Free Edition (1040EZ & Simple returns)

- Free Federal
- State is an additional \$27.99

### Deluxe (maximize your deductions)

- \$24.99 Federal (discounted from \$29.99)
- State is an additional \$36.99

### Premier (investments & rental property)

- \$39.99 Federal (discounted from \$49.99)
- State is an additional \$36.99

### Home & Business (personal & business in one)

- \$59.99 Federal (discounted from \$74.99)
- State is an additional \$36.99

### Military (for military & family)

E-1 to E-5

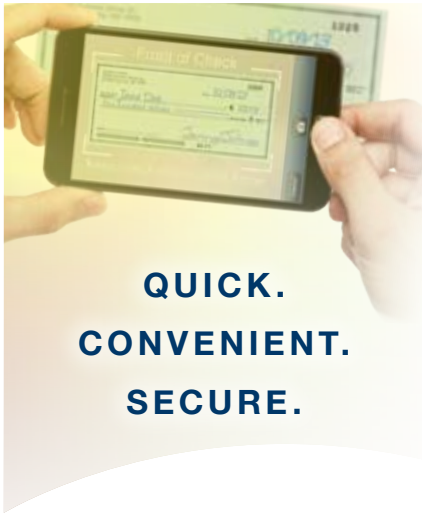
- Free Federal & State using Free Edition & Deluxe

E-6+ & Officers

- \$5 discount on Federal products

*Free e-file included on all products. Discounted prices are subject to change without notice. ▲*





**QUICK.  
CONVENIENT.  
SECURE.**


## don't forget Mobile Check Deposit this tax season

The introduction of a new year brings you another season – taxes. If you receive a refund check after filing your 2014 taxes, use Mobile Check Deposit to quickly, conveniently and securely deposit the funds.



























Mobile Check Deposit enables you to electronically deposit checks into your TFCU account using the Home Branch Mobile app on your iPad, iPhone or Android device. Funds are securely deposited using photos of the endorsed check taken with your device.



Simply log into Home Branch Mobile from your mobile device and complete the following:

1. Log into Home Branch Mobile from your mobile device.
2. Click "Deposit."
3. Choose the account you want to make your deposit into.
4. Type in the amount of the check.
5. Take a photo of the check front.
6. Take a photo of the check back.
7. Click "Submit."

For assistance or more information, visit [TinkerFCU.org](http://TinkerFCU.org) or call the Member Service Center at 1-800-456-4828. 

## 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](http://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



Federally insured by NCUA