

money's for TFCU Members worth

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"Brake" those bad habits

Winter weather can really take a toll on your car, but your bad habits might be making things even worse. Here are five ways you may be increasing wear and tear on your vehicle, according to autoblog.com.

Warming up your car or leaving it idling. Like most people, you probably enjoy having a warm seat and toasty interior before driving off in the morning. However, keeping a newer car running for longer than a few minutes can really take its toll. Idling forces an engine to operate in a very inefficient and gasoline-rich mode that, over time, can degrade the engine's performance and reduce mileage. Driving your car actually warms it up faster.


Practicing poor tire maintenance. Driving with improper tire pressure wastes fuel and wears down your tire's tread. Low tire pressure increases the rolling resistance, or friction between

the car and the road, which leads to excessive or uneven tread wear. This can cause problems on snow or ice because it adversely affects your car's handling and braking.

Driving too fast. It doesn't just put you at risk for getting ticketed or possibly getting into an accident. Driving too far over the speed limit forces you to brake harder and more abruptly, which can also take a toll on your tires' tread. Slowing down and allowing more distance between your car and the driver ahead will give you more time to react and will put less strain on your car.

Riding the brake or clutch. "Riding the brake" is caused by using two feet to control your car pedals. When you ride the brake, you don't notice it, but

you briefly hold the brake and gas at the same time while driving, which will wear your brakes down faster. It also drives other motorists crazy. The same can be said of riding the clutch. To avoid this, keep your left foot firmly planted on what is known as the "dead pedal" to the far left. This will give you stability while driving and keep you from riding the brake or clutch.

Baking the dashboard. This is a fairly common habit but easy to fix. When your car sits in the sun for long periods of time, the dashboard begins to blister, crack and fade, even in the winter. You can avoid this damage by using one of those foldable sunshades to block out the sun. This is an inexpensive fix that will save you money in the long run. 



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At TFCU, we get that **keeping more of your money** makes it easier to do **more of what matters to you**. That's why we're helping you start the year in a better financial position. We'll pay you \$100 for refinancing a secured loan from another institution, or give you a .25% rate reduction—your choice.*

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*Members have the choice of: (1) \$100 cash at the time the loan is funded or (2) a .25% rate reduction. (Mortgage loans qualify for the \$100 cash incentive only. \$100 cash value may be reported as taxable income. Deposit-secured loans are excluded from this offer.) Offer available January 1–December 31, 2015. All TFCU credit policies and underwriting guidelines apply. The minimum refinance balance to qualify for this offer is \$5,000. Existing loan balances cannot be divided to qualify as multiple loans. Offer applies to secured loans only.



Start your saving now

Do you need a little help saving for next year's holiday gift giving and other special occasions? We have the answer to your dilemma — open a Christmas Club Account today and start saving regularly.

The Christmas Club Account is like our regular savings accounts, except that we help you save regularly for those special events by requiring a minimum deposit each month. Here's how it works:

- Minimum opening deposit \$5
- Minimum monthly deposit \$20
- Deposit by payroll deduction, pre-authorized transfer or at any branch
- Automated withdrawal options on specified dates are available

*This \$5 minimum deposit is in addition to the \$5 membership share in your regular share account.

Does the Christmas Club Account sound like just what you need to get started saving for that next special occasion? To open your account, stop by any branch location, call us by phone or visit us at TinkerFCU.org.

Smart ways to use your tax return

The average tax return for the past two years has been nearly \$3,000, according to IRS.gov. That's a nice lump sum to receive all at once. While it can be tempting to splurge on the fun stuff, you might be better off putting a refund toward "needs" rather than "wants," and making that money really work for you. Here are some smart ways to use the money if you anticipate a refund.

Save for a rainy day. If you don't have an emergency fund set aside, you can use your refund to start one. You'll be glad you did if you are faced with a sudden car repair or medical bill. If you already have a fund, use your refund to add to it.

Pay credit card debt. If you have credit cards, use the refund to pay on debt. Making only the minimum payment can take years to pay off. A tax return is a great way to make headway.

Increase retirement savings. Consider adding to your 401(k). If your employer doesn't offer a retirement plan or you have already met matching requirements, consider starting an IRA, which gives you more control over your investment options than with a traditional 401(k).

Give back. If you don't have debt, and your savings for retirement is sufficient, think about making a charitable contribution to help others in need. Not only will you feel good about making a difference, but it may be eligible as a deduction in 2015 if you itemize. ▲



Monitoring your portfolio

You probably already know you need to monitor your investment portfolio and review it periodically. Even if you have chosen a good asset allocation, market forces may quickly begin to tweak its allocations. For example, if stock prices go up, you can find yourself with a greater percentage of stocks in your portfolio than you want and your portfolio will need rebalancing. Maintaining those relative percentages not only reminds you to take profits when a given asset class is doing well, but it also keeps your portfolio in line with your original risk tolerance.

Not only should you look at your individual investments, but you'll also want to look at your overall asset allocation. Over time your goals and risk parameters could change. Your investment game plan for fine-tuning your portfolio periodically should reflect your current investing personality.

Also, it is good to review new investment vehicles. You may find there is one that fits well within your investment goals and could help diversify your asset allocations.

If your portfolio is due a review, and you would like to consult with a financial advisor, call TFCU Financial Advisors at (405) 737-0006. ▲



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Reminder: BillPay not an option for paying taxes

Certain payees, such as tax entities, are not included in the BillPay options on Home Branch because those payments cannot be guaranteed. Please do not schedule a tax payment through the Home Branch system. We would not want you to experience the inconvenience of the payment being rejected. ▲



Fraud Alert phishing scams

Scam artists are becoming more and more creative in the techniques they use. A common technique used in today's digital society is a phishing scam. "Phishing" is the attempt to acquire sensitive information from consumers by masquerading as a trustworthy entity in an electronic communication. This information includes credit card numbers, account PINs and passwords.

Phishing scams often use email to ask you to verify this type of information. However, scammers have now been using text messaging, as well, to try and steal your identity.

Legitimate companies never ask for your password or account number via email or text. Here are a few ways to protect yourself from these types of scams, according to USA.gov.

- Do not reveal personal or financial information in emails or text messages.
- Don't reply to the email asking for your information, even if it threatens to disable your account.
- Call the company directly to determine if the email is trustworthy.
- Do not use contact information provided on a website connected to the request; instead, use contact information from account statements you already have. ▲

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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