



# money's worth

for TFCU Members

Volume 8  
March 2015

## Spruce Up for Spring!

With spring just around the corner and warmer temperatures approaching, many homeowners are heading outside to mend winter damages and prepare for the upcoming season. Whether it be fixing the roof or cleaning up the yard, there is plenty to do around the house to spruce up for spring.

Here are a few tips, from DIY Network, that you can do to get your home ready for spring.

**Clean out gutters.** Gutters perform much better when all debris is cleared from them. Check for foliage build up around drainage areas, particularly if trees hover over the roof. Blocked gutters prevent water from properly draining away from your home, which will leave it susceptible to mold and mildew. This could cause major damage to your roof.

**Inspect outside paint.** Look for chipped, cracked paint along the exterior of your home. Wood will begin to rot if you leave it exposed to the elements. Scrape away any chipped paint, sand it down to a smooth finish and then touch it up with some new paint.

**Trim shrubs and trees.** Overgrown trees and hedges can lead to growth of mildew and moisture. Trim tree branches so there is at least seven feet of clearance from the exterior of your house. This will also prolong the life of your siding and roof.

**Take care of your lawn.** Rake up those leaves that were left behind from last fall. Too many can suffocate your grass and stop it from growing. Also, pull up dead flowers and replace with a

low maintenance variety, such as pansies or mums, to give your yard a colorful spring look.

**Inspect windows and doors.** Examine all doors and windows for leaks and drafts, particularly ones with peeling or chipped paint, which can signal water intrusion. Water leaks can deteriorate building materials and lead to mold, so be sure to seal any open areas between the frame and the wall where it might be coming in.

Keep your home in tiptop shape. Regular maintenance and repair is not only crucial to the value of your home, it can also save you the headache and cost of unexpected emergency repairs. ▶



Lock in a **1.99%\*** introductory APR for 12 months on a Home Equity Line of Credit.

Current APR **3.20% to 7.70%\*\***

Get a start on spring with your next big home improvement project

Landscaping

Home Additions

Patio Remodel

Outdoor Kitchen

Swimming Pool

Bathroom Renovation

**TinkerFCU.org**



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\*Introductory rate offer of 1.99% Annual Percentage Rate (APR) is available to members with a minimum credit score of 625 who apply for a HELOC with TFCU from March 1, 2015, through August 31, 2015. Introductory rate is applicable for 12 months from the day of loan closing. After the 12-month introductory rate period, the rate will convert to a variable rate. The maximum APR that can apply is 18.00% or the maximum permitted by law, whichever is less. The APR is subject to change monthly and will vary based on each member's credit history, term and LTV. Member must carry insurance on the property that secures an equity loan. If the property is located in a Special Flood Hazard Area, we will require the member to obtain flood insurance if it is available. Normal underwriting guidelines apply. \*\*Rate range of 3.20% APR - 7.70% APR is effective as of March 2015, and is subject to change monthly. Closing Costs vary according to property location, but typically range between \$334 and \$518. Title Insurance is required on loan requests of \$100,000 or more. The cost of the Title Insurance policy is based on your loan amount; the typical range is \$365 - \$800. In addition, you will be required to pay the fees for abstracting and other related title work, whether or not TFCU funds the loan. These fees normally range from \$550 or \$725.



## TFCU Surprises Another Give Back Winner

Deborah Atchley said she was "so thankful" after finding out her mortgage payment would be reimbursed, to the maximum amount, as part of TFCU's Give Back program. "This is going to make me cry," she said as she was being handed the reimbursement check.

In a month when she thought she wasn't going to be able to pay all of her bills, "this will make it to where I can," she explained.

Atchley has been a teacher at Francis Tuttle Technology Center for 27 years. For the past six years, she has been instructing students in the school's Respiratory Care Program. "I feel like every day, what I do is good." In her free time, Atchley enjoys tap dancing, and has recently started taking riverdance classes.

As a TFCU member, you can be a Give Back winner, too. Simply by using the TFCU products and services you love, you become eligible for great rewards.


For more information on how you can be a winner, visit [www.TinkerFCU.org](http://www.TinkerFCU.org).



## Invest with an IRA

An individual retirement arrangement (IRA) is a personal retirement savings plan that offers specific tax benefits. In fact, IRAs are one of the most powerful retirement savings tools available to you. Even if you're contributing to a 401(k) at work, you should also consider investing in an IRA.


There are two major types of IRAs: traditional IRAs and Roth IRAs. Both allow you to make annual contributions of up to \$5,500 in 2015 (unchanged from 2014). The law allows taxpayers, age 50 and older, to make additional "catch-up" contributions. These folks can put up to \$6,500 in their IRAs in 2015 (unchanged from 2014). Both traditional and Roth IRAs feature tax sheltered growth of earnings. And both give you a wide range of investment choices. However there are important differences between these two types of IRAs. You should understand these differences before you choose the type of IRA that is best for you.

To find out if you qualify to open a traditional or Roth IRA and which one is best for you, call a financial professional from TFCU Financial Advisors at (405) 737-0006. 



*Securities are offered through Raymond James Financial Services, Inc., Member FINRA/SIPC, an independent broker/dealer, 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, are not guaranteed by the credit union or any 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. For professional information concerning your specific situation, we also recommend you consult a tax advisor.*

### Reminder: Annual Shareholders' Meeting


The Annual Shareholders' Meeting will be held Saturday, April 4, 2015, at the Hudiburg Chevrolet Event Center, formally known as Rose State College Communications Center Performing Arts Theater, in Midwest City. Registration will begin at 1:00 p.m., and the business meeting will begin at 3:00 p.m. Plan to come, visit with your volunteers and hear about the progress of your credit union during 2014. 

## Credit Reports Reveal Errors

Credit scores are important and can be crucial for anyone trying to borrow money from a lending agency. Whether it is to purchase a new car or put a down payment on a house, consumers need the most accurate credit score in order to receive the maximum amount of credit from their lending agency.

In a 2013 study, the Federal Trade Commission revealed that more than 25 percent of consumers who took the time to check their credit reports identified errors that might affect their credit scores. This study might partially explain why, according to *Time* magazine, 56 percent of Americans have subprime credit scores.

In order to avoid any errors or miscalculations, consumers should start taking advantage of their free credit report authorized by Federal law. According to the Fair Credit Reporting Act, all consumers are entitled to one free credit report every 12 months upon request from each of the three nationwide consumer reporting agencies – Equifax, Experian and TransUnion. This will help you ensure that the information on all of your credit reports is accurate and up to date.

Consumers can request a copy of their credit report from each of the three agencies and review them online at [annualcreditreport.com](http://annualcreditreport.com). Consumers also have the right to dispute any errors they may find by writing the agencies directly. 

# Things Financially Savvy People Don't Do

There is a large amount of information out there that tells us the things financially successful people do, but we rarely hear about the things they don't do. Perhaps it is just as important to examine the bad habits that often lead to financial instability. Here are a few things financially savvy people don't do, according to wisebread.com.

**They don't use consumer credit indiscriminately.** The financially savvy understand how quickly small credit purchases can lead to financial disaster. Instead of abusing credit for everyday spending, they tend to only leverage credit for specific items and then pay off balances regularly to avoid finance charges and other fees.

**They don't immediately indulge their wants.** Instead, they wait a few weeks and, if it is still desired, they scout around for the best deal or possibly find a different option.

**They don't lease cars.** Leasing a new car may not be the best option for the average consumer due to the long-term costs of monthly payments. Instead, savvy savers typically opt to purchase or finance a reliable used car or one they can afford.

**They don't live beyond their means.** The inability to budget and live within the limits of one's income will produce many financial problems. It prevents the accumulation of wealth-building capital and encourages the use of credit. Financially savvy people understand that living within or below their means is the first step to accumulate wealth. ▲

## 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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