

money's worth

for TFCU Members

Volume 8
April 2015

Home Improvement Projects That Won't Cost You a Fortune

Spring is a great time to give your home a makeover. If you are looking to give your home a fresh new look, there are many ways to do so without taking a major hit to your wallet. From the bathroom to the bedroom, there are little things that can add that “wow” factor you want.

Here are some home improvement projects that will take your home from dull to shiny on the cheap.

Spruce up the kitchen. The kitchen is a popular area to update because it's a common area where family and friends gather. Give your cabinets a face lift by replacing, re-staining, or painting the door and drawer fronts. Also, updating the cabinet and drawer handles or installing a backsplash are inexpensive projects you can do on your own to improve the look and feel of the kitchen.

Modernize the bathrooms.

Replacing the toilet seat, switching out old sink and bathroom handles and re-grouting the bathtub tiles are all little fixes that easily spruce up a bathroom. If you really want to improve the look and give it a modern twist, try painting an accent wall and then going over it in a lighter color with a stenciled pattern.

Repaint the walls. Painting a room is one of the easiest value-added and most affordable home improvement projects. By adding a fresh coat of paint, you can really clean up the look of a room. Paint, brushes and a drop cloth can all be purchased at the local hardware store at a reasonable price, so buy a few gallons and get busy.

Replace light switches, plates and socket covers. This simple update is something that easily gets overlooked.

Over time, your light switches, plates and electric socket covers will start yellowing and get beat up. Replacing them with new ones is an easy fix that gives bang for your buck. Buying matching switches and covers will give your home a coordinated and dignified look. See what a difference this low-cost change makes.

Update light fixtures. Lighting is important in a home. Spaces that are flooded with adequate lighting are more desirable to guests or potential home buyers. Clean your fixtures so more light can shine through or try painting old fixtures to give them a brighter look. ▶



Boost Your Savings

RATE BOOSTER SHARE CERTIFICATE OR IRA SHARE CERTIFICATE*

Our 30-month rate booster share certificate or IRA share certificate allows a one-time dividend rate increase** any time during the first term of the certificate. Lock in a higher rate if the market increases during the 30-month term.

Call TFCU or visit TinkerFCU.org to get started.

Federally insured by NCUA

* Before opening an IRA share certificate, an IRA account must be established.

** This special 30-month certificate gives members a starting dividend rate of 1% with a 1% annual percentage yield (APY), effective as of March 1, 2015, with a minimum opening balance of at least \$1,000. It allows members a one-time dividend rate increase during the first term of the certificate. The new dividend rate will be figured using TFCU's 24-month share certificate's \$10,000 tier dividend rate (currently 0.80% APY effective March 1, 2015) and adding 0.20%. This one-time increase will be at no cost to the member and will not affect the maturity date of the certificate; however, there can be penalties for early withdrawal that reduce earnings. At maturity, the special term certificate will automatically renew as a standard term certificate that is less than and closest to the original special term. Example: A special term 30-month certificate will renew as a standard 24-month term certificate. All dividend rates are declared by the Board of Directors of Tinker Federal Credit Union and are subject to change at any time. **For current rates, visit www.TinkerFCU.org or call us at (405) 732-0324 or 1-800-456-4828.**



Take Advantage of Upcoming Shred Days

Cut your chances of identity theft by attending one of TFCU's upcoming shred days. Dumpster diving is still a common and easy way for criminals to obtain sensitive information to perpetrate identity theft and other fraudulent activity. These criminals sift through trash to obtain personal information from discarded documents, such as old bills, credit union statements and other documents with personal identifying information.

To help our members securely dispose of unneeded paperwork containing personal information, TFCU will be hosting several shred days throughout the year. The first two shred days will be held **Saturday, April 11**, at the Midwest City branch, 6501 Tinker Diagonal and **May 16** at the Norman West branch, 301 36th Ave. NW. Hours are from 9 a.m. to 11:30 a.m.

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

Minimize your chances of becoming a victim of identity theft by taking advantage of this opportunity to safely dispose of old personal papers. You can find the full shred day schedule at TinkerFCU.org.



7 Rules To Live By When Nearing Retirement

Now that you're on the verge of retirement, you may need to play by different rules to make the most of the savings and income you've worked so hard for. After all, it may need to last 20 years or more to fund the rest of your life. Keep in mind that your goals and expenses will change over that time, so you'll need to regularly review your plans and make any necessary adjustments along the way. Consider these seven guidelines to help you get ready for what comes next

- **Communicate:** Talk with your spouse about what you both want during this part of your life. Once you're on the same page, meet with your financial advisor to start planning for after retirement.
- **Maximize:** Make retirement investing a priority by maximizing your contributions while you're working. Later, work with your spouse and advisor to maximize your household Social Security benefits.
- **Protect:** Update all legal and financial records, particularly anything to do with your estate and beneficiaries. Buy and maintain appropriate insurance coverage.
- **Organize:** Create a system to make it easy for family to understand your wishes and find important documents.
- **Plan:** Create a budget and track expenses. Eliminate excessive debt. Review and update your asset allocation to reflect your current goals and ability to handle risk.
- **Simplify:** Identify income sources and select which accounts to draw from first to minimize taxes and amp up your cash flow. Consolidate the various income streams to make tracking easier.
- **Enjoy:** Ensure you're psychologically ready for the change of pace; then ease into your new lifestyle.

Take the time to double-check that you're ready for what comes next to make your retirement dreams a reality. If you need help with your retirement plan, call TFCU Financial Advisors at (405) 737-0006 to talk to a fully trained and licensed professional or to schedule your complimentary financial plan. ▲



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Roll Up to This Year's Annual Miracle Car Show

TFCU's 15th Annual Miracle Car Show will be held Saturday, April 25, at the credit union's operations center located at 4140 W I-40 Service Road. The event starts at 9:00 a.m. and goes until 3:00 p.m. All proceeds from this popular event benefit Children's Miracle Network Hospitals.

TFCU has hosted this show for 15 years. Each year, there have been more outstanding entries of classic and custom vehicles. Attendees will also enjoy various craft and food booths throughout the day. There is no admission fee for the public.

Be a part of making miracles happen.

For more information, registration forms or craft show applications, contact Starla Hale at (405) 319-2218 or go to TinkerFCU.org.

All of the money raised in Oklahoma for Children's Miracle Network stays in Oklahoma to help local children. The Miracle Car Show is just one of the ways TFCU raises money for Children's Miracle Network. Throughout April, each branch and department holds activities to raise funds. ▲



Educate Your Children to be Smart With Money


You teach your children to be safe at school, on the street and at home. Do you educate them about how to be smart with money? Try these ideas for teaching them to understand its real value.

Give them a piggy bank. Do it when they're young and teach them the value of the different coins.




























Make saving a habit. Set a rule that a certain percentage of their allowance or birthday money is put into the piggy bank.

Open a SaveAbles Kids Club account. Explain how the interest will compound over time. Also, as a member of the SaveAbles Kids Club, every time they bring in a deposit, they will get a cool gift for free!

Encourage goal setting. Have them make a wish list along with a deadline. For example, save for a skateboard by the end of the summer or a bike by the end of the year.

Teach them how to budget. Have them write down what they plan to spend in any given week and if any money will be left over. This will teach them the difference between wants and needs. 

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
-  **Oklahoma City, Tri-City**
 4101 SW 134th
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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