



# money's worth

for TFCU Members

Volume 8  
June 2015

## 6 Reasons Why A Credit Union Is The Best Choice

As competition continues to rise, more and more consumers are seeking out their local credit union for most of their financial needs. Just last year, membership for credit unions reached an all time high of 100 million, according to the Credit Union National Association. Here are a few good reasons why credit unions are a popular choice for a financial institution.

**Credit unions are not-for-profit organizations.** They exist to serve their members, rather than to maximize corporate profits.

**They have superior service.** Credit unions are cooperatives, owned and operated by members. That means they are dedicated to keeping their membership happy while focusing on member values and great member service. According to the American Customer Satisfaction Index, credit unions have a satisfaction rating of 85 percent, which is nine points higher than banks.

**Credit unions offer lower loan rates.** As not-for-profit institutions, credit unions are able to pass on additional earnings to their members by offering lower rates on loans and credit cards. In addition to lower loan rates, credit unions typically offer higher returns on savings. Some credit unions even offer dividends on checking accounts to their members.

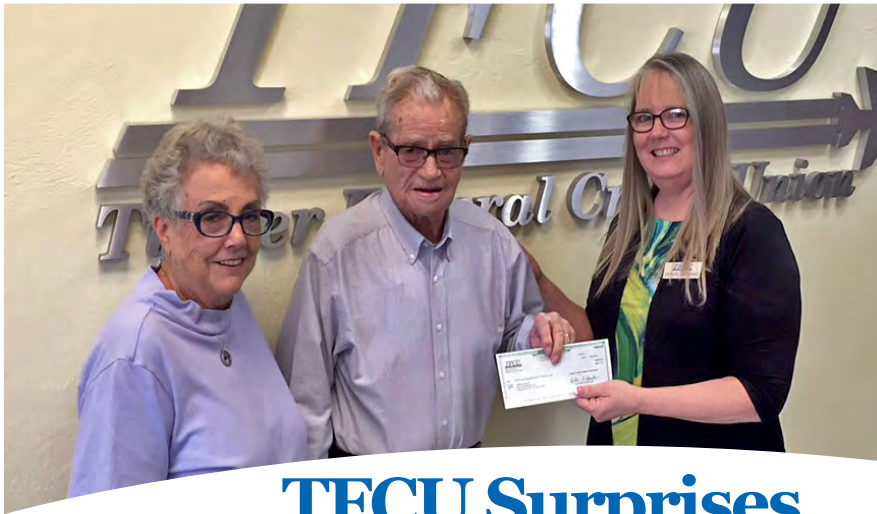
**Fees are lower than at most banks.** Because credit unions don't have stockholders to keep happy, they have more flexibility when it comes to charging fees and penalties. Offering lower fees helps keep costs low for their members.

**They support the local community.** Credit unions have a track record for participating and investing in local communities. Whether it's sponsorships,

financial education or academic scholarships, credit unions are always trying to meet their members financial goals and help grow the community around them.

**They work with you.** Credit unions aren't charities, of course, but they are known for working hard to help members receive financing. Individuals with less than perfect credit histories often find credit unions more willing to work with them to restore their good credit

Credit unions offer superior service while fulfilling a multitude of financial needs for their members. Their mission is not to drive up earnings or maximize profit, but to provide their members with affordable financial services. That's what makes them the best choice for a financial institution. ▶



## TFCU Surprises Another Give Back Winner

Larry Mills was thrilled to find out his mortgage payment was being reimbursed as part of TFCU's Give Back program. He was one of 127 Give Back winners in the month of March. Larry and his wife, Janice, joined TFCU a little over three years ago after talking to their son, who has been a long-time member of the credit union.

"Our son has used TFCU for years and told us about you all," Janice said after being handed the check. "We loved you guys, but now we *really* love you!"

One of their favorite things about TFCU is Home Branch, which allows them to conveniently and safely access their finances online. Home Branch gives Larry and Janice the ability to keep an eye on their account balances, which is something they do regularly.

Every month, TFCU randomly selects winners from seven categories to be reimbursed or have their direct deposit matched. Members are eligible each month when they use the following services:

- Every day, three members using a MoneyPlus card for a purchase will be reimbursed up to \$100.
- Every month, 10 active Home Branch users will win a \$100 gift card.
- Every month, 10 active Home Branch Mobile users will win a \$100 gift card.
- Every month, 10 BillPay users will be reimbursed up to \$500 for a bill paid online.
- Every month, one member using direct deposit will have their deposit matched up to \$2,000.
- Every month, one member will have a loan payment reimbursed up to \$1,000.
- Every month, one member with a TFCU credit card will have their payment reimbursed up to \$1,000.
- Every month, one member with a mortgage through TFCU will have their payment reimbursed up to \$1,000. ▲



## New EMV Chip Technology

TFCU credit cards now come equipped with EMV microprocessor chips. This new technology is becoming the global standard because it helps increase security and reduce credit card fraud. Cards can be used anywhere and will bring enhanced security to your daily financial transactions.

Named after its original developers, EMV stands for Europay, MasterCard® and Visa® and is currently one of the most effective ways to prevent credit card fraud. Every time you use an EMV credit card at a chip-enabled terminal, the embedded chip generates a unique code for each transaction that allows only authorized users to access your information. This prevents fraudsters from "skimming" or copying your card information.

In addition to its enhanced security, EMV chip cards are accepted at millions of chip enabled terminals worldwide. Currently, eighty countries globally are in various stages of EMV migration, including Canada and countries in Europe, Latin America and Asia. And since not all retailers have chip-enabled terminals, each chip card still features a magnetic strip, giving you the freedom to make purchases anywhere that accepts Visa® or MasterCard®.

For more information about the new EMV chip cards, go to [TinkerFCU.org](http://TinkerFCU.org) or call 1-800-456-4828. ▲



## Getting Help from a Financial Professional

Are you unsure about whether you're on the right track with your savings and retirement goals? Or, maybe you simply feel your assets could be invested and/or preserved better than they are now. That's where a financial professional can help.

A financial professional can apply his or her skills to your specific needs. Just as important, they can help answer questions you may find confusing and difficult. As someone who monitors and understands the financial markets, financial professionals are able to help you see the big picture and make sure the various aspects of your financial life are integrated in a way that makes sense for you. They can also help you with a financial plan and assess if and how your portfolio might need adjusting to improve your chances of reaching your financial goals.

Don't assume you have to be exceptionally wealthy to make use of a financial professional. The team at TFCU Financial Advisors is here to help answer your financial questions so you can feel more confident about your future. To set up a non-obligation consultation at a branch near you, call (405) 737-0006. ▶



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## Help TFCU Win Readers' Choice for Best Credit Union

During May and June, *The Oklahoman* holds its annual Readers' Choice competition, asking its readers to vote for their top pick in numerous categories, including Best Credit Union. Last year, TFCU was voted Best Credit Union.

Initial voting to select the top five in each category has already taken place. If TFCU is included in the top five, you can vote TFCU for Best Credit Union. Voting will be June 16-22.

**If you believe TFCU is the best credit union, you can show it by voting.**

Ballots will be available in the June 16 issue of *The Oklahoman*. You can also vote for TFCU online at [NewsOK.com/readerschoice/vote](http://NewsOK.com/readerschoice/vote). The winner will be announced on Sunday, July 26, in a special section of the newspaper and on NewsOK.com. Thank you for your support. ▶



## Tips to Save on Your Electric Bill

With the rising cost of energy, summer is a time when your electric bill can skyrocket. Here are a few energy saving tips to keep those costs down in the following months.

### Raise your thermostat setting.

According to the Department of Energy, raising your air conditioning thermostat at night or when you're away from home can save 5 to 15 percent. Also, installing a programmable thermostat will automate those savings and help you save even more.

**Lower the temperature of your water heater.** Water heating is typically the third largest energy expense for a family. Lowering your water heater temperature to 120 degrees will reduce heating costs without sacrificing any of the comfort.

**Wash with cold water.** Wash and rinse your clothes in cold water instead of hot to save on water heating. Also remember to set the water level on your washer to match the size of the load and save on both energy and water.

**Use a fan.** Ceiling fans will allow you to raise the thermostat setting in your home about four degrees without impacting your comfort.

**Cook smarter.** Don't heat your home with cooking appliances. On hot days, consider using an outdoor grill instead of your oven. ▲

## 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 S.W. 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](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