



money's worth

for TFCU Members

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5 Strategies for Saving Money at Amusement Parks

Amusement parks are popular attractions for families during the long summer days. Fun for both children and adults, they provide thrills and excitement, as well as fun games and tasty treats. Of course, along with the rides and cotton candy comes a hefty bill. From the tickets and the beverages to the food and the souvenirs, the cost of a trip to an amusement park can really hurt a family's budget. According to U.S. News, here are a few ways you can save at the amusement park this summer.

Follow social media channels. TFCU already offers great deals on tickets in our region, but if you plan on traveling farther out, look on social media. Some amusement parks will use their Facebook or Twitter accounts to share deep discounts on tickets. So follow the park's accounts and see what kind of special offers you might find.

Carpool or take a bus. Amusement parks stand to make a great deal of money

by charging you high prices on parking. Avoid the cost entirely by taking mass transit to and from the park. If a bus or a train is not for you, find others who are going the same day and carpool with them. One full van is far cheaper to park than two separate automobiles.

Bring a water bottle. Purchasing a drink at amusement parks can prove to be very costly for you. However, most parks provide water fountains for patrons to get a quick free drink. Bring a re-sealable bottle and fill up whenever you need to. If the water gets warm, simply pour it out and get a refill, all without costing you a dime.


Pack food and drinks. As with beverages, food prices at amusement parks can be astronomical and can add up quickly, especially if you are feeding the whole family. Try packing food and snack into a backpack or a large purse. If the park

doesn't allow outside food, leave a cooler in the car with your food. When everyone is hungry, leave the park, eat and then return when you're done.

Buy souvenirs after the trip.

Many amusement parks offer multiple opportunities to buy souvenirs, and it can be very tempting to give in to them. Instead, buy your items online or in a shop outside the park.

A day at the amusement park should be entertaining and shouldn't leave you dreading the credit card bill. By following a few of these easy tips, you can have all the fun and enjoyment without any regret the next day.

Planning a weekend getaway? Let TFCU help. Information about discount tickets for Six Flags Over Texas, Silver Dollar City and Frontier City/White Water Bay can be found on our website at TinkerFCU.org. 

You pick
your ride.

We'll help you
get going.

2.99%
APR*

90 DAYS*
NO PAYMENTS

We'll help you keep moving.
You keep more of what you've earned.

Get a rate as low as 2.99% APR* on your TFCU auto loan and no payments for 90 days on new, used, and refinanced vehicles. Plus, up to 100% fixed rate financing.

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*No Payments for 90 Days is an optional vehicle loan offer available to qualified members. The fixed rate of 2.99% annual percentage rate (APR) applies to 2011 and newer model vehicles only. **Rates range from 2.99% APR to 11.74% APR.** To qualify for the 2.99% APR, borrower must meet certain criteria for creditworthiness. Rates are determined by borrower's credit history, year model of vehicle, term requested and/or original amount financed. Interest accrues from the date of loan disbursement. Deferred payment(s) will be paid at the end of your loan. Any accrued interest will be collected on the first payment(s) applied to the loan. The first payment will be due 90 days from the date of loan disbursement. Payment examples: \$25,000 loan at 2.99% APR for 84 months will have monthly payments of approximately \$331.87; \$25,000 loan at 4.99% APR for 78 months will have monthly payments of approximately \$379.08. Offer good on new or refinanced loans from other institutions for cars and trucks. To take advantage of this offer, Tinker Federal Credit Union (TFCU) membership is required, which involves opening an initial share (savings) account with a \$5 deposit. Other conditions may apply. All rates and terms are declared by the Board of Directors of TFCU and are subject to change at any time. For current rates and terms, visit www.TinkerFCU.org or call us at (405) 732-0324 or 1-800-456-4828.



TFCU Awards Give Back Winner

Leopoldo Victoria (pictured above, at left, with Tulsa branch manager Sean Barton) was one of our lucky Give Back winners for the month of April. As a winner, he received a prize check reimbursing one of his direct deposits made that month. He expressed amazement after receiving the phone call from TFCU, telling him he was a winner.

"I get the monthly statement and there's always a report of winners and I think, 'wow, someone got that.' Now I am the winner," he exclaimed.

He and his family have been with TFCU for over 20 years. His favorite branch to go to is the Tulsa location on 61st street. Since he only lives just down the street, he enjoys coming in and handling all of his financial needs face to face with the friendly staff.

As an aircraft mechanic for the United States Air Force, Mr. Victoria has been able to travel all over the world and live in many interesting countries. Some of his adventures include Japan, Italy, Germany and France. He and his wife now want to explore the Great Lakes. This reward could help them get there.

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, visit TinkerFCU.org.



Traits of a Good Investor

Investors, including high-level professionals who are experts in their field, may not feel confident about their investing abilities. If you're one of them, here are some questions to ask yourself to help you gain investing confidence.

Can you be patient? Excessive trading costs have historically been one of the reasons individual investors often under perform in the stock market as a whole. A portfolio should be a means to an end, not a competitive sport.

Are you risk averse in the right way? When people feel unsure about their investing skills, they sometimes invest very conservatively. In some cases, this can be helpful. However, this trait can also be a double-edged sword if you're investing far more conservatively than is appropriate for your goals and circumstances. Being unaware of how inflation can affect investment returns or how to balance various types of risks can leave you vulnerable to a shortfall in your financial goals.

Do you feel you aren't as knowledgeable as you should be about investing? Chances are you're in good company. Plenty of people know less than they should but aren't willing to recognize or admit it; as a result, their portfolios suffer. Being a good investor doesn't mean you need to go it alone. A financial professional can help you set a strategy, select investments, monitor their performance and make adjustments as circumstances dictate.

If you need help with your investment plan, call the team at TFCU Financial Advisors at (405) 737-0006 to schedule a complimentary, no obligation appointment with a fully trained and licensed financial advisor. ▲



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Stop Identity Theft in its Tracks with ProtectMyID®

TFCU has a partnership with Experian™ — a world leader in protecting personal information. TFCU members are being offered a special discount on Experian's premier identity theft product, ProtectMyID. ProtectMyID offers many benefits to keep your information safe.

- Daily monitoring of your Experian, Equifax® and TransUnion® credit reports with email alert notification when key changes occur.
- Daily internet scanning for unauthorized use of your SSN, debit and credit cards.
- Assistance from dedicated Fraud Resolution Professionals.
- \$1 Million Identity Theft Insurance with zero deductible.

Protect Yourself and Your Family

ProtectMyID offers complete protection to reduce your risk and help protect yourself and your family from identity theft and fraud.

TFCU members can have added peace of mind for only \$11 per month, a 15 percent savings. For more information, visit TinkerFCU.org under Convenience Services or call ProtectMyID at 1-877-279-6438. ▲



Financial Tips for Newlyweds

Wedding season is upon us and newlywed couples across the country are starting their lives together. While it may not be easy, couples should discuss and plan for their financial future as soon as possible, preferably before they say "I do." Here are a few financial tips for newlyweds, according to *Forbes*.

- Talk about your financial goals, memories and habits.
- Take a look at the numbers by tallying up all your assets: savings, checking, retirement accounts, real estate, collectibles, etc.
- Set three kinds of goals: emergency funds, one to five year goals, and long-term goals.
- Create a budget by adding in your essential costs, as well as discretionary spending.
- Decide how to set up your accounts. You can have joint accounts, separate accounts or a combination.
- Designate a bill payer and a weekly or biweekly money meeting.
- Set a minimum threshold cost for discussing big expenses.
- Talk about how you'll deal with friends or family in need of money.

Money is tough to discuss but, if you are honest with your partner and have an understanding attitude, things will get easier, and you will be on your way to reaching all of your financial goals. ▲

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, 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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