



money's for TFCU Members worth

Volume 8
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Making good financial decisions is important in all stages of life. Here are a few pitfalls to avoid when you're trying to build or maintain good credit.

- **Avoid excessive use of credit cards**

You're an adult now. You can vote, lease an apartment, finance a car, and get a tattoo. At this stage of your life, you're also officially fair game for credit card providers. Make no mistake, some credit card issuers target young people with the enticement of easy credit. One low-rate credit card, used responsibly, can be rewarding, but, just like anything else in life, always use moderation.

- **Choose your first home wisely**

It's happening. Your hard work and good decisions are starting to pay off. You've made it through adolescence, you've

At All Stages of Life Avoid Financial Pitfalls

started your career, you're ready to start a family and you're beginning to generate a respectable income. Now you're ready to buy your first home. As you venture into the housing market, recognize that your house payment shouldn't be excessive in terms of your income. Don't let your real-estate agent convince you to buy a home you can't afford. Just because you're becoming your parents, doesn't mean your first home has to be as nice as their current home.

- **Avoid co-signing on loans**

You've arrived. You're finally at a place

in life where you can honestly say you've achieved stability. The mortgage is close to being paid, the kids are finding independence, your career moves have yielded gainful returns and your credit rating is stellar. Because of your good credit standing, you might be asked to co-sign on a loan for a friend or family member. It's noble that you want to lend a helping hand. But, bear in mind, if the other party can't keep up their end of the bargain, you're accountable. Good intentions aside, when considering co-signing on a loan, proceed with caution.



Hey, college students!
BucktheNorm.com
wants you to win
\$2,000.

**That's fresher than
George Washington's
wooden grill.**

Just go to facebook.com/buckthenorm and enter to win.

And, since you're obviously not up to much and already messing around on the Internet, check out **BucktheNorm.com**—where you can get solid advice like **how to buy your first car** or **tips for nailing the interview**.

It's the least you could do if you win that \$2,000.

Financial empowerment for all.

BucktheNorm.com
from Tinker Federal Credit Union
Federally insured by NCUA



Brand or Generic? **Guidelines for Choosing**


Everyone likes to save money. One way to do that is to buy generic, rather than brand, items. Generic products can be a bargain, but how do you know you're getting the same quality? According to one thrifty blogger, Caroline Hailey, here are five of the best and worst items to buy generic.

Best

1. Cereal
2. Spices & Seasonings
3. Diapers
4. Medications
5. Gas

Worst

1. Trash Bags
2. Toilet Paper
3. Major Electronics
4. Batteries
5. Cheese


These are just some basic guidelines. Everyone has their favorite brands. The kids may love a certain brand of cereal, and moms may prefer a certain brand of diaper over another. It's just something to bear in mind to save a few bucks. 



Start Early, Start Today Plan for College Expenses

A college education is expensive. All those benefits of personal growth, expanded horizons, and increased lifetime earning power come at a price, a price that increases every year. Next to buying a home, a college education is the largest expenditure most parents will ever make. Faced with such a daunting task, you might be inclined to ignore the problem and wait until you are more financially settled before you start saving. However, that could be an expensive mistake. The key to sanity in the area of college planning is advance planning.

The earlier in the process you become informed about your saving options, the greater chance you will start saving. The more money you save early on, the less money you or your child will need to borrow later. Regular investments add up over time. By investing even a small amount of money on a regular basis, you have the potential to accumulate a significant amount in your child's college fund. The key is to start saving early, consistently, and increase the investment amount when possible.

Now that you are ready to start saving for college costs, where should you put your money? There are several college-saving options, and it's smart to consider tax-advantaged strategies. To gain a better understanding of college-saving options and to start your college planning program, contact the professionals at TFCU Financial Advisors at (405) 737-0006. 




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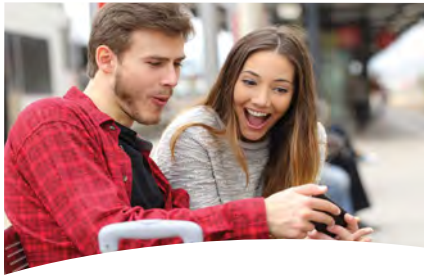
Hold that Click Dangers of Like-Baiting

If you're one of the billion monthly Facebook users, you've probably seen some emotionally charged Facebook stories or posts, with a request to click "like" and share. Unbeknownst to most Facebook users, some of these are actually attempts by scammers to generate a large audience. Their intentions may be to:

- create pages exclusively to bolster likes and shares, eventually stripping the page and replacing its content with promotions for things they're trying to sell, often black-market items;
- spread malware, malicious software that attacks your computer when you download it through a link in the post you clicked on, such as a video that's asking you to update your flash player;
- gather your personal information, called "phishing," by asking you to fill out surveys or enter your credit card number, which can lead to identity theft and other fraud.

How to protect yourself:

- Don't click — Avoid posts containing buzzwords like "shocking" or "heartwarming";
- Hover and read before clicking — Move your cursor over the link to see what site it will take you to;
- If it doesn't seem like it's something your friends would send you, maybe they didn't send it. In that case, don't click on it, and don't "like" or "share" it. Their profile may have been hacked. 



Freemium Games the Price of Free

Smartphones have revolutionized the way we communicate. We now live in a world in which having to endure the boredom of waiting unentertained in lobbies and lines is largely a thing of the past.

Enter the phenomenon that is “free-mium gaming.” “Freemium” is a term that combines the words “free” and “premium” to describe a type of game users download as an app on their phone or computer. They play the game free of charge, while being constantly bombarded with opportunities to enhance the player’s gaming experience for a fee.

Take, for instance, one popular free-mium app, Candy Crush. Candy Crush is a puzzle game, the objective of which is to match three or more identical pieces of candy in a column or row. If the player fails a level enough times, the game requires that they wait 15 minutes before allowing them to continue. For a fee, however, the player can forego the waiting period and even purchase new levels. Just like any other small expenditure, these fees can add up.

According to King Digital Entertainment, the company that created the game, Candy Crush generates \$3.5 million every day. That’s a lot of candy. So, if you find it hard to resist the allure of free-mium games, just remember, freemium can come at a price. Don’t let it become your budget killer. 📌

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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