

money's worth

for TFCU Members

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5 Things You Need to Know About EMV Cards

If you haven't noticed by now, EMV chip technology has been rolling out to consumers and merchants in the United States. More and more financial institutions, including TFCU, have been issuing new EMV chip cards to their members. Also, merchants have installed new terminals, and cashiers have been given new instructions for processing them. But do you, as a consumer, know how this rollout will affect your in-store shopping experience? Here are five things you will need to know about the new EMV chip cards.

EMV is designed to reduce fraud. The chip in the EMV card does not send your account information through the system like a magnetic stripe card does. Instead, it encrypts the card information. Only the encrypted information is sent to the card

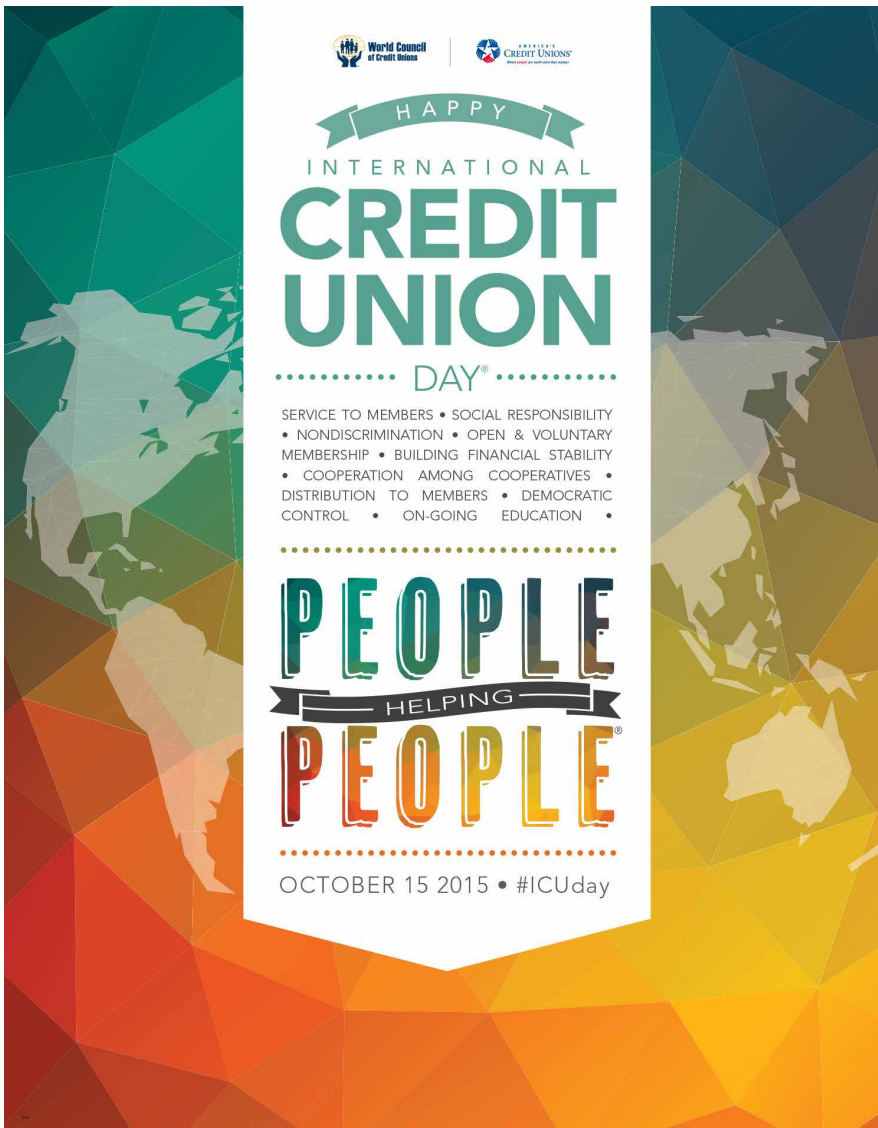
provider, and that information changes with every transaction.

Not all merchants will use the chip right away. Some merchants will ask you to "dip the chip," industry lingo for using the chip, while others will still have you swipe, using the magnetic stripe. It just depends on if the merchant has installed the new terminals. Always use the chip when possible.

When you dip the chip, the transaction may take longer. After the cashier has rung up the transaction, insert the card into the reader and leave it in until the transaction is complete. This takes a few seconds longer than the usual swipe, but it's worth it for the additional security.

Signing or entering a PIN for the transaction depends on your financial intuition. Most institutions have opted to have consumers sign for the transaction; however, a small number of them require a PIN to verify the transaction. With TFCU, you verify the purchase by using your signature.

Don't forget your card. Consumers are used to swiping their card and immediately putting it back into their wallet. With the new EMV chip, you are required to leave the card in the terminal longer, which could lead people to forget about them after the transaction is complete. Make a habit of checking to be sure you don't leave it behind. ▲



Another Give Back Winner

Lois Baez said she was “so surprised” when she found out her mortgage payment would be reimbursed, to the maximum amount, as part of TFCU’s Give Back program. “You made my day when you called,” she said after receiving her reimbursement check.

Baez has been in the nursing field since 1989 and has been a nurse practitioner for 7 years. She is a hard working wife and a proud mother of two with a daughter currently at UCO following in her footsteps of becoming a nurse. “I was just thinking I was going to have to work extra to help pay for my daughter’s books,” she explained.


When asked what she does in her free time, she said she spends a lot of it taking care of her parents. In fact, the day she found out about winning, she had been to three different hospitals trying to care for them. “It had just been a horrible day, and then you called with the great news!”

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 TinkerFCU.org.

People Helping People

On October 15, 2015, credit union members around the world will celebrate International Credit Union Day®, an event to commemorate the credit union movement’s impact and achievements. In honor of this special event, we invite our members to visit one of our branches for cookies and giveaways throughout the day.

International Credit Union Day® has been celebrated on the third Thursday of October since 1948. It is a day to honor those who have dedicated their lives to the movement, recognize the hard work of those working in the credit union industry and show members our appreciation.

The ultimate goal is to raise awareness about the great work credit unions are doing around the world and give members the opportunity to get more involved. So stop by your local branch and learn how TFCU has been helping our 314,000 members achieve their goals and realize their dreams for 69 years. 

TFCU MEMBER SEMINAR

SECURING YOUR RETIREMENT

Wednesday, October 28, 2015



Take the mystery out of Social Security and learn about the strategies available to you. Presented by Chad Dziedzic, Regional Vice President BlackRock Investments, Inc.

Doors open at 5:30 p.m.
Presentation starts at 6:15 p.m.

Oklahoma History Center
800 Nazih Zuhdi Drive, Oklahoma City, OK 73105

Light refreshments available before the presentation and access to the museum available after the presentation until 9:00 p.m.

**Seating is limited. Please RSVP
by calling 405.737.0006**



**TFCU
FINANCIAL
ADVISORS**

www.TFCUFinancialAdvisors.org

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BalanceTrack Personal Finance Education Center

Whether you're interested in developing a workable spending and savings plan, getting out of debt, taking a look at your credit report, buying a home or planning for your financial future, TFCU wants to help. That is why we have partnered with Balance Financial Fitness to offer you BalanceTrack.

BalanceTrack is a personal finance education program that consists of short modules covering important information that can help you take control of your finances. The education modules will guide you through the core aspects of personal financial management. There are a total of nineteen modules. Some of the courses include:

- Checking Account Management
- The Road to Homeownership
- Credit Matters
- The Basics of Investing
- Finances for College Students


By completing these courses, you are moving toward financial success, while demonstrating to your credit union your commitment to sound money management. All nineteen BalanceTrack modules are free to members. They can be found at TinkerFCU.org, under Online Services. Start by clicking on a topic you are interested in and begin the journey toward financial empowerment. ▶






























Before you travel let TFCU know where you'll be





The holiday season is just around the corner. Will you be taking a trip or vacation in the coming months? Let TFCU take some of the stress out of traveling by keeping tabs on your accounts. When traveling out of state or country with your TFCU credit card or Money Plus card, contact the TFCU Card Center at (405) 732-0324 ext. 2273 or (800) 456-4828 ext. 2273 to make a note about the dates and places you will be traveling.

For your protection, TFCU systems monitor your debit and credit cards for fraud. Among other things, these systems look to see if your card is suddenly being used in a different country or state than is normal for you. So, if you're hitting the road this holiday season, or even taking a little weekend getaway, be sure to give us a call in advance so we can make sure you have uninterrupted access to all of your TFCU financial services. If we see something suspicious, we will contact you immediately or put a temporary hold on your account.

With TFCU watching over your finances while you're away, you can relax and enjoy a worry-free vacation. 

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

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



Federally insured by NCUA



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