



money's worth

Volume 8
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for TFCU Members

How to Say No to Your Kids

Parenting is a difficult job, and one of the hardest parts is figuring out how to say no to your kids, especially during the holiday season. You want your kids to be happy and to give them everything, but sometimes you may feel guilty telling them no when your budget can't afford it. Here are some tips for saying no to your kids, according to [BankingRates.com](#).

Start early. It is harder to instill good habits the longer you wait to start teaching your kids they can't have everything they want. Once they start understanding the concept of money, you can start talking to them about what sort of things fit within the family budget.

Establish ground rules. Let your children know before you enter a store if they'll be getting anything. Warning them in advance could help improve your shopping experience.

Give your kids choices. If you have to say no to your child, offer them an alternative to give them a little sense of power. If they want an expensive item, offer to get them the more affordable alternative. Giving them another option teaches them the importance of compromising.

Make them pay for some things. If your kids really want something, make them pay for it themselves. It is a great way to teach them how to save their money for things they really want. You can also agree to pay for part of it if they cover the rest.

Set a good example. Spending less and not always buying the latest and greatest

for yourself will show your children that no is an acceptable answer. Make sure other family members are on the same page as you when it comes to buying items for your kids. You don't want other relatives indulging your children if you are trying to set a good example.

Show them how much they already have. Kids often ask for things because their friends have it. Teach them that other families might have different priorities for their money. Give them the opportunity to volunteer or donate toys to those less fortunate. It lets them understand they have more than others and become appreciative of what they already have. ▲



Give the gift of
MEMBERSHIP

**Refer a friend or family member
and you both get \$10.**

Visit a branch for details.

Referred friend/family member must return coupon or fill one out when opening new account. Referral coupons can be found in your monthly statement in December and are also available in TFCU branches and online at TinkerFCU.org during promotion. The \$10 gifts will be deposited into the referring member's and new member's Share (Savings) Account at account opening. May be reported as taxable income. All accounts subject to approval by TFCU and all membership qualification guidelines apply. Required to open \$5 Share (Savings) Account to receive \$10. Account must be opened 11/1/2015 – 12/31/2015. No limit to the number of referrals a member may make during this promotion. Accounts on which a TFCU employee or volunteer is listed as a Primary or Joint owner are not eligible to receive the \$10 referral; however, eligible individuals they refer may receive \$10.

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TFCU is Spreading the Holiday Cheer

This holiday season, Buck the Norm will surprise shoppers around Oklahoma City with two \$50 TFCU VISA gift cards, one to keep for yourself, and one to give away to a complete stranger. We hope to see a lot of paying it forward this season or, at least, making holiday shopping a little more exciting!

Last season, we announced where we would be giving away gift cards on Buck the Norm's Instagram and Facebook page. At each of the three locations we visited, eight gift cards were handed out to holiday shoppers. That was a total of almost \$1,000 to help locals with their seasonal shopping!

So, while you're out doing your holiday shopping, keep an eye out for a Buck the Norm representative ready to give a little extra spending money and the chance to brighten someone else's day, too.

Check out Buck the Norm on Facebook and Instagram to find out when and where we'll be. Naughty or nice, here we come! 🎅



Congratulations to our Scholarship Winners

As winners of the 2015 Scholarship Contest sponsored by TFCU Financial Advisors and TFCU's SaveAbles Kids Club, eight Oklahoma students have a little extra cash as they prepare for their education and to realize their dreams. Congratulations to the four students who placed first in the scholarship contest, as well as the four students who received honorable mentions.

The contest was open to TFCU members 18 and under. Contestants submitted a drawing or photo showing what they want to be when they grow up. Entrants 12 and older also wrote a short essay on the same subject.

Category A (ages 6 and under)

1st Place: Darian Urioste (6), Moore, OK – Paleontologist

Honorable Mention: Anilem Reyes (6), Oklahoma City, OK – Doctor

Category B (ages 7-11)

1st Place: Cindy Thi Dinh (11), Oklahoma City, OK – Artist

Honorable Mention: Amanda Schoonmaker (10), Longdale, OK – Rancher

Category C (ages 12-14)

1st Place: Donell Jensen (12), Oklahoma City, OK – Game Developer

Honorable Mention: Karly Meeks (13), Norman, OK – Chemical Engineer

Category D (ages 15-18)

1st Place: Annie Marie Blassingame (18), Shawnee, OK – Agricultural Lawyer

Honorable Mention: Christine Keefe (17), Midwest City, OK – Radiologist



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Stop Identity Theft in its Tracks with ProtectMyID®

To help our members keep their personal information safe, TFCU has partnered with Experian™ — a world leader in protecting personal information. This partnership allows us to offer 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 an email alert notification when important changes occur.
- Internet scanning for unauthorized use of your Social Security, debit or credit card numbers.
- Assistance from dedicated fraud resolution professionals.
- \$1 Million of identity theft insurance with zero deductible.

Protect Yourself and Your Family

ProtectMyID offers complete protection to reduce your risk and help protect you 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. ▶

Does Your Birth Order Affect Your Spending Habits


There are lots of studies that show how your birth order may affect your personality and behavioral traits. Recent research suggests that one's birth order in the family can also affect financial decision making. According to a study conducted by the *Journal of Financial Therapy*, it's highly probable that your birth order has an impact on your spending habits. See how you match up.

The Oldest – The oldest child tends to be mature, confident and a bit of a perfectionist as a result of the responsibilities placed on them by their parents. These traits could translate into good spending habits and a stable financial situation overall.

































The Middle – The middle child is at times more flexible, tends to take the centered approach and is sometimes more balanced with money. When it comes to their financial habits, they are naturally born savers.

The Youngest – The study suggests the youngest child may be less financially responsible than their siblings. That could be because some parents become more lenient and overindulgent with the youngest.

The Only Child – Only children are more likely to grow up mature and ambitious, however many possess unhealthy spending habits. Their spending habits lean toward trying to impress others, even if it means living beyond their means.



Of course, these are general statements from one study. Ultimately, you are capable of taking control of your spending and developing smart money habits regardless of your birth order. 

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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