

MONEY'S WORTH

FOR TFCU MEMBERS

January 2016



Don't let a new online sweetheart swindle you out of cash.

In today's fast paced world of instant communication and social media, many adults have turned to online dating sites to find love, especially with Valentine's Day just around the corner. Unfortunately, not everyone using dating sites is looking for romance; some are looking for money, your money.

Sweetheart scams have become a very popular way for these swindlers to victimize online daters. Scammers will pose as individuals who are looking for romance, possibly as a beautiful foreign model, a wealthy businessman or even a member of the military. When a connection has been made with an unsuspecting individual, the scammers ask them to wire money in order to help get out of a financial

crisis or to partner in a profitable business venture.

Thousands of people have fallen victim to this scam over the past couple of years, but you don't have to be one of them.

Never, under any circumstances, give sensitive personal information to an online love interest, friend or new business partner. Also, if you are dating someone online, and they ask for help with a financial transaction or an emergency, say no.

Trust your gut in situations like these. If it sounds too good to be true, it probably is too good to be true. Finally, if you have been scammed through online dating or know of anyone who has, contact your local or state police as soon as possible. 💰

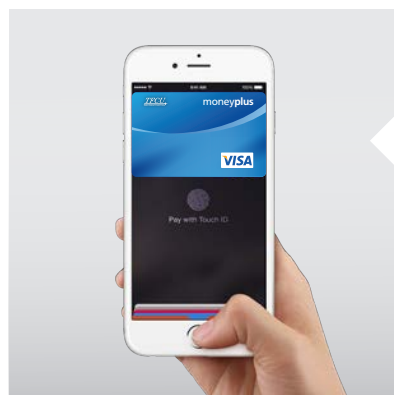


TFCU gives back to another member.

Carol Barker was one of our lucky Give Back winners last year. As a winner, she received a prize check reimbursing a mortgage payment she made in October. Carol and her family have been with TFCU for almost 27 years.

"I was telling everyone I won \$1,000! Now I have to bring donuts to work on Friday." — Carol Barker

As a TFCU member, you too can be a Give Back winner. Simply by using the TFCU products and services you love, you become eligible for great rewards. For more information, visit TinkerFCU.org. 💰



IMPORTANT UPDATE

Now pay with a single touch.

You can now use Apple Pay with your TFCU credit cards and MoneyPlus card to pay the easy, secure and private way at thousands of participating stores and apps. 💰



Committee nominates two for volunteer positions.

The Nominating and Elections Committee has nominated two candidates for TFCU's Board of Directors. Sheila Jones and Rodney Walker have both been nominated for the Board of Directors.

TFCU members who were not nominated by the committee but would like to run for election may pursue nomination by petition. Petition packets are available now in TFCU branches. Petitions must be returned by end of business on February 5, 2016, complete with signatures from 500 TFCU primary members. Signatures from individuals who are joint owners on TFCU accounts, but who do not have a primary share account of their own are not valid. Signatures will be verified.

If there are no nominations by petition, the two candidates nominated by the Nominating and Elections Committee will be elected by acclamation at the Annual Shareholders' Meeting. There will be no nominations from the floor.

The Annual Shareholders' Meeting will be held Saturday, April 2, 2016, at Rose State College Communications Center (Performing Arts Theater) in Midwest City. Registration will begin at 1 p.m., and the business meeting will begin at 3 p.m. Plan to come, visit with your volunteers and hear about the progress of your credit union during 2015.

Board of Directors

Sheila Jones

Adjunct Professor, Rose State College & Langston University, OKC

Rodney Walker

Retired Director of Defense Information Systems Agency, OKC 

TFCU EVENTS

Closed for Martin Luther King Day > January 18, 2016

TFCU branches will be closed all day Monday, January 18, 2016, for Martin Luther King, Jr.'s birthday.

Financial Education Workshop > January 20, 2016

Base personnel will learn how to identify and rectify the misuse and abuse of credit. It will be held at the Airman & Family Readiness Center on Tinker Air Force Base.

Closed for Presidents' Day > February 15, 2016

TFCU branches will not be open on Monday, February 15, 2016. All branches will be closed for Presidents' Day.



Shred Days > Coming in 2016

To help our members securely dispose of unneeded paperwork containing personal information, TFCU will be hosting several shred days throughout the year.

Each shred day is from 9 a.m. to 11:30 a.m. The 2016 shred days will be at the following branch locations.

- April 9 at Midwest City
- May 21 at OKC, Northwest
- June 18 at Moore
- July 16 at Tulsa
- August 20 at OKC, Northeast
- September 17 at Ada
- October 15 at Edmond East
- November 19 at OKC, Tri-City 

Things to consider when shopping for a credit card.

ONE

What are your spending habits?

Choose a card that works best with your spending habits. If you use the card for day-to-day purchases, shop for a card with a generous limit and a good rewards program. If you carry a balance, focus on getting a good rate.

TWO

How high is the interest rate?

Your interest rate, also known as APR or annual percentage rate, will largely depend on your credit rating. The lower the APR, the better, especially if you carry a balance.

THREE

Balance transfer fee.

If you are looking to transfer your credit balance to another card, find one that does not charge a transfer fee, such as our Visa Platinum card.

FOUR

Late payment charges.

Look for a card offering the lowest penalty fees. Late payment or over-the-limit fees, if incurred, can stack up quickly, and make it more difficult to pay off the balance.

FIVE

Cash advance fees.

These charges typically range from 2%-4% with some credit cards. If you find yourself making cash advances often, find a card with the lowest possible fee. Our Visa Platinum card has zero cash advance fees.

SIX

Find rewards that match your spending habits.

Look for a rewards program that offers you rewards you'll actually use. However, don't let rewards tempt you into carrying a high balance. Interest charges can easily offset rewards. 💰

Did you know?

You can finance appliances with TFCU.

Let us help you cook up the perfect atmosphere.



TFCU
Tinker Federal Credit Union

Ask us for more information today!

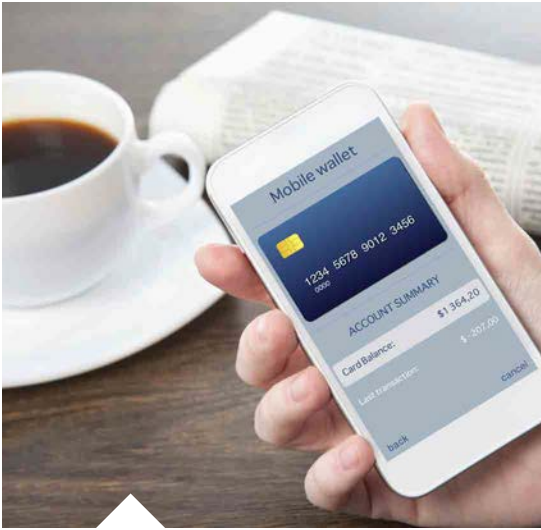


Federally Insured by NCUA [TinkerFCU.org](https://www.tinkerfcu.org)

QUICK TIP

Stay on track with your budget.

Accept that you are going to make mistakes. Even if you overspent today, simply decide that you're going to do better tomorrow and stay on track. 💰



What you should know about digital wallets.

The term “digital wallet” is a phrase being tossed around frequently, but maybe you still aren’t sure what it is. Here are the basics of a digital wallet and how you can take advantage of its features, according to CO-OP Credit Unions.

A digital or virtual wallet is essentially an app that enables you to make mobile payments from your smartphone. A digital wallet allows you to store the information from credit and debit cards in one convenient place. You can easily make purchases and payments with a swipe of your finger.

There are many great benefits to digital wallets. One benefit is the security it provides to your personal card information. Digital wallets use a technology called tokenization, which is a process that substitutes non-sensitive information for sensitive, personal information like your credit card number.

Digital wallets are great for budgeting, too. It allows you to keep track of where your money is going and how frequently you are spending it. With a digital wallet, you can look at past and current purchases and adjust accordingly to stay on track with your budget and future spending. They are also a good way to store all of your loyalty cards and member rewards information to help you save even more money. 💰

LOCATIONS, NUMBERS, & HOURS

Ada | 1620 Lonnie Abbott Blvd. 🚗🕒

Bethany | 6750 N.W. 39th 🚗🕒

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 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. 🚗🕒

OKC, Capitol Hill | 2315 S. Western Ave. 🚗🕒

OKC, Metro Tech

1800 Springlake Drive, Suite 200

Lobby Hours:

Monday–Friday 7:30–3:30

OKC, Northeast | 1177 N.E. 23rd 🚗🕒

OKC, Northwest | 4626 N.W. 39th 🚗🕒

OKC Southwest | 9601 S. Pennsylvania 🚗🕒

OKC, Southwest (Drive-Thru) 🚗

1200 S.W. 89th

OKC, Tri-City | 4101 SW 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 AFB | 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

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.

Key

🕒 **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

TFCU Express Electronic Service Centers

Choctaw Express | 14453 N.E. 23rd

Enid Express | 215 W. Owen K. Garriott

OKC Express, Southwest | 1200 S.W. 89th

OKC 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