

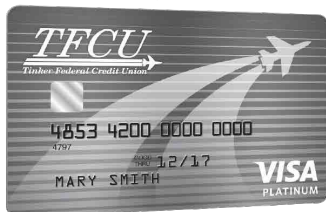
MONEY'S WORTH

FOR TFCU MEMBERS

February 2016

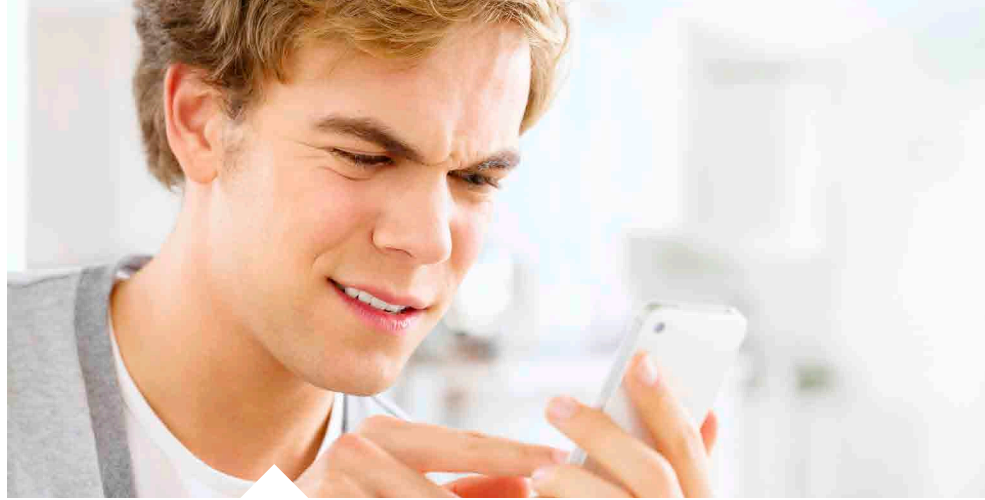
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The Text That Spells Trouble: How to protect yourself from SMiShing scams.

By now, most consumers are suspicious of emails and spurious phone calls asking for personal information trying to con them. Knowing this, scammers have turned to text messages, also called SMS (Short Message Service), to gather sensitive information or gain control of your cellular device. This kind of scam relies on our tendency to automatically reply to a text without a second thought.

Here is how it works, according to *Consumer Reports*. You receive a text message that appears to come from Google and contains a verification code. The text is promptly followed by another message saying, "Google has detected unusual activity on your email account.

Please reply with the verification code sent to your mobile device." Don't follow these instructions. If you do, the scammer will be able to access your account and gather sensitive information about you.

Avoid this scam, and protect yourself by never sending a verification code to anyone via text or email. These codes should only be used on the log-in page of the account for which they were sent. Receiving a verification code that you didn't request could be a sign that your account is being tampered with.

Scams like this use Google to appear legitimate, but could use any service. So be aware, and when in doubt, contact your actual account provider for help. 💰



QUICK TIP

Plan your meals for the week.

Dining out can be a big expense for the average consumer. Take a few hours every weekend to grocery shop and plan meals for the week. This can reduce your spending on dining out, and will give you more bang for your buck. 💰



Life insurance riders that pay for long-term care.

Life insurance has many uses, including income replacement, business continuation, and estate preservation. Long-term care insurance provides financial protection against the potentially high cost of long-term care. If you find yourself in need of both types of insurance, a life insurance policy that combines a death benefit with a long-term care benefit may appeal to you.

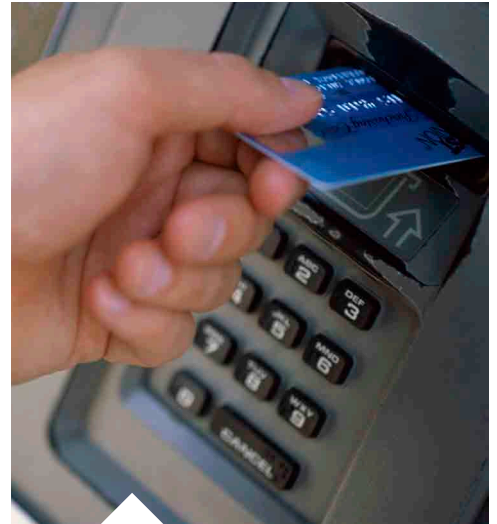
Some life insurance issuers offer life insurance with a long-term care rider available for an additional charge. If you buy this type of policy, you can pay the premium in a single lump sum, or by making periodic payments. The policy provides you with a death benefit that you can also use to pay for long-term care expenses, should you incur them.

The amount of death benefit and long-term care allowance is based on your age, gender, and health at the time you buy the policy. The appeal of this combination policy lies in the fact that either you'll use the policy to pay for long-term care expenses, or your beneficiaries will receive the insurance proceeds at your death. In either case, someone will benefit from the premiums you pay.

To help you determine if a combination policy is right for you, contact the professionals at TFCU Financial Advisors at (405) 737-0006. 💰



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Avoid a surcharge when using an ATM.

As a TFCU member, you can avoid paying a surcharge by using your MoneyPlus™ Card or TFCU ATM card at any TFCU-owned ATM. However, when one of our ATMs isn't handy, use one displaying the ATM Zone or TransFund NC logo, and you can avoid that pesky fee.

One other option to receive cash from your MoneyPlus™ Card without paying a surcharge is to ask for cash back at participating merchants when using the card to pay for purchases. You must process the transaction as a debit transaction when asking the cashier for additional cash. 💰



For locations, numbers and hours information please visit [TinkerFCU.org](https://www.tinkerfcu.org)

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