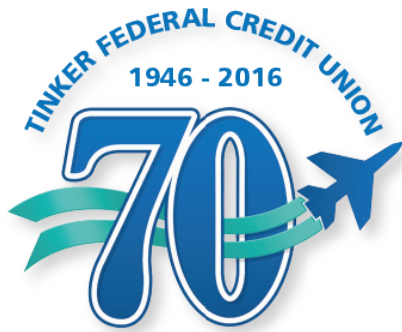


MONEY'S WORTH

FOR TFCU MEMBERS

March 2016



Celebrate seventy with 0.70% APR.

Tinker Federal Credit Union is turning seventy years old this month, and we want you to celebrate with us! As a thank you for your loyalty over the years, we are offering a special, limited-time rate of 0.70% APR* on Storm Shelter Loans. This promotional rate is only good through the end of April, so take advantage of it, and keep your family safe this storm season.

That's not the only sweet deal, though! Come into a branch on March 18, 2016, and we will treat you to a delicious birthday cupcake, in honor of this special occasion.

*Rate of 0.70% APR is effective 2/1/2016 - 4/30/2016. Rate: 0.70% Annual Percentage Rate (APR). The repayment term is based on 12 months per \$1000.00 borrowed with a maximum term of 60 months. Borrower must be property owner on which the shelter is being installed. Purchase contract is required with check payable to the contractor.



Volunteering can save you money and improve your life.

Volunteering your time is a great way to give back, especially if it is not in your budget to make a donation. Besides helping others, it can also serve to benefit your own life. Here are a few ways volunteering can save you money, according to *U.S. News & World Report*.

Skip the gym. Instead, find volunteer opportunities that require some physical activity. You can still reach your activity goals and avoid gym membership fees.

Volunteering is also a way to socialize and network without spending any money. Ticket prices, beverages and membership fees can add up each month. Instead, join a volunteer group, and meet new people that way.

Boost your resume and your worth by joining more community organizations. Volunteering can add impressive experience to your resume, which could lead to better opportunities for your career. Future employers value hard workers, commitment to a cause and those who go the extra mile for additional career experience.

Finally, volunteering is a perfect way to travel without breaking the bank. There are multiple organizations that provide volunteers with free room and board in exchange for their work. This can be an inexpensive way to travel the world and experience new things while giving back to the community. 💰



MoneyPlus debit cards with EMV chips mailing soon.

Increased security for you and your money.

IMPORTANT UPDATE

MoneyPlus, now with EMV chip.

In addition to TFCU's credit cards and reloadable cards, the MoneyPlus debit card now comes equipped with EMV chip technology. All existing TFCU MoneyPlus cardholders in good standing will receive a new EMV chip card in the mail soon. 💰



Four tips for handling volatility within the market.


Conventional wisdom says that what goes up must come down. However, even if you view market volatility as a normal occurrence, it can still be tough to accept when it's your money at stake. Though there's no foolproof way to handle the ups and downs of the stock market, the following common-sense tips can help.

Don't put your eggs all in one basket. Diversifying your investment portfolio is one of the key tools for trying to manage market volatility. Spread your assets across a variety of investments such as stocks, bonds and cash alternatives. This could potentially help reduce your overall risk.

Focus on the forest, not on the trees. As the market goes up and down, it's easy to become too focused on day-to-day returns. Instead, keep your eyes on your long-term investing goals, and don't overestimate the effect of short-term price fluctuations on your portfolio.

Look for the silver lining. The silver lining of a down market is the opportunity to buy shares of stock at lower prices. When stock prices are high, your investment dollars buy fewer shares, and when the price is low, the same dollar amount will buy you more shares.

Don't stick your head in the sand. While focusing too much on short-term gains or losses can be unwise, so can ignoring your investments entirely. At the very minimum, you should be checking your portfolio once a year, or when a significant change has happened in your life.

The right approach during all kinds of market conditions is to be realistic. Have a plan, stick with it and strike a comfortable balance between risk and return. If you need professional help with your investment plan, you are welcome to contact the professionals at TFCU Financial Advisors at (405) 737-0006. 




Securities are offered through Raymond James Financial Services, Inc., Member FINRA/SIPC, an independent broker/dealer, and are not insured by the NCUA, not federally insured, or insured by any other government agency, are not deposits or obligations of the credit union, are not guaranteed by the credit union or any affiliated entity, and are subject to risk, including the possible loss of principal. Diversification does not ensure a profit or guarantee against a loss. Investing involves risk and you may incur a profit or loss regardless of strategy selected. Tinker Federal Credit Union and TFCU Financial Advisors are independent of Raymond James Financial Services, Inc.

TFCU EVENTS


Don't miss these upcoming events.

Annual Shareholders' Meeting > April 2, 2016

The annual meeting will be held Saturday, April 2, 2016, at the Hudiburg Chevrolet Event Center, formally known as Rose State College Communications Center Performing Arts Theater, in Midwest City. Registration will begin at 1:00 p.m., and the business meeting will begin at 3:00 p.m. 



Miracle Car Show > April 30, 2016

Roll up to TFCU's 16th Annual Miracle Car Show, and be a part of making miracles happen. Proceeds benefit Children's Miracle Network Hospitals. Located at 4140 W. I-40 Service Rd. Event starts at 9:00 a.m. and goes until 3:00 p.m. 

TFCU
Tinker Federal Credit Union

For locations, numbers
and hours please visit
TinkerFCU.org

P.O. Box 45750, Tinker AFB, 73145

(405) 732-0324 OK
(918) 592-0324 Tulsa
(405) 707-7440 Stillwater
(580) 310-0324 Ada
(580) 233-3330 Enid
1-800-456-4828

Federally insured by NCUA

