

MONEY'S WORTH

FOR TFCU MEMBERS

April 2016



Green living habits that will save you money each month.

Spring is officially here, which means Earth Day is just around the corner. Get a head start on saving the planet, while also saving some money. Here are some green living habits that will save you big each month, according to CUInsight.com.

Take advantage of natural light.

Open your doors and draw the blinds. Spring is a great time to fill your house with natural sunlight to cut down on artificial lighting costs.

Adjust the settings on your household appliances. There's a chance your appliances are working harder than they need to. Check the settings on your fridge, freezer, washer and dryer or kitchen appliance to make sure they are

performing efficiently.

Use cold water to wash clothes, and clean the dryer lint trap. In most cases, washing your clothes in cold water is just as effective as using hot water, and it's more energy efficient. Also, regularly cleaning the lint trap will decrease drying time and lower energy expenditures.

Travel by foot, ride a bike or use public transportation. A serious amount of money can be saved on gas and car maintenance if you change the way you travel, especially if you are traveling locally. Consider walking or riding a bike to local places you frequently go. You will be surprised how much you will save. 💰



More Give Back winners this year.

Barbara Winton, pictured with Yukon's new AVP Branch Manager Austin Moyer, received a huge surprise this year — a \$1,000 check from TFCU reimbursing one of her credit card payments. She was extremely excited.

"My husband is at the restaurant right now, waiting for me to celebrate" — Barbara Winton

Barbara currently works at Tinker Air Force Base, and has been a TFCU member for more than 33 years.

You can be a Give Back winner, too, by simply using the TFCU products and services you love. For more information on how to win, visit our website at TinkerFCU.org. 💰



QUICK TIP

Did you know you can finance?

Did you know you can finance an outdoor patio with Tinker Federal Credit Union? It is one of many ways we help our members achieve their goals. Visit our website today, and see how we can help you deck out your backyard. 💰



Discover how a TFCU Financial Advisor can help with your future.

Since 1986, TFCU Financial Advisors have been helping members build their financial future. They can help you with financial planning and investment management. These financial advisors have the knowledge and perspective to help put your financial future on a steady course. They also understand the dynamics of building wealth, and how to adapt intelligently as conditions change.

A TFCU Financial Advisor's investment process takes into account your investing experience, your expectations for returns, tolerance for risk and your future objectives. Based on what the advisor learns about you and your goals, a financial plan and customized investment portfolio will be explained and recommended to you. If you are comfortable with the recommendations, the plan will be put into action. Your plan will be monitored and follow-up analyses will be needed for performance review and for opportunities to adapt to life changes and new goals.

As your life and needs as an investor evolve, so will your vision for the future and risk tolerance. Your TFCU Financial Advisor will be with you every step of the way, offering sound advice and customized financial solutions.

If you are looking for a Financial Advisor to help you with your financial future, please call TFCU Financial Advisors at (405) 737-0006 for a complimentary consultation.



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 possible loss of principal. Tinker Federal Credit Union and TFCU Financial Advisors are independent of Raymond James Financial Services, Inc.

TFCU EVENTS

Don't miss these exciting events.




Shred Day, Midwest City Branch > April 9, 2016

Cut your chances of identity theft by attending TFCU's upcoming shred day. In order to help our members securely dispose of unneeded paperwork containing personal information, we will be hosting our first shred day of the year at the Midwest City branch, 6501 Tinker Diagonal. Hours are from 9 a.m. to 11:30 a.m.

To accommodate everyone during the shred day, please limit the amount of paperwork you bring to three boxes (approximately 18 inches by 12 inches) per person.

Minimize your chances of becoming a victim of identity theft by taking advantage of this opportunity to safely dispose of old personal papers. You can find the full shred day schedule online at TinkerFCU.org.

Miracle Car Show > April 30, 2016

Don't miss out on TFCU's 16th Annual Miracle Car Show, held at 4140 W I-40 Service Road. The event starts at 9:00 a.m., and all proceeds benefit Children's Miracle Network Hospitals. For more information or for registration forms, contact Starla Shatswell at (405) 319-2218. 

5 home improvements that add serious value.

ONE

Remodeling the kitchen.

According to HGTV, remodeling your kitchen can recoup 60%-120% of your investment, as long as you don't go overboard. A fresh coat of paint, new counter tops and updated appliances are all great ideas for increasing the value of your home.

TWO

Adding an additional bathroom.

This project could earn you 80%-130% of what you spent, according to HGTV. Consider any underutilized spaces when looking to add another bathroom, such as closets or areas under the stairs.

THREE

Reinventing a room.

Reinvent the existing space in your home to save money. Finish the basement or convert your attic space into another bedroom to add serious value. Versatile rooms have greater appeal to potential home buyers.

FOUR

Add energy efficient windows.

Energy efficiency is a hot item for today's home buyers. Replacing your old windows with new efficient ones will not only save you money on your energy bill, but you can expect to recoup 60%-90% of your invested costs.

FIVE

Adding a deck or outdoor patio.

Outdoor living spaces have become more desirable to prospective buyers. Adding a deck makes the entire house more appealing, which then increases the overall value. HGTV estimates adding a new deck will earn 65%-90% on the total investment. 💰



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Tackle the Big Projects.

Hardwood Floors

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And More!

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*Introductory rate offer of 1.99% Annual Percentage Rate (APR) is available to members with a minimum credit score of 625 who apply for a HELOC with TFCU from March 1, 2016, through May 31, 2016. Introductory rate is applicable for 12 months from the day of loan closing. After the 12-month introductory rate period, the rate will convert to a variable rate. The maximum APR that can apply is 18.00% or the maximum permitted by law, whichever is less. The APR is subject to change monthly and will vary based on each member's credit history, term and LTV. Member must carry insurance on the property that secures an equity loan. If the property is located in a Special Flood Hazard Area, we will require the member to obtain flood insurance if it is available. Normal underwriting guidelines apply. **Rate range of 3.45% APR - 7.95% APR is effective as of March 2016, and is subject to change monthly. Closing Costs vary according to property location, but typically range between \$423 and \$670. Title Insurance is required on loan requests of \$100,000 or more. The cost of the Title Insurance policy is based on your loan amount, the typical range is \$365 - \$800. In addition, you will be required to pay the fees for abstracting and other related title work, whether or not TFCU funds the loan. These fees normally range from \$550 or \$725.

QUICK TIP

Use LEDs or other efficient lighting.

Energy efficient light bulbs might cost a bit more initially, but they have a much longer life than incandescent bulbs and use far less electricity. 💰



Stop identity theft in its tracks with ProtectMyID®.

TFCU has a partnership with Experian™ — a world leader in protecting personal information. TFCU members are being offered 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 email alert notification when key changes occur.
- Daily Internet scanning for unauthorized use of your social security number, debit cards and credit cards.
- Assistance from dedicated Fraud Resolution Professionals.
- \$1 Million Identity Theft Insurance with zero deductible.

ProtectMyID offers complete protection to reduce your risk and help protect yourself 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. 💰

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 I | 6501 Tinker Diagonal 🚗🕒
Midwest City East I | 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 I | 2315 S. Western Ave. 🚗🕒
OKC, Metro Tech
 1800 Springlake Drive, Suite 200
 Lobby Hours:
 Monday–Friday 7:30–3:30
OKC, Northeast I | 1177 N.E. 23rd 🚗🕒
OKC, Northwest I | 4626 N.W. 39th 🚗🕒
OKC, Southwest I | 9601 S. Pennsylvania 🚗🕒
OKC, Southwest (Drive-Thru) 🚗
 1200 S.W. 89th
OKC, Tri-City I | 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 Ave. 🚗🕒

- 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 🚗🕒
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 Ave. 🚗🕒
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 Branch 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

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 Service Rd.



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



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