MONEY'S VORTH FOR TECU MEMBERS

May 2016



Volunteers elected at annual meeting.

Thank you to all of the members who attended the Annual Shareholders' Meeting held Saturday April 2, 2016, at the Rose State Hudiburg Chevrolet Event Center. Over 580 members came to support TFCU and hear about the progress made in the credit union during 2015.

This year, TFCU members elected two volunteer incumbents by vote of acclamation. Below are the two re-elected board members.

• Rodney Walker, Treasurer

• Sheila Jones, Assistant Secretary #1 We are certain these volunteers will continue to support TFCU while keeping the best interest of the members in mind as they serve on the Board.



Where did the idea of paper money come from? A history of the banknote.

China was actually the first to come up with the idea of paper money. It originated during the Tang Dynasty during the 7th century, to replace bulky copper coins carried by merchants. These coins were minted with a rectangular hole in their center so they could be strung together on cords. However, wealthy merchants found lugging their coins around in this manner was difficult.

A system was born in which merchants left their coins with a trusted agent in exchange for a note stating exactly how much money was being held. The merchant could then return the note at any time to redeem his or her coins, and, in time, paper money known as banknotes evolved.



In Europe, banknotes did not come into use until the 14th century. The term "banknote" derives from the Italian nota di banco. The holder of a note could redeem it for an amount of silver or gold held on deposit with a bank.

The Massachusetts Bay Colony was the first of the American colonies to circulate its own banknotes in the early 1690s, but all 13 colonies were issuing their own notes by the early 1700s.

The First Bank of the United States, chartered by Congress in 1789 shortly after the signing of the Constitution, was authorized to issue banknotes, but it wasn't until 1862 that the United States federal government started printing its own paper money.

IMPORTANT UPDATE

TFCU expands first time buyer program.

TFCU has expanded their first time buyer program to motorcycles, which means there has never been a better time to purchase that dream bike you have always wanted. Visit a branch near you or call us at 1-800-456-4828 for details.



How to build a healthy financial future as a couple.

In a perfect world, couples share the same investment goals and agree on the best way to reach them. It doesn't always work that way, though. Having a solid understanding of your financial status is crucial to planning and saving toward your goals. How can you bridge that gap?

Define goals. Coming to a general agreement on what your priorities are and when you hope to achieve them can simplify the process of deciding how to invest. Whether you've been married for a month or decades, collaborate when it comes to financial planning — sharing the responsibilities of building and protecting your financial future.

Make the game plan clear. Making sure you both know how and why your money is invested can help minimize blowback if investment choices don't work out as anticipated. Also, in the event that something was to happen to one of you, you are more prepared to make decisions at a vulnerable time.

Seek Advice. A neutral third party with expertise may be able to help work through differences. The professionals at TFCU Financial Advisors can advise, monitor progress and offer support while you make important decisions together.

For a complimentary consultation, contact the professionals of TFCU Financial Advisors at (405) 737-0006.



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TFCU EVENTS

Shred Day, OKC Northwest > May 21, 2016

Don't miss out on another opportunity to safely dispose of old personal papers and minimize your chances of identity theft. TFCU will be hosting another shred day at the OKC, Northwest branch, 4626 N.W. 39th Expy., on May 21, 2016, from 9 a.m. to 11:30 a.m.



Memorial Day > May 30, 2016

TFCU will be closed for Memorial Day on May 30, 2016, in honor of the brave men and women who have died serving in the United States Armed Forces.



For locations, numbers and hours please visit **TinkerFCU.org**

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



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