MONEY'S VORTH

June 2016



Don't lose access when you travel.

Summer is finally here, which means the family vacation you have been looking forward to is just around the corner. If you plan on traveling this summer, let TFCU take some of the stress out of it by keeping tabs on your accounts.

When traveling out of state or country with your TFCU credit card or MoneyPlus card, contact our Member Service Center in advance at 1-800-456-4828 ext. 2255 to make a note about the dates and places you will be going. Doing so will make sure you have uninterrupted access to your TFCU funds and account services.

With TFCU watching over your finances while you are away, you can relax and enjoy a worry-free vacation.



5 things to do with your money in the first five years after graduation.

With graduation over, it is time to start thinking about the future and how you should handle your finances. Here are five things to do with your money in the first five years after graduation, according to *Forbes*.

Build a cash cushion. Emergencies happen. Cars break down, jobs get lost and family members get sick. Create a savings fund so these situations won't drain you financially.

Start thinking about retirement. If your employer offers a 401(k) plan, open an account and invest at least enough to take full advantage of your company's matching contribution.

Crack down on your credit card and student loan debt. Build yourself a plan

and set a deadline for when you want the debt to be completely paid off.

Learn five practical skills. Paying for convenience is fine, but it can get expensive. Commit to learning a few practical skills that can save you money in the long run. Knowing how to cook a few basic meals, changing a tire, filling out a tax return or painting your own nails are just a few examples. Don't allow not knowing how to do something to force you to pay for service.

Save and pay for something you really want. Don't be afraid of nonessential spending. Saving for something
you truly want, then buying it shows you
have control over your finances and can
help you stay motivated with other goals.



QUICK TIP

Drop those gym fees and workout outside.

Consider putting a hold or freeze on your annual gym membership during the summer months, and take your workout to public parks or local running trails. Take advantage of the nice weather and save some money in the process.



The team at TFCU Financial Advisors celebrates 30 years.

Thirty years ago, times were different. In 1986, *Top Gun* was the blockbuster movie, *The Cosby Show* was a hit and Americans grieved over the Space Challenger disaster. The economy was different too; gas was \$0.89 per gallon and a first class stamp was less than a quarter. At year's end, the Federal Reserve interest rate was 7.50% and the Dow Jones Industrial Average closed at 1895.

One thing that hasn't changed, since 1986, is Tinker Federal Credit Union's mission to help each member achieve their goals and realize their dreams. TFCU understood the need to help the membership with their evolving investments and insurance needs. From there, TFCU Financial Advisors originated. Throughout the years, the knowledgeable and experienced TFCU Financial Advisors staff ensures

our members have access to personal financial planning and objective financial guidance, with product selection based on their needs.

The economy is continually evolving as time goes on, which means having the proper financial tools and expertise is crucial for your financial plan.

Call our team today to schedule a no cost, no obligation appointment with one of our licensed financial advisors.

TFCU FINANCIAL ADVISORS ***

TFCU Financial Advisors

6501 Tinker Diagonal, MWC (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 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

Get Going Gas Giveaway > June 1, 2016 through July 31, 2016

We want to help you Get Going this summer by offering great auto loans and a chance to win a \$100 gas card. Multiple branches will host events this month giving away free food and free gas. Here are a few of those events. Visit us online for the full Get Going schedule.

June 10, Shawnee

June 17, Midwest City

June 24, Tulsa Downtown

June 29, Stillwater

Shred Day, Moore > June 18, 2016

TFCU will be hosting its next shred day at the Moore branch, 400 S.W. 6th Street, from 9 a.m. to 11:30 a.m.

Save-A-Tron's Birthday Party > June 25, 2016

You're invited to join Save-A-Tron 5000 at his birthday party! Gather up the kids and join us from 11:00 a.m. to 2:00 p.m. at the Myriad Gardens West Lake Pavilion. There will be free face painting, DJ entertainment, prizes and other goodies. Also, there will be free snow cones for all SaveAbles members who bring their membership card.



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

