

MONEY'S WORTH

FOR TFCU MEMBERS

July 2016



TFCU gives back to another member.

Donald and Tracey Hennessy, pictured with Moore's branch manager, Jan Davis, received a huge surprise this year — a check from TFCU reimbursing one of their mortgage payments.

"It is not everyday your credit union calls you, and wants to give you money!" — Tracey Hennessy

This is Donald and Tracey's second time to be Give Back winners! They have won in the past by using their MoneyPlus card.

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. 💰



Avoid being a victim of unsolicited technical support scams.

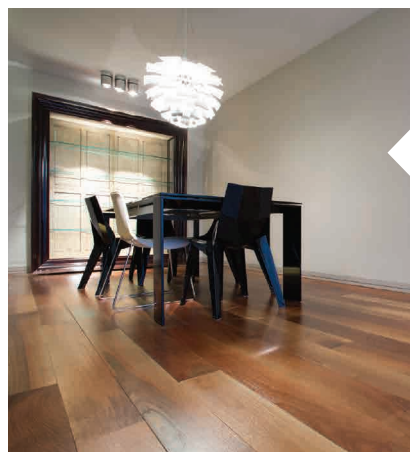
Scammers are always trying to find ways to get their hands on your personal information. Recently, they have been posing as over-the-phone computer technicians and taking advantage of your reasonable concerns about viruses and other computer threats.

It starts when your computer receives a false error message or notification of a virus. You may shrug it off at first, but then a scammer calls claiming to be a computer tech from Microsoft, or any other well-known company, who is calling to fix the issue.

Once they have you on the phone, there are many ways they will try to hack you. They might ask you to give them remote

access to your computer, enroll you in a worthless maintenance or warranty program, ask for credit card information or trick you into installing malware, to name a few. Don't fall for these tricks.

If you do get a call from someone who claims to be a tech support person, hang up and call the company yourself on a phone number you know to be genuine. Don't give control of your computer to a third party who calls out of the blue, and never provide your financial information or passwords to a caller claiming to be a tech support representative. If you think you've been scammed, delete any malware from your computer and change your passwords as soon as possible. 💰



QUICK TIP

Did you know you can finance?

Did you know you can finance new flooring 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 lay down a fresh look. 💰



Win a \$500 scholarship from TFCU Financial Advisors.

Kids, we've got a great way for you to have some fun, and maybe win some money for your college tuition! Enter our 2016 Scholarship Contest by creating a picture of what you want to be when you grow up. Older students will also complete a short essay to go along with their picture. TFCU Financial Advisors will award one creative member a \$500 scholarship in each of the four age categories, and TFCU will give a \$250 honorable mention in each. This contest is for TFCU members only.

Entering is easy! Simply download an entry form at TinkerFCU.org or pick one up at a TFCU branch, August 1 through September 30. Entry forms must be submitted by the end of business September 30, 2016.

We'll have winners in each of these four categories:

- Ages 6 and under (as of January 1, 2016)
- Ages 7 to 11 (as of January 1, 2016)
- Ages 12 to 14 (as of January 1, 2016)
- Ages 15 to 18 (as of January 1, 2016)

Kids who have a SaveAbles account will receive the entry form with their Summer 2016 *The SaveAbles* newsletter. You can find complete details for the contest on the back of the entry form.

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, 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.



Frequently asked EMV card questions.

How does EMV chip technology protect my information? Every time you use your EMV card at a chip-enabled terminal, the embedded chip generates a unique transaction code that allows only authorized users to access your information. This prevents stolen data from being used in a fraudulent manner.

Where can I use my EMV chip card? Because not all retailers have chip-enabled terminals, your chip-enabled card still features a magnetic strip, giving you the freedom to make purchases anywhere that accepts Visa or MasterCard. Additionally, EMV technology has broad global acceptance and is supported in 80 countries throughout the world.

Can EMV technology protect me against fraud online? Currently, there is no foolproof method to protect against fraud online. You should continue to use the same caution when making online purchases, including verifying that the website is secure.

If I swipe my EMV chip card, is my information still protected by the technology? To receive the enhanced fraud protection an EMV card provides, it must be used at an EMV terminal as an EMV transaction. The magnetic strip provides the convenience to use your card at any merchant location that has not yet implemented EMV chip-enabled terminals.

Things kids should know about money by age 18.

ONE

How to save for a goal.

According to *Kiplinger*, one of the first things a child should learn about money is how to save it. Start simple and start small by having them save for a toy or something else they want. By setting aside a few coins here and there, they can see how saving for a goal can be a good thing.

TWO

How to spend smart.

Learning how to spend money is just as important as learning how to save it. Kids can learn how to compare prices for things they want by using websites and shopping apps. It's good for them to learn how to spend their money wisely.

THREE

How to earn a buck.

Household chores are a great way for kids to experience how the labor market works. As they get older, they can expand their horizons by doing work around the neighborhood, such as babysitting, lawn mowing or computer coaching.

FOUR

What it means to invest.

Investing doesn't just have to be for adults. Kids can learn too, as long as you stick to the basics. Teach them how stock is like owning a piece of a company. Buy them stock in their favorite company so they can follow it and learn as they go.

FIVE

How to stay out of debt.

Teens need to know that plastic is not cash. Rather, a credit card purchase is a loan that you repay with interest if you don't pay it off. If teens understand how interest works, they're well on their way toward approaching debt with caution.



You pick your summer adventure. We'll help you get going.

2.99% APR* No payments for 90 days*
NEW | USED | REFINANCED

Get a rate as low as 2.99% APR* on your TFCU auto loan and no payments for 90 days. Plus, up to 100% fixed rate financing. Great financing also available on boats, RVs, motorcycles, and even scooters! Apply online today.

*No Payments for 90 Days is an optional vehicle loan offer available to qualified members. The fixed rate of 2.99% annual percentage rate (APR) applies to 2012 and newer model vehicles only. Rates range from 2.99% APR to 11.74% APR. To qualify for the 2.99% APR, borrower must meet certain criteria for creditworthiness. Rates are determined by borrower's credit history, year model of vehicle, term requested and/or original amount financed. Interest accrues from the date of loan disbursement. Deferred payment(s) will be paid at the end of your loan. Any accrued interest will be collected on the first payment(s) applied to the loan. The first payment will be due 90 days from the date of loan disbursement. Payment examples: \$25,000 loan at 2.99% APR for 84 months will have monthly payments of approximately \$331.90; \$25,000 loan at 4.99% APR for 78 months will have monthly payments of approximately \$379.14. Offer available June 1-August 31, 2016, and includes new or refinanced loans from other institutions for cars and trucks. To take advantage of this offer, Tinker Federal Credit Union (TFCU) membership is required, which involves opening an initial share (savings) account with a \$5 deposit. Other conditions may apply. All rates and terms are declared by the Board of Directors of TFCU and are subject to change at any time. For current rates and terms, visit www.TinkerFCU.org or call us at (405) 732-0324 or 1-800-456-4828.

QUICK TIP

Check your credit report regularly.

Consumers can request a free copy of their credit report from each of the three agencies annually and review them online at annualcreditreport.com. 💰



Amusement park tickets are still available.

Planning a weekend getaway? Let TFCU help. Tickets for Six Flags Over Texas, Frontier City and White Water Bay are still available for purchase at TFCU branches. You can also find tickets for Six Flags Fiesta Texas, Silver Dollar City and SeaWorld San Antonio on our website at TinkerFCU.org.

Six Flags Over Texas (Arlington)

Adult and Children's tickets are \$48.51. Children two years old and under are admitted free. For a full operating schedule and park hours, check SixFlags.com or call (817) 530-6000.

Frontier City and White Water Bay

Both Frontier City and White Water Bay have been open daily since May 30, and will stay open all summer long. You can purchase one-day tickets at a low price of \$22, which are good for either park. Children two years and under are admitted free.

These amusement park tickets are available at any of the following TFCU branch lobbies: Ada, Bethany, Capitol Hill, Metro Tech, Midwest City, Midwest City East, Moore, Northeast, Northwest, Southwest, Norman West, Norman East, Edmond, Edmond East, Enid, Shawnee, Seminole, Stillwater, Tri-City, Tulsa, Tulsa Downtown, Vance, and Yukon. Tickets are not available through the branch drive-thru. 💰

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