

# MONEY'S WORTH

FOR TFCU MEMBERS

August 2016



## How to save money on back to school supplies

### Assess the supplies you already have.

Find out what supplies and clothing you have for the upcoming semester to help you better prepare a list of the things you need, rather than want.

**Make a budget and stay with it.** Do some research and decide how much you are willing to spend on each item on your shopping list. Then, make sure to stay at or under your decided limit.

**Shop smart online.** Compare online prices to retail stores and make sure you are shopping on secure websites. Also, double check all return and shipping policies.

**Get your kids involved.** If you are shopping for your children's supplies, use this experience to show them how to set a budget so they can have a better understanding of budgeting. 💰



## Protect your wallet and your identity from fake websites

If you make a typo while trying to key in your favorite website, you may open yourself up to a new scam, called typosquatting. Fraudsters create websites similar in name and appearance to legitimate, popular sites, taking advantage of common misspellings or accidental keystrokes. The intent is to trick unsuspecting web users into visiting a malicious website.

The intent of those behind the fake sites is often to get you to divulge personal information they can use to steal from you or commit identity theft. In some cases, the hacker may create a site that downloads malicious software once you visit the page. This dangerous tactic, often called a "drive-by-download," can

steal your personal information through this embedded malware.

How can you guard against this type of theft? For starters, check the name of the site you have landed on, even if you believe you are on a secure website. For example, if you are going to Walmart's website, make sure you have typed in the name correctly without any errors.

A great way to keep yourself safe while searching is to download safe search tools, such as McAfee Safe Site, that will alert you when they detect malware on a site. Also, purchase software that guards your computer against malware.

Awareness is the first step in protecting yourself. Use caution to protect your personal information and your money. 💰



### QUICK TIP

## Did you know you can finance?

Did you know you can finance a new laptop with Tinker Federal Credit Union? It is one of many ways we help our members achieve their goals. Visit us and get yourself back online. 💰



## How to prepare for retirement at any age.

Each decade of your life offers an opportunity to reap the rewards in your retirement years. The key is to put time on your side by planning and saving as early as possible. Follow these basic principles to reach your retirement goals successfully:

- **Teens** - Take advantage of tax-free growth by contributing earned income to a Roth IRA. Saving early and often allows money to compound over time.
- **20s** - Contribute as much as necessary to maximize all matching contributions offered through your employer-sponsored retirement plan. Consider the advantages of a Roth 401(K) if it is offered by your employer.
- **30s** - Collaborate with a financial advisor to define your retirement and insurance goals to create a strategy
- **40s** - Maximize contributions to retirement accounts, consolidate any accounts from previous employers, and review insurance needs. Establish a financial plan for retirement
- **50s** - Make catch-up contributions to your IRA and/or employer plans
- **60s** - Start a Social Security strategy with a financial advisor. Define retirement health care costs.
- **70s** - Sustain your RMDs (Required Minimum Distribution) from your IRAs and work on estate planning
- **80s** - Review finances with trusted heirs to help you manage and create a smooth transition of assets.

Regardless of your age, planning for retirement can prepare you for your financial future. Call our team today to schedule a no cost, no obligation appointment with one of our licensed financial advisors.


**TFCU Financial Advisors**  
6501 Tinker Diagonal, MWC  
(405) 737-0006



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## TFCU EVENTS

### Internet Cat Video Fest > August 6, 2016

Internet Cat Video Fest returns this year to the Great Lawn at the Myriad Botanical Gardens from 6:00 p.m. to 9:00 p.m. Join us at 301 W. Reno in Oklahoma City for cat videos and fun. 



### Shred Day, OKC > August 20, 2016

TFCU will be hosting our next shred day at the Northeast branch in Oklahoma City, 1177 N.E. 23rd, Oklahoma City from 9:00 a.m. to 11:30 a.m. Please limit yourself to no more than three boxes (approximately 18 inches by 12 inches) per person. 



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  
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