

# MONEY'S WORTH

FOR TFCU MEMBERS

October 2016




## TFCU continues to give back to members

Wade Porter is one of our latest Give Back winners, receiving a check from TFCU to double his winning direct deposit.

Wade has been a long-time member of TFCU, and said the check could not have

**"Ever since I have been a Tinker member, they have always done me right." — Wade Porter**

come at a better time, as he and his family were taking a trip to Disney World in September. With a little extra cash in their pocket, we hope the Porters had a fantastic vacation.

You can be a Give Back winner, too. Simply use the TFCU accounts and services you love for a chance to win. For more information, visit our website at [TinkerFCU.org](http://TinkerFCU.org) 



## How to prepare your teenagers for their first job

With the holidays just around the corner, your teen may want to start that first job. Here are some tips to help in the job search.

### You can't always get what you want


Even though fewer teens are working today, in comparison to previous years (30 percent according to some polls), finding that first job is no easy task. Although they may want to work at a trendy boutique or laid-back office, have them apply for multiple jobs that are available for their skill level, rather than just one or two.

### Get ready for the interview

Although you can't sit in with them

on their interview, you can help them prepare for the process. Encourage your teen to research the company ahead of time and ask questions during the interview. Talk to them about appropriate interview attire. This will help them down the road when they begin to search for career positions.


### Prepare them for after

Once they land their first job, make this time a great teachable moment. When they get their first paycheck, talk to them about saving some of their earnings. Have them make a budget for transportation and lunches. This will help them develop great skills for the future. 



## QUICK TIP

### Did you know you can finance?

If you want to spruce up your living space, you can finance your furniture with Tinker Federal Credit Union. It is one of the many ways we help our members achieve their goals. Finance with a TFCU credit card, HELOC or secured loan. 



## Five wise ways to spend your extra hour

On Sunday, November 6, most of us will turn our clocks back and gain the gift of an extra hour. Consider using the extra hour to refine your financial plan with these helpful tips.

### Get your balance sheet in order

Start or update your personal balance sheet. Add your assets and subtract your liabilities to determine your net worth.

### Review your budget and spending habits

Take some time to review the past few months to see how close you came to your goals. Where can you trim expenses? Are there ways to bring in extra income? Contact the companies you have accounts with (cell phone, cable, etc.) and verify that you are on the best plan for your current situation.

### Revisit your investment asset allocation

Revisit your current and ideal asset allocation annually and rebalance as needed. The ups and downs of the market can affect your allocation over time.

### Check to see if your retirement plan is on track

Whether your clock is winding down on your time in the workplace or not, monitoring and managing your retirement plan is an ongoing process. Compare the assets and income you will have in retirement against your planned expenses. Don't forget to factor inflation into your plan.

### Set up a regular review with your advisor

An hour with your advisor can be very productive. Since advisors can't help you manage what they don't know, keep them informed of changes with your family, employer and investment views.

Call our team today to schedule a no cost, no obligation appointment with one of our licensed financial advisors to help build a financial plan tailored to you.

### TFCU Financial Advisors

6501 Tinker Diagonal, MWC  
(405) 737-0006



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## TFCU EVENTS



## Shred Day, Edmond East Branch > October 15, 2016

Join us for TFCU's upcoming shred day and cut your chances of identity theft. In order to help our members securely dispose of unneeded paperwork containing personal information, we will host our last shred day of the year at the Edmond East branch, 3141 S. Bryant. 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.



## International Credit Union Day > October 20, 2016

Come celebrate with TFCU as they join credit unions around the world for International Credit Union Day, an event to commemorate the credit union movement's impact and achievements.

Swing by one of our branches for cookies and giveaways throughout the day.

INTERNATIONAL  
**CREDIT UNION**  
 DAY  
 OCTOBER 20  
 2016



CREDIT UNIONS ARE  
 NOT-FOR-PROFIT,  
 MEMBER-OWNED  
 FINANCIAL COOPERATIVES

**9 PRINCIPLES**

**1 DEMOCRATIC CONTROL**

One member, one vote.

**2 OPEN MEMBERSHIP**

Membership fosters community.

**3 NONDISCRIMINATION**

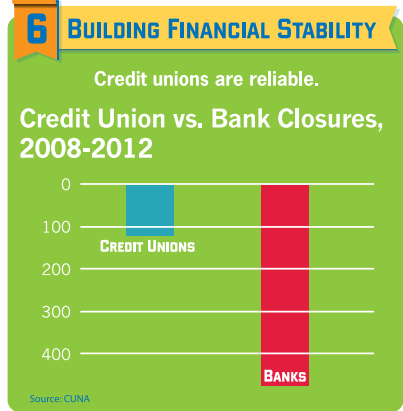
All are welcome at a credit union.

**4 SERVICE TO MEMBERS**

57,000 Credit Unions Serve  
 \$1.2 TRILLION LOANS  
 217 MILLION+ MEMBERS  
 6 CONTINENTS  
 105 COUNTRIES

**5 DISTRIBUTION TO MEMBERS**

Profits



**7 CO-OP COOPERATION**

**8 SOCIAL RESPONSIBILITY**

After natural disasters, the global credit union community restores access to financial services and rebuilds credit union infrastructure.

**9 ONGOING EDUCATION**

Credit Union

Money Goals  
 S Specific  
 M Measurable  
 A Attainable  
 R Relevant  
 T Time-Bound

# ANNOUNCEMENT

## Volunteer Board Nominees

This fall, the Nominating and Elections Committee will nominate one candidate from TFCU's membership for each open position on the Board of Directors. Those nominees will be announced in the January 2017 issue of *Money's Worth*.
















TFCU members who are not selected by the committee, but would like to run for election, may pursue nomination by petition. Petition packets will be available in TFCU branches on December 26, 2016, and members will have until February 5, 2017, to collect signatures from 500 TFCU members. Signatures from individuals who are joint owners on TFCU accounts, but who do not have a primary share account of their own, are not valid.





Petition forms with at least 500 valid signatures, along with the forms stating the candidate's biographical information and statement of qualifications for office, must be returned to a TFCU branch by the February 5 deadline. All required forms will be included in the petition packet.

If there are no nominations by petition, the candidates nominated by committee will be elected by acclamation at the 2017 Annual Shareholders' Meeting. If there is at least one nomination by petition, an election will be held during the meeting.

The 2017 Annual Shareholders' Meeting will be held Saturday, April 1, 2017. Registration begins at 1 p.m. at Rose State College Hudiburg Chevrolet Events Center in Midwest City, with the business portion of the meeting beginning at 3:00 p.m. 

# 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](http://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](http://TinkerFCU.org)



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