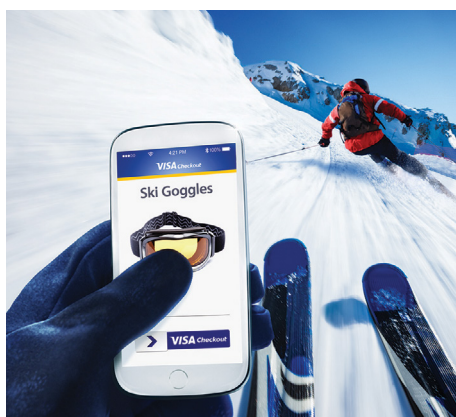


MONEY'S WORTH

FOR TFCU MEMBERS


November 2016



Visa Checkout now available with TFCU

TFCU now offers an added service for members with TFCU Visa debit and credit cards. Visa Checkout is a digital payment service that allows cardholders to pay online with a single sign on through participating merchants, making online shopping more enjoyable.

Simply enter your username and password and speed through your online shopping experiences with a single account that can be used across all your devices.

No need to re-enter your card number or address. And, you can store and use any major credit or debit card. You can enroll for Visa Checkout on TinkerFCU.org. 

Three things to do with your money before the year is over.

The end of the year is upon us. Although this can be a hectic, stressful time, doing these three things can be essential to helping you end the year with financial confidence.


Max out your retirement fund.

While you may be trying to stretch your money for the holidays, now is a good time to increase your contributions to your 401(k) before the year is over. For employer-sponsored retirement plans, you may contribute up to \$18,000 in 2016. If you are over 50, you can contribute an additional \$6,000. Check to see how close you are to reaching your maximum contributions, then increase accordingly.

Review your budget.

Unlike your retirement fund, try not to max out your accounts on holiday shopping. Before you hit the mall, make a budget for yourself on how much you are willing to spend. Make sure to also factor in any holiday parties or trips you may be taking around this time. Review any bad money habits you may have had over the past few months and see where you can also scale back on your spending habits.

Give back.

With the upcoming holiday season, there are plenty of opportunities to have your money do some good. You can also usually deduct donations to qualified organizations on your federal tax return. 



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Know Your Long-Term Care Insurance Options

Studies suggest that almost 70% of those over age 65 will need some type of long-term care for three years, and 20% will need care for more than five years.*

Currently, government programs provide only limited assistance. Medicare pays only for acute care associated with a short-term illness or injury. Medicaid can pay for long-term care if the participant meets the eligibility requirements and understands they may not be able to select the care facility of their choice.

This is why you should consider creating a specific funding plan for the likelihood of a long-term care event. Here are a few insurance options to help you prepare for this expense.

Traditional long-term care insurance

A long-term care insurance (LTCI) policy covers costs that Medicare and other health insurance policies may not cover. Many experts recommend the “sweet spot” age to buy a policy at lower rates is mid-50s.

Life insurance with long-term care payout riders

To cover two potential needs of life or long term care, some universal life policies offer a long-term care insurance rider. Life insurance with a long-term care payout rider is typically used when an individual’s primary objective is to leave money to heirs.

Asset-based long-term care

Asset-based long-term care contracts use the structure of either life insurance or annuities to provide long-term care benefits as needed. Asset-based policies are typically purchased with a single sum premium. They provide long-term care benefits and the residual death benefit will be paid to beneficiaries upon your death.

To learn more about long-term care insurance options best for your circumstances, call the professionals at TFCU Financial Advisors for a complimentary consultation, (405) 737-0006.


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



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TFCU EVENTS

Shred Day - OKC Tri-City Branch > November 19, 2016


TFCU will host our next shred day at the OKC Tri-City branch, 4101 S.W. 134th, Oklahoma City, from 9:00 a.m. to 11:30 a.m. on November 19. Please limit the number of boxes you bring to no more than three (approximately 18 inches by 12 inches). 



HOLIDAY HOURS

TFCU will be closed on the following days in November:

November 11 - Veterans Day

November 24 - Thanksgiving 



For locations, numbers
and hours please visit
TinkerFCU.org

P.O. Box 45750, Tinker AFB, 73145

(405) 732-0324 OKC
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