# MONEY'S VORTH

December 2016



### Protect yourself with ProtectMyID

To help our members protect their personal information, TFCU has partnered with Experian™ to bring you ProtectMyID. This partnership allows us to offer members a discount on this premier Experian product that helps reduce your risk of identity theft and protect your family's personal information. You get daily monitoring of your Experian, Equifax® and Transunion® credit reports, alerts to your email when important changes occur, internet scanning for unauthorized use of your personal information, assistance from dedicated fraud-resolution professionals and \$1 million of identity theft insurance with zero deductible.

For more information, visit TinkerFCU.org or call ProtectMyID at 1(877) 279-6438.



## How to be a safe and savvy shopper this holiday season

While the holidays are often a time of peace and good will toward men, not everyone has your best interest in mind. From scams to bogus deals, here are some tips to keep you smart while finishing up your holiday shopping.

#### **Avoid travel scams**

When booking flights, make sure to only use reputable websites and travel companies. With places like Airbnb or other websites where you can rent properties rather than stay in hotels, be sure to look at reviews. Look for properties where the owner will agree to meet you on arrival. Check the website's cancellation policy thoroughly and make sure you aren't getting into a deal you can't get out of.

#### Give to charities you know

Charity opportunities are in no short supply during the holiday season. Before you give to any cause, do your research. Make sure the charities you give to are legitimate and give to the cause they are linked to. When in doubt, give to charities you have given to in the past or check out the list of reputable organizations at charitynavigator.com.

#### Be wary of gift card scams

Make sure in-store cards have not been tampered with. Scammers have been known to steal the activation codes on the back. If buying online, buy from the actual source and not a third-party vendor. This will help ensure the card you are getting is authentic.





### Congratulations to our Scholarship winners

Eight Oklahoma students have a little extra cash as they prepare for their education. Congratulations to the four students who received first place and the four students who received honorable mention in the 2016 Scholarship Contest. Sponsored by TFCU Financial Advisors and TFCU's SaveAbles Kids Club, the contest was open to TFCU members age 18 and under. Contestants submitted a drawing or photo showing what they want to be when they grow up. Entrants 12 and older also wrote a short essay on the subject "My college dreams are..."

#### Category A (ages 6 and under)

1st Place: Lila Russell (age 6), Edmond, OK – Chef/Vet Honorable Mention: Aaron Pearce (age 3), Edmond, OK – Chef

#### Category B (ages 7-11)

1st Place: Kathy Liu (age 7), Stillwater, OK – Author/Illustrator Honorable Mention: Monae Gordon (age 11), Spencer, OK – Track Star

#### Category C (ages 12-14)

1st Place: An Anh (age 13), Midwest City, OK – Doctor Honorable Mention: Joshua Shaw (age 13), Norman, OK – Barber

#### Category D (ages 15-18)

1st Place: Haley Sandell (age 17), Oklahoma City, OK – Pixar Concept Artist Honorable Mention: Claire Holloway (age 18), Oklahoma City, OK – Artist

#### **TFCU Financial Advisors**

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#### IMPORTANT UPDATE

### Start your path to financial fitness

Wanting to get your finances back on tract in 2017? TFCU has partnered with BALANCE, a comprehensive financial education and counseling service committed to helping individuals reach their goals.

Whether you are in financial crisis or you want to learn how to achieve your dreams, such as buying a house, purchasing a car or paying for college, BALANCE has online modules to walk you through how to reach your goals. You can also call their toll-free line for answers to questions about debt repayment strategies, handling job losses and other money management tips.

BALANCE is free for TFCU members. To get started, go to TinkerFCU.org and find the link under Online Services.

#### HOLIDAY HOURS

TFCU will be closed for Christmas from Saturday, December 24, through Monday, December 26.



For locations, numbers and hours please visit **TinkerFCU.org** 

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