

MONEY'S WORTH

FOR TFCU MEMBERS

January 2017



TFCU members win big with Magic Minute

TFCU members Stephen and Delia Smith were selected to take part in the Credit Union Magic Minute Sweepstakes, hosted by PSCU, a credit card processor used by TFCU.

The Smiths were randomly selected by PSCU from among thousands of credit union cardholders simply for using their TFCU credit card during the promotion period after signing up for the contest.

They were flown to Chicago for an all-expenses-paid experience to grab as many prizes out of a warehouse they could fit in a oversized shopping cart in one minute.

"I encourage all of my friends and family to join TFCU," Stephen said. "The loans are great and the credit union staff are friendly. You can't beat it." 💰



Three easy strategies to help you pay off your holiday debt

With the holidays over, many Americans are now dealing with holiday debt. If you have leftover 2016 debt and don't know how to start tackling it, here are some tips to help you get back on track for financial stability in 2017.

Start from square one

If you didn't make a budget before the holidays or if you went over yours, it is never too late to start fresh. Sit down and make a monthly budget for the new year, writing down every expense you need to pay. Figure out what extras you can cut out of your budget, freeing up some extra cash to help you pay off that debt.

Snowball your debt

Don't feel pressured to have to pay off your debt all at once. This, however, can be overwhelming. Instead, vow to pay off all your debts, starting with the smallest one first. Then, work your way up to your larger debts. The closer you get to your larger debt, the more rigorously you will work to pay it off.

Start saving up for next year

Open a Christmas Club account at TFCU with a minimum \$20 monthly deposit and start saving up for next year. Ask about this account at your local branch or online at TinkerFCU.org. 💰



QUICK TIP

Did you know you can finance?

Already started dreaming about summers on the lake? You can get financing for a boat with Tinker Federal Credit Union. It is one of the many ways we help our members achieve their goals. Finance with a TFCU watercraft loan, HELOC or deposit secured loan. 💰



Make retirement contributions a New Year's resolution

Make a resolution to be better prepared for your future by striving to maximize your retirement plan contributions.

For both the 2016 and 2017 tax years, individual investors can contribute up to \$5,500 (or 100%) of your earned income, if less to either a Traditional or Roth IRA. If you're over 50, you can contribute an extra \$1,000. Prior year contributions generally must be made before you file your tax return in April.

You may also contribute up to \$18,000 to applicable 401(K), 403(B), and 457 plans; SAR-SEP plans, and the federal government Thrift Savings Plan. If you are over 50, you can make additional catch-up contributions up to \$6,000.

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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ANNOUNCEMENTS

Committee nominates two for volunteer positions

The Nominating and Elections Committee has nominated two candidates for TFCU's Board of Directors. Bill Watkins and Eldon Overstreet have both been nominated for the Board of Directors.

TFCU members who were not nominated by the committee but would like to run for election may pursue nomination by petition. Petition packets are available now in TFCU branches. Petitions must be returned by the end of business on February 3, 2017, complete with signatures from 500 TFCU primary members. Signatures from individuals who are joint owners on TFCU accounts but who do not have a primary share account on their own are invalid. Signatures will be verified.

If there are no nominations by petition, the two candidates nominated by the Nominating and Elections Committee will be elected by acclamation at the Annual Shareholders' Meeting. There will be no nominations from the floor.

The Annual Shareholders' Meeting will be held Saturday, April 1, 2017, in the Hudiburg Chevrolet Events Center at Rose State College in Midwest City. Registration will begin at 1 p.m. and the business meeting will begin at 3 p.m. Plan to come, visit with your volunteers and hear about the progress of your credit union during 2016.     

Board of Directors

Eldon Overstreet

Chief Financial Officer, Oklahoma Housing Agency, OKC

Bill Watkins

Retired Civil Service, TAFB

How to set your goals for 2017 (and keep them).

ONE

Don't overwhelm yourself

While setting your goals, try not to overload your list. Think of two or three things you really want to see yourself accomplish in 2017 and stick to those.

TWO

Pace yourself

When tackling your biggest goals, don't treat a marathon like a sprint. In other words, don't think you have to achieve a long-term goal in a short amount of time. If one of your goals is large, such as getting out of debt, see what things you can do each month to accomplish the larger goal this year.

THREE

Be specific

To be effective with your goals, get specific about how you will go about achieving each one. For example, if you want to establish an emergency fund, make your goal to save a certain percentage each month for this fund, and give yourself a timeline.

FOUR

Automate your savings

If saving money is your goal and you traditionally are not great at share, set up an amount of your paycheck each month to transfer into your share account, keeping it out of your hands and away from the temptation to spend.

FIVE

Have an accountability buddy

Tackling challenges on your own can be daunting. No matter what your goal is, find someone else to help you stay on course. Getting your spouse, your friends or your kids involved can be fun and beneficial for them, too.



We'll Pay You \$100

for refinancing a secured loan from another institution

Bring your payoff information and title to any TFCU branch and mention this offer.

TFCU
Tinker Federal Credit Union

Members have the choice of: (1) \$100 cash at the time the loan is funded or (2) a .25% rate reduction. (Mortgage loans qualify for the \$100 cash incentive only. Deposit-secured loans are excluded from this offer.) \$100 cash value may be reported as taxable income. Offer expires December 31, 2016. All TFCU credit policies and underwriting guidelines apply. The minimum refinance balance to qualify for this offer is \$5,000. Existing loan balances cannot be divided to qualify as multiple loans.

QUICK TIP

There's an app for that

If your goal is to spend your money more wisely or save up for the future, there are great apps on the market to help you. Track your spending with apps like Mint and check your balance with the Home Branch Mobile app from Tinker Federal Credit Union, available for Apple and Android.



Move Your Money.

Save big. Transfer your balances.
Simplify your life.



Stop carrying around those high-rate credit cards. Transfer those balances to our Visa Platinum to take advantage of this introductory rate. **You save money. We make it easy.**

Make life simpler today!



Federally insured by NCUA

TinkerFCU.org

The balance transfer introductory rate of 4.99% Annual Percentage Rate (APR) is applicable for 12 months from the day each qualifying balance transfer is applied to your account. After the 12-month introductory period, the rate will adjust to the current variable VISA Platinum APR which is set by your credit rating at the time of account opening and may change at any time. The APR will vary based on movements in the Prime Rate, published in The Wall Street Journal on the 25th calendar day prior to the beginning of the calendar quarter. The new rate will not become effective until after the end of the current billing cycle in which movement of the Prime Rate dictates a change to the APR currently in effect. As of January 1, 2017, the APR range for this product is 8.75% to 10.75%. The maximum APR that can apply is 18.00%. Transfers must be posted to the account by March 31, 2017, in order to qualify for the introductory rate. Balance transfers are applied to the account as a cash advance (no fee imposed for cash advances), subject to the terms of the VISA Platinum Cardholder Agreement and Disclosure Statement. Interest will start accruing on the balance transfer transaction date. 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, and qualifying for a VISA Platinum card account. Visit any TFCU branch or go to TinkerFCU.org for more details.

TFCU EVENTS

Holiday Closings > January 16, 2017

TFCU branches will be closed all day on Monday, January 16, 2017, for Martin Luther King, Jr.'s birthday.

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



Federally insured by NCUA



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