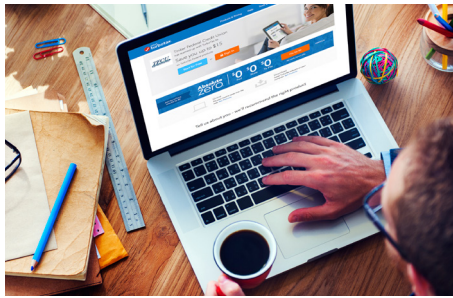


MONEY'S WORTH

FOR TFCU MEMBERS

February 2017



Get a discount on TurboTax software

If you love the ease and convenience of filing your income tax return online, you can take advantage of TurboTax Online with a TFCU member discount.

TFCU members can get a lower rate on TurboTax Online federal products. The service includes over 100 valuable tools to help you manage your tax needs. Finish at your convenience when you have your W2s and final tax information.

In order to get the discount, search TurboTax on TinkerFCU.org and use the link located on our TurboTax page. If you go directly to TurboTax instead of through TFCU's website, you will not receive the discounted price. View the pricing discounts available to our members at TinkerFCU.org by searching TurboTax. 💰



Don't become a car thief's second victim when buying your next vehicle

In recent years, buying vehicles online has become more popular. Purchasing from a private seller can get you a good deal and seem less stressful than buying from a traditional dealership; however, to avoid buying a stolen car, keep these tips in mind when you're making your decision.

Paperwork is key

Car thieves often replace the vehicle identification number (VIN) from a stolen car with one belonging to a legally registered vehicle. This process, known as "VIN cloning," can trick you into thinking you are making a safe purchase. Be sure to check the VIN everywhere it appears on the car and make sure it matches the VIN on the paperwork.

Research the seller

Make sure the seller's name appears on the title and paperwork. Beware of buying a car from someone who is selling on someone else's behalf.

Ask about the vehicle's history

Online resources, such as CarFax, can give you an idea of where the vehicle has been before purchasing it and what condition it is in. Make sure to also have a mechanic look at the vehicle for damage.

Be wary of cash-only payment

If the seller has a strict cash-only policy, you may need to take a step back. Also, don't give personal financial information to your seller, such as credit card or bank account number. 💰



QUICK TIP

Did you know you can finance?

Did you know you can finance that special jewelry 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, signature loan or line of credit. 💰



Choosing a financial advisor

A financial planner is a professional advisor who can help you set financial goals and who can write and implement an objective and comprehensive plan to manage all aspects of your financial picture, including investing, retirement planning, estate planning, and protection planning.

When choosing a financial advisor, start by asking the following questions:

- What are your qualifications and professional credentials?
- How would you describe your financial planning philosophy?
- How will you help me assess my goals?
- How much will your services cost me?
- How do you keep yourself informed of new developments in financial planning?

Before deciding to work with an advisor, you can check out his or her credentials and licenses. FINRA BrokerCheck® or Securities and Exchange Commission (SEC) provides investors with valuable information on the professional background of current and former financial advisors. You can find information through their websites: www.finra.org/brokercheck; www.sec.gov

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




*Securities are offered through **RAYMOND JAMES FINANCIAL SERVICES, INC.**, Member FINRA/SIPC, an independent broker dealer, and are not insured by NCUA, not federally insured, or not insured by any other government agency, are not deposits or obligations of the credit union, are not guaranteed by the credit union, or any affiliated entity, and are subject to risk, including the possible loss of principal. Tinker Federal Credit Union and TFCU Financial Advisors are independent of Raymond James.*


IMPORTANT UPDATE

Start applying for financial aid

If you or your child are planning to start college in the spring or next year, now is the time to submit your Free Application for Federal Student Aid (FAFSA). FAFSA forms are released in January. The federal deadline to submit for the 2017 to 2018 school year is June 30, 2017; however, it is best to submit them as early as possible, as some schools grant aid on a first-come, first-served basis.

Even if you submitted a FAFSA last year, you will still need to complete a new form. Even if you are unsure whether or not you qualify for financial aid, you should still apply. Some people who think they won't qualify for government aid are eligible. Some other federally sponsored loan programs require filling out the FAFSA first. Go online to learn more and apply at fafsa.edu.gov. 

HOLIDAY HOURS

TFCU will be closed for Presidents Day on Monday, February 20. 



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

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