

# MONEY'S WORTH

FOR TFCU MEMBERS

April 2017



## Update beneficiary information.

It is important to review the beneficiaries on your accounts with TFCU and other financial institutions annually to ensure the information is up to date. If this gets overlooked, your assets may not be distributed according to your wishes. Regardless of what is in your will, financial institutions are legally required to distribute assets according to what you have designated on the accounts. Some reasons to update your beneficiary information are marriage or divorce, having a child or if your current beneficiary has passed away.

You can see who your current beneficiaries are for each account in Home Branch. To remove or add beneficiaries, click on the New Accounts tab in Home Branch. Or, call (405) 732-0324 ext. 2255. 



## Here are three smart things to do with your 2017 tax refund.

While it may be tempting to look at your tax refund as free, fun money to spend once it hits your hands, that may not be the best use for it. Consider these tips that can help you make the most of your refund.

### Start paying down debt

If you are a typical American and are carrying some debt, especially high-rate credit cards, using your tax return to pay down that debt is a smart move. Even if you can't pay off the full balance with your refund, any reduction will save you interest and may help you sleep better at night. Many financial experts advise that you should pay off debt before you start to save.

### Start an emergency fund

Once your debt is under control, the

next step to consider is starting an emergency fund. A good initial goal for your fund is \$1,000 to be set aside for emergencies. Many experts recommend having six months of living expenses saved.

### Invest in your future

Whether retirement is years away or right around the corner, putting money into a retirement fund is a great way to set yourself up for financial comfort down the road.

If you are looking for other options for your money, come by and visit with us. Rates are starting to rise, and TFCU is a safe place for you to deposit your savings. Whether you're looking at short- or long-term savings, we have options that can meet your needs. 



## ANNOUNCEMENT

## Our new branch is now open

We are pleased to announce that our new OKC, South Sooner Road branch is now open at 14900 S. Sooner Rd., just north of S.E. 149th St. Come by and visit with our friendly staff at our new convenient location. 



## Weathering Market Volatility

Periods of market volatility – especially pullbacks – can trigger emotional responses in investors. You may feel upset or worried. It happens. And it's normal. Here are some key points to remember when it comes to investing:

- The markets are historically cyclical with periods that trend up and down.
- Over time a study of the stock market shows its resilience.
- The upturns have always been stronger than the downturns in the long run.
- Dollar-cost averaging can help take advantage of volatility.
- Balanced portfolios may help reduce overall risk.
- Pullbacks and corrections may be buying opportunities.

Market volatility is an inevitable part of investing in the markets. That's why the best response is to contact a financial advisor to find out what the numbers really mean. You may want to discuss the cause of market volatility and how long it might last, what impact it has on your current portfolio, what effects it might have on your financial plan and goals, how to plan ahead and take advantage of opportunities.

We are here to help with your questions regarding market volatility and financial planning. Call our team today to schedule a no cost, no obligation appointment with one of our licensed financial advisors.

### TFCU Financial Advisors

6501 Tinker Diagonal, MWC  
(405) 737-0006



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## TFCU EVENTS

### Shred Day, Midwest City Branch > April 15, 2017

TFCU will be hosting our first shred day of the year at the Midwest City branch, 6501 Tinker Diagonal, from 9 a.m. to 11:30 a.m.

Please limit the amount of paperwork you bring to three boxes (approximately 18 inches by 12 inches) per person. 💰

### Miracle Car Show > May 6, 2017

Don't miss out on TFCU's 17th Annual Miracle Car Show, held at our Operations Center at 4140 W I-40 Service Road. The event starts at 9:00 a.m. and ends at 3 p.m. All proceeds benefit Children's Miracle Network Hospitals. For more information or for registration forms, contact Starla Shatswell at (405) 319-2218. 💰

## ANNOUNCEMENT

### Make your loan payment at TFCU with ease

When you have a loan with TFCU, we want to offer payment options that are convenient and easy for you. By far, the most efficient way to pay is to set up automatic payments from your TFCU checking or savings account. You can do that when you get a loan or through Home Branch, TFCU's online account access.

A new payment method that some of our members have asked for is now available – pay by phone using an account from another financial institution. There is a \$5 fee per payment using this method, and you can access the service by calling us at 732-0324 or 800-456-4828. From the main menu, press 3 for loan payments and follow the prompts. You can also pay through Home Branch with a one-time transfer or by mail. 💰

# Five things you may not know about mobile wallets

ONE

## It is safer than swiping.

While you may think using mobile payments is risky, mobile apps don't actually use your card information for transactions. Instead, they generate one-time tokens (random 15- to 16-digit numbers) that look and work like credit card numbers, but are useless if stolen.

TWO

## It is faster than a chip reader.

While traditional transactions can take 15 seconds to read, mobile payments take as little as one second to process. Hold your phone close to the terminal until it buzzes or beeps.

THREE

## It is accepted by major retailers.

Mobile pay is not as exclusive as you think. Many U.S. retailers, including Macy's, McDonalds and Walgreens, accept some form of mobile pay. To know if a merchant takes mobile payments, look for an icon on or close to the payment terminal or simply ask.

FOUR

## Mobile can save you money.

To entice customers, Apple, Google and Samsung offer exclusive deals to their wallet users, similar to credit card rewards programs. For example, Samsung awards users points they can use on gift cards or Samsung products.

FIVE

## TFCU offers multiple mobile payment options.

Currently, TFCU offers Apple Pay, Google's Android Pay and Samsung Pay, as well as Visa Checkout, which allows cardholders to pay online with a single sign in. To learn more about mobile wallets, go to [TinkerFCU.org](http://TinkerFCU.org). 



## With a Home Equity Line of Credit

Lock in a low  
**2.99%** APR  
FOR 12 MONTHS\*

Current APR\*\*  
**3.70%** APR - **8.20%** APR

Hardwood Floors

Home Additions

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And More!



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



Federally insured by NCUA

\*An introductory rate of 2.99% Annual Percentage Rate (APR) is available to members with a minimum credit score of 625 who apply for a HELOC with TFCU from March 1, 2017, through May 31, 2017. The introductory rate is applicable for 12 months from the day of loan closing. After the introductory rate expires, the rate will adjust to a variable rate based on the Wall Street Journal Prime Rate plus a margin. The margin is determined by your credit score and loan-to-value and the margin may range from -.05% to 4.45%. \*\* As of January 1, 2017, the APR range for this product is 3.70% to 8.20%. The APR is subject to change monthly. The minimum APR that can apply is 3.00% and the maximum APR that can apply is 14.00% or the maximum permitted by law, whichever is less. Members with scores of 660 or above may borrow up to 100% of the appraised value of their home less the balance of the first mortgage. Loans with 90% loan-to-value and above have a maximum loan amount of \$50,000.00. The margin and resulting rate will be in the lower ranges on loans with a loan-to-value of 80% or less. We will take a security interest in your home. You could lose your home if you do not meet the obligations in your agreement with us. Closing costs vary according to property location and typically range between \$423 and \$700. Property insurance is required. If the property is located in a Special Flood Hazard Area, flood insurance is required if it is available.

## QUICK TIP

## Give yourself a break on a budget

Even if you are on a strict monthly budget, still give yourself some fun money to keep you from splurging when you get burned out from saving. 



## History of the piggy bank

For years, the piggy bank has been a symbol of money and savings. While many people may recall having a piggy bank as a child, some may have a hard time recalling the history of these ceramic toy banks, which dates back more than 600 years.

Before large-scale financial institutions, people commonly stored their money at home, often in kitchen jars made out of clay called pygg. Whenever they needed to store valuables or spare coins, they would drop them into their “pygg pots.”

Over time, the word “pygg” meaning clay and “pigge” meaning animal came to be pronounced the same, leading 19th century potters to create pig-shaped vessels as a play on words when customers would ask for pygg banks. This clever idea, however accidental, caught on and has been used as a model ever since. 💰

### QUICK TIP

## Did you know you can finance?

You can finance a lot of things at TFCU, but did you know you can finance an outdoor patio with Tinker Federal Credit Union? This is one of the many home projects you can finance with a HELOC. It is one of many ways we help our members achieve their goals and realize their dreams. 🏠💰

## 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** | 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, South Sooner Rd.** | 14900 S. Sooner Rd. 🚗🕒

**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 p.m.

**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



Federally insured by NCUA

## TFCU Express Electronic Service Centers

**Choctaw Express** | 14453 N.E. 23rd

**Enid Express** | 215 W. Owen K. Garriott

**OKC Express, Southwest** | 1200 S.W. 89th

**OKC Express, West I** | 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