

# MONEY'S WORTH

FOR TFCU MEMBERS

June 2017



# Save your money now.

You'll thank you later.

- ▶ Savings
- ▶ Certificates
- ▶ Money Markets



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## Three ways to save money on your commute without giving up your car

For some commuters, riding their bike to work, taking public transportation or carpooling with co-workers has become the new way of saving money at the pump. But when these options don't work for your lifestyle, it may seem like there aren't many ways to save money getting to and from your job every day. Here are three tips to help you save money on your daily commute without giving up your car.

### Maintenance is key


Taking care of your ride can help your car be more fuel efficient, thereby saving you money. According to Firestone, air tires to the recommended pressure and get your

oil changed regularly to keep your car running at its maximum mpg.

### Do you really need premium fuel?

Read your manual and find out what kind of fuel is recommended for your car. Most of the time, 87 octane fuel is suggested. There is very little advantage, if any, to premium fuel if it is not needed.


### Look for a green ride

If you are considering replacing your current vehicle in the near future, look into a more fuel-efficient model. TFCU offers a Green Vehicle Loan for cars that receive one of the SmartWay or SmartWay Elite designations. Learn more about these loans at TinkerFCU.org. 



### QUICK TIP

## It's never too late to start your budget

Have trouble setting and keeping a monthly budget? Check out MyBalance, an online program designed to help you develop a financial plan to reach your money goals. To learn more about this free service, go to TinkerFCU.org. 



## Make the most of your time this summer by planning your financial future

### Save for the future

If you work, take advantage of employer sponsored retirement plans or a self directed IRA (Individual Retirement Arrangement). If you are retired, consider longer term share certificates and other products that can help your money grow.

### Understand your investments

Over time, it's easy to forget the objectives of each of your investments. Review your holdings and ask the question "How does this investment help me reach my goals?"

### Manage your debt

Paying off high interest debt can mean substantial savings, so consider paying it off first. You may also want to consolidate your debt if this will lead to quicker debt reduction.

### Measure your progress

Update your personal balance sheet. Add your assets and subtract your liabilities to determine your net worth.

### Evaluate your insurance

It's a good idea to periodically review your auto and home policies to ensure you have the proper coverage and package discounts. Check on prices for life insurance, long term care, and disability, which is often linked to your current age.

### Review your financial plan

Compare your income and assets against your planned expenses. Don't forget to consider important factors in your plan such as inflation, healthcare cost, and taxes.

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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## TFCU EVENTS

### Shred Day, Stillwater > June 17, 2017

TFCU will be hosting our next shred day on Saturday, June 17, 2017, at our Stillwater branch at 5101 W. 6th Street, from 9 a.m. to 11:30 a.m. Please limit the number of boxes you bring to no more than three (approximately 18 inches by 12 inches).

### Amusement Park Tickets > Now On Sale

Amusement park tickets are now available at participating TFCU branches. Tickets will only be available to TFCU members to purchase. Participating parks are Six Flags Over Texas (Arlington), Six Flags Fiesta Texas (San Antonio), Sea World (San Antonio) and Frontier City/White Water Bay. Season passes for Frontier City/White Water Bay will also be available for purchase. To view ticket details and see a list of participating branches, visit [TinkerFCU.org/amusement-park-tickets/](http://TinkerFCU.org/amusement-park-tickets/).

## HOLIDAY HOURS

TFCU will be closed for Independence Day on Tuesday, July 4.



For locations, numbers and hours please visit [TinkerFCU.org](http://TinkerFCU.org)

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

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