

MONEY'S WORTH

FOR TFCU MEMBERS

July 2017



TFCU gives back to another member

Tracie Rochester, pictured with South Sooner Road's branch manager, Chelle Plumley, received a huge surprise recently — a check from TFCU matching her for using direct deposit with us.

I had heard about TFCU Give Back before, but I never thought I could win!— Tracie Rochester

In 2016, TFCU awarded \$101,599 to over 1,500 members. You can be a Give Back winner, too, simply by using the TFCU products and services you love, such as direct deposit or your TFCU credit card. For more information, visit our website at TinkerFCU.org. 💰



Three costly mistakes that can damage your credit score

Let's face it, having a bad credit score is a pain. If you are looking to get financing, having a good credit score can help you get approved with a lower rate. Here are three mistakes that can take your credit score from great to not so great and suggestions for how to avoid them.

Co-signing a loan

Placing your credit score's future in the hands of someone else is a big gamble. If the borrower starts missing payments, your credit will take a hit.

Closing a credit card account

If you are thinking about closing an

old credit card account you have paid off, think again. Old cards can have a longer credit history, which is good for your score. Closing the account can lower your amount of credit availability, hurting your credit.

Missing credit report errors

Take advantage of your free annual credit report and look for mistakes.

If you spot an error, contact the reporting agency, in writing or online, with the information you think is inaccurate and provide documentation.

Get your free credit report at www.annualcreditreport.com. 💰



QUICK TIP

Did you know you can finance?

If getting a pool to beat the summer heat has been on your mind, TFCU offers financing options such as a Home Equity Loan or credit card for all types of pools, including spas. Learn more at TinkerFCU.org. 💰



Win a \$1,000 scholarship from TFCU Financial Advisors

Kids, we've got a great way for you to have some fun and, maybe, win some money for your college tuition. Enter our 2017 Scholarship Contest by creating a picture of what you want to be when you grow up. Older students will also complete a short essay to go along with their picture. TFCU Financial Advisors will award one creative member a \$1,000 scholarship in each of the four age categories, and TFCU will give a \$500 honorable mention in each. This contest is for TFCU members only.

Entering is easy. Simply download an entry form at TinkerFCU.org or pick one up at a TFCU branch, August 1 through September 29. Entry forms must be submitted by the end of business by September 29, 2017.

We'll have winners in each of these four categories:

- Ages 6 and under (as of January 1, 2017)
- Ages 7 to 11 (as of January 1, 2017)
- Ages 12 to 14 (as of January 1, 2017)
- Ages 15 to 18 (as of January 1, 2017)

Kids who have a *SaveAbles* account will receive the entry form with in their Summer 2017 *The SaveAbles* newsletter. You can find complete details for the contest on the back of the entry form.

TFCU Financial Advisors
6501 Tinker Diagonal, MWC
(405) 737-0006



Securities are offered through RAYMOND JAMES FINANCIAL SERVICES, INC., member FINRA/SIPC, and are not insured by the NCUA, not federally insured, or 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 possible loss of principal. Tinker Federal Credit Union, TFCU Financial Advisors, and Tinker Financial Services, LLC are not registered broker/dealers and are independent of Raymond James Financial Services, Inc. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc. For professional information concerning your specific situation, we recommend you consult a tax advisor.

TFCU EVENTS



Shred Day, Norman West > July 15, 2017

TFCU will be hosting our next shred day on Saturday, July 15, 2017, at our Norman West branch, 301 36th Ave. N.W., 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 available to TFCU members to purchase. Tickets for Six Flags Over Texas (Arlington) and Frontier City/White Water Bay can be purchased at participating TFCU branches. Tickets for Six Flags Fiesta Texas (San Antonio) and Sea World (San Antonio) are available on our website. Members with Home Branch can also purchase tickets for Silver Dollar City. Tickets are only available to TFCU members to purchase. To view ticket details and see a list of participating branches, visit TinkerFCU.org/amusement-park-tickets/. 💰

HOLIDAY HOURS

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

Fives ways to beat the urge to impulse buy

ONE

Use a cooling-off period

Give yourself time to think over a purchase. Decide if you can really afford it and whether you truly need it. Give yourself at least three days to research and compare prices of the item, helping you better make your decision.

TWO

Count the other costs

While considering the cost may seem straight forward, look at the purchase as a cost in energy, as well as money. How long will it take you to earn the money back that you spend on the purchase? Are the hours you have to work to make back that money worth it? This can put a purchase into better perspective.

THREE

Plan your shopping trips

Making lists before going shopping can help you stay focused on what you need, helping you eliminate the little impulse buys that can happen at the grocery store or the mall.

FOUR

Evaluate your weak points

Are you more likely to impulse buy when browsing through Amazon or going through a shopping mall? Figure out where you are more susceptible and limit your time there.

FIVE

Keep your savings goals in mind

When the urge to impulse buy occurs, think about how you can use that money (no matter how large or small) to reach one of your financial goals.



You pick your summer adventure. We'll help you get going.

2.99% APR* No payments for 90 days*
NEW | USED | REFINANCED

Get a rate as low as 2.99% APR* on your TFCU auto loan and no payments for 90 days. Plus, up to 100% fixed rate financing. Great financing also available on boats, RVs, motorcycles, and even scooters! **Apply online today.**



Federally insured by NCUA

TinkerFCU.org

*No Payments for 90 Days is an optional vehicle loan offer available to members with credit scores ranging from 660 to 850. The fixed rate of 2.99% annual percentage rate (APR) applies to 2016 and newer model vehicles only. **Rates range from 2.99% APR to 11.74% APR.** To qualify for the 2.99% APR, borrower must have a credit score ranging from 740 to 850, and the loan term cannot exceed 60 months. Rates are determined by borrower's credit history, year model of vehicle, term requested and/or original amount financed. Interest accrues from the date of loan disbursement. Deferred payment(s) will be paid at the end of your loan. Any accrued interest will be collected on the first payment(s) applied to the loan. The first payment will be due 90 days from the date of loan disbursement. Payment examples: \$25,000 loan at 2.99% APR for 60 months will have monthly payments of approximately \$449.13; \$17,000 loan at 11.49% APR for 60 months will have monthly payments of approximately \$373.84. Offer available June 1-August 31, 2017, and includes new or refinanced loans from other institutions for cars and trucks. 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. All rates and terms are declared by the Board of Directors of TFCU and are subject to change at any time. For current rates and terms, visit www.TinkerFCU.org or call us at (405) 732-0324 or 1-800-456-4828.

QUICK TIP

Change your car's air filter

According to *The Simple Dollar*, a clean air filter can improve your gas mileage up to seven percent, saving you some money at the gas pump. 💰



Stop identity theft in its tracks with ProtectMyID®

Through TFCU's partnership with Experian™, a world leader in protecting personal information, our members can get a special discount on Experian's premier identity theft product, ProtectMyID®. ProtectMyID offers many benefits to keep your information safe.

- Daily monitoring of your Experian®, Equifax® and TransUnion® credit reports, with email alert notification when key changes occur
- Email alerts if a new loan or credit card is opened in your name
- Internet surveillance for use of your Social Security, debit or credit card numbers on suspicious websites
- One-on-one assistance from an Identity Theft Resolution Agent

ProtectMyID also provides \$1 million Identity Theft Insurance coverage with zero deductible and personal resolution agents if your identity becomes compromised.

TFCU member can have added peace of mind for only \$11 per month, a 15 percent savings. For more information, go to TinkerFCU.org or call ProtectMyID at 1-877-279-6438. 💰

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, 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

TFCU Express Electronic Service Centers

Choctaw Express | 14453 N.E. 23rd

Enid Express | 215 W. Owen K. Garriott

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

OKC, West Express | 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



Federally insured by NCUA