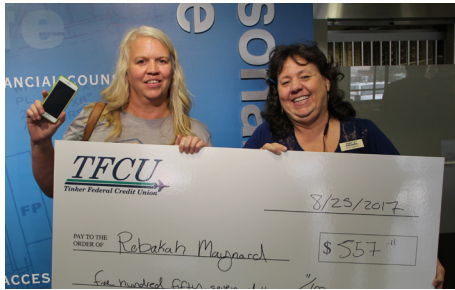


# MONEY'S WORTH

FOR TFCU MEMBERS

October 2017




## TFCU hits millionth mobile check deposit

Earlier this year, TFCU reached a million mobile check deposits through Home Branch Mobile. To recognize this, TFCU surprised member Rebekah Maynard, who deposited the millionth check, by matching

**"I had no idea what the call was about, but I was very excited to find out." — Rebekah Maynard**

her deposit for \$557.11. She received a call from the Moore branch letting her know a surprise was waiting for her.

"I was very surprised," Maynard said. "I use mobile check deposit once a week. I love it because it is so easy."

Congratulations to Rebekah, and thank you to all of our members who use our various online services. To learn more about those services, go to [TinkerFCU.org](http://TinkerFCU.org). 



## Back on solid ground: rebuilding your life after a financial crisis

Life happens. A car needs a major repair, a family member becomes sick or you lose your job. When these major crises happen, your finances can often take a hit, leaving you in financial distress. Here are some tips for getting yourself back to financial health.


### Create a plan of attack

The first step in tackling any debt you have after a major financial crisis is to assess how much you owe and to whom. Begin to tackle your delinquent accounts first, paying more than the minimum payment each time, if possible. If you have already been turned over to a collection agency, see if you can work out a monthly payment option and get a settlement agreement in writing.

### Rework your budget

List all your current income and expenses. Knowing how much you are spending can help you cut back on unnecessary expenses and help you begin to build up your savings cushion again. And, of course, once you set a budget, stick to it.


### Get professional help

If you feel like you need a helping hand to get you back on track, TFCU has resources to assist you. Check out BALANCE Financial Fitness. As a TFCU member, you can get free financial counseling services through BALANCE and access to education resources through their BalanceTrack modules. Learn more at [TinkerFCU.org](http://TinkerFCU.org). 



### QUICK TIP

## Did you know you can finance?

Let us help you make laundry a little bit easier. You can finance a washer and dryer with a TFCU HELOC, home equity loan or credit card. It is one of the many ways we help our members achieve their goals. Learn more at [TinkerFCU.org](http://TinkerFCU.org). 



## Get Ready, Get Set, Go: Preparing for Retirement

Are you changing jobs or nearing retirement? Join us at one of our hour-long seminars to learn about retirement accounts and the choices available to you regarding your employer plan.

### Understanding 401(k) Distribution Options and Retirement Accounts

- Thursday, November 2, 2017 at 5 p.m.
- Tuesday, November 7, 2017 at 5 p.m.
- Tuesday, November 14, 2017 at 5 p.m.
- Thursday, November 16, 2017 at 5 p.m.

TFCU Financial Advisors  
6501 Tinker Diagonal, Midwest City, OK 73110  
Second floor of TFCU Midwest City Branch

Seating is limited  
Please RSVP by calling (405) 737-0006 or enroll at [www.tinkerfinancialadvisors.org](http://www.tinkerfinancialadvisors.org).

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



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## TFCU EVENTS

### Holiday Closings > October 9, 2017

All TFCU branches will be closed October 9, 2017, for Columbus Day. To view all holiday hours and closings, go to [TinkerFCU.org](http://TinkerFCU.org)

### International Credit Union Day > October 19, 2017

Swing by one of our our branches for cookies and giveaways throughout the day.

### Shred Day, Capitol Hill Branch > October 21, 2017

Join us for TFCU's upcoming shred day and cut your chances of identity theft. In order to help our members securely dispose of unneeded paperwork containing personal information, we will host a shred day at the Capitol Hill branch, 2315 S. Western Ave. Hours are from 9 a.m. to 11:30 a.m.

To accommodate everyone during the shred day, please limit the amount of paperwork you bring to three boxes (approximately 18 inches by 12 inches) per person.

### Teacher of the Year Awards > October 31, 2017

We are looking for teachers who teach smart money choices in the classroom. We will be selecting teachers from three school size categories to win the award. Each winner will receive \$2,000 and their school will receive \$1,000. All applications are due by October 31, 2017. To nominate, apply or learn more, go to [TinkerFCU.org](http://TinkerFCU.org).

# Five ways to jump start your Christmas shopping

## ONE

### Set your goals now

Take a look back at your Christmas shopping last year. Where did you overspend and why? Are you planning to surprise anyone with a big gift this year? Decide what you can afford now and set a budget to help you save up.

## TWO

### Look for deals early

Begin shopping for sales now to limit what you hunt for when the holiday crowds start to pick up. This can also help you compare prices on items early, helping you get the best deal with plenty of time to spare.

## THREE

### Get crafty

Check out do it yourself sites like Pinterest for ideas on Christmas gifts you can make. Even if you don't see yourself as a "crafty" person, there are tons of simple gift ideas you and your kids can make together. It's easy, as well as fun and inexpensive.

## FOUR

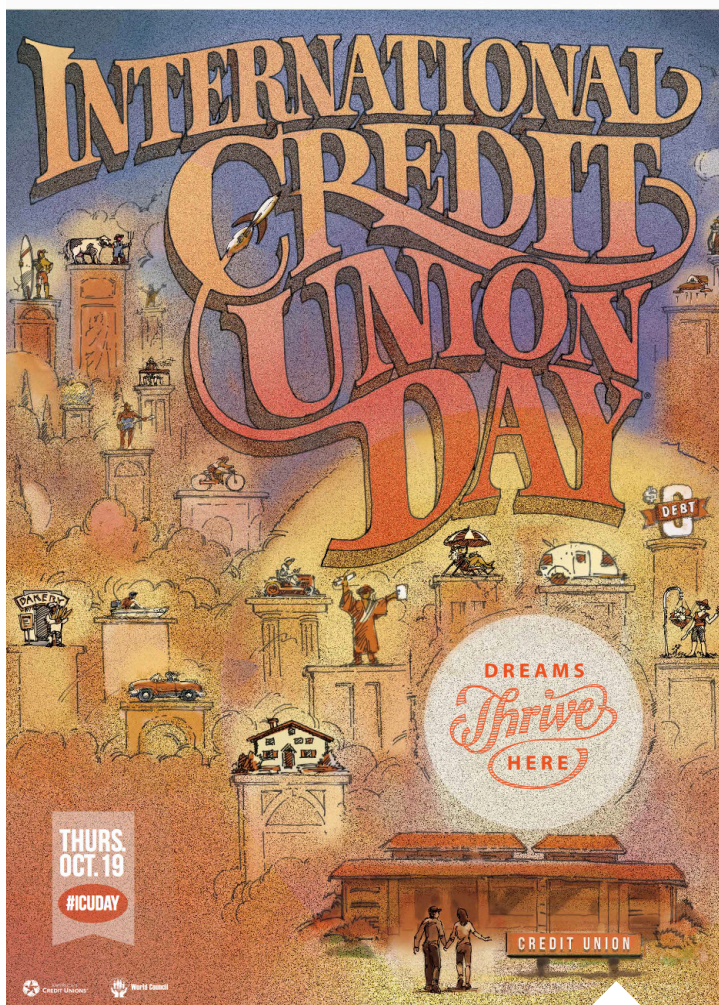
### Redirect your spending

If you find yourself spending more and more money on things you don't really need, see where you can cut back. Take that money you may spend on non-essentials and begin funneling it into your holiday savings plan.

## FIVE

### Set up a Christmas Club Account

Worried you won't be able to keep from digging into your holiday budget until December? Start putting your money into a Christmas Club Account at TFCU to help you stay on track. You can learn more at [TinkerFCU.org](http://TinkerFCU.org)



## ANNOUNCEMENT

# International Credit Union Day > October 19, 2017

Come celebrate with TFCU on October 19, 2017 as we join credit unions around the world for International Credit Union Day, an event to commemorate the credit union movement's impact and achievements.

Swing by one of our branches for cookies and giveaways throughout the day. 💰

## ANNOUNCEMENT

# Volunteer Board Nominees

The Nominating and Elections Committee nominates one candidate from TFCU's membership for each open position on the Board of Directors. Those nominees will be announced in the January 2018 issue of *Money's Worth*.

TFCU members who are not selected by the committee, but would like to run for election, may pursue nomination by petition. Petition packets will be available in TFCU branches on December 28, 2017, and members will have until February 9, 2018, to collect signatures from 500 TFCU members. Signatures from individuals who are joint owners on TFCU accounts, but who do not have a primary share account of their own, are not valid.

Petition forms with at least 500 valid signatures, along with the forms stating the candidate's biographical information and statement of qualifications for office, must be returned to a TFCU branch by the February 9 deadline. All required forms will be included in the petition packet.

If there are no nominations by petition, the candidates nominated by committee will be elected by acclamation at the 2018 Annual Shareholders' Meeting. If there is at least one nomination by petition, an election will be held during the meeting.

The 2018 Annual Shareholders' Meeting will be held Saturday, April 7, 2018. Registration begins at 1 p.m. at Rose State College Hudiburg Chevrolet Events Center in Midwest City, with the business portion of the meeting beginning at 3 p.m. 


## 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, 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](http://TinkerFCU.org)