

MONEY'S WORTH


FOR TFCU MEMBERS

December 2017



Protect yourself with ProtectMyID

To help our members protect their personal information, TFCU has partnered with Experian™ to bring you ProtectMyID. This partnership allows us to offer members a discount on this premier Experian product that helps minimize the impact of identity theft and protect your family's personal information. You get daily monitoring of your Experian, Equifax® and Transunion® credit reports, alerts to your email when important changes occur, internet scanning for unauthorized use of your personal information, assistance from dedicated fraud-resolution professionals and \$1 million of identity theft insurance with zero deductible.

For more information, visit TinkerFCU.org or call ProtectMyID at 1(877) 279-6438. 



Three easy steps to jump start your savings resolution for 2018

The new year is almost here, and it's a time when many will determine to make improvements in their lives. Exercise more, lose weight, spend more time with family...the New Year's Resolution list can be endless. A common and worthy resolution is to improve your finances. If saving more money is your goal, here are some easy ways to be successful.

Pay Yourself First


The easiest way to stash money away is to make sure you never have it available to begin with. Before the new year even starts, set up payroll deduction or automated transfers to your savings account. If you need to start small, that's okay. Even at \$25 a payday, you'll be surprised how quickly it adds up.

Add to Your Regular Savings

When you have a windfall — a bonus, gift, overtime pay or even a tax return, save at least part of it. Seeing your balance grow can encourage you to keep up with the regular savings each payday.

Earmark Your Savings

It can help if you have a goal or specific idea of what you're saving for. Many financial gurus say you should start by saving three month's worth of living expenses in case of an emergency. Vacation, college expenses, retirement — all are great reasons to save.

Setting up automated transfers at TFCU is easy. You can do it in Home Branch or simply call us to get started. 



**Holiday shopping,
all wrapped up.**

Visa Platinum
Apply today.



Congratulations to our Scholarship winners

Eight Oklahoma students have a little extra cash as they prepare for their education. Congratulations to the four students who received first place and the four students who received honorable mention in the 2017 Scholarship Contest.

Sponsored by TFCU Financial Advisors and TFCU SaveAbles Kids Club, the contest was open to TFCU members age 18 and under. Contestants submitted a drawing or photo showing what they want to be when they grow up. Entrants 12 and older wrote a short essay on the subject "My college dreams are..."

Category A (ages 6 and under)

1st Place: Aaliyah Miller, Edmond, OK - Police Officer
Honorable Mention: Holly Evatt (age 6), Enid, OK - Scientist

Category B (ages 7-11)

1st Place: Manu Contreras, Edmond, OK - Artist
Honorable Mention: Myra Haider (age 11), Norman, OK - Journalist

Category C (ages 12-14)

1st Place: Anneli Walsh, Norman, OK - Film Actor
Honorable Mention: Taegan Myatt, Cashion, OK - Teacher & Dancer

Category D (ages 15-18)

1st Place: Rachel Foulke, Stillwater, OK - Minister
Honorable Mention: Destiny Dickson, Meeker, OK - Paleontologist

TFCU Financial Advisors

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Refer a friend or family member and you both get \$10.

Referred friend/family member must return coupon or fill one out when opening new account. Referral coupons can be found in your monthly statement in December and are also available in TFCU branches and online at TinkerFCU.org during promotion. The \$10 gifts will be deposited into the referring member's and new member's Share/Savings Account at account opening. May be reported as taxable income. All accounts subject to approval by TFCU, and all membership qualification guidelines apply. Required to open \$5 Share (Savings) Account to receive \$10. Account must be opened 11/1/2017 – 12/31/2017. No limit to the number of referrals a member may make during this promotion. Accounts on which a TFCU employee or volunteer is listed as a Primary or Joint Owner are not eligible to receive the \$10 referral; however, eligible individuals they refer may receive \$10.

HOLIDAY HOURS

TFCU will be closed from Saturday, December 23, through Monday, December 25. **\$**



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

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(405) 732-0324 OKC
(918) 592-0324 Tulsa
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(580) 310-0324 Ada
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