

# MONEY'S WORTH

FOR TFCU MEMBERS

January 2018



## TFCU gives back to another member

Richard Eppenstein received a big surprise at the end of 2017—a check matching his last mortgage payment. Richard is one of TFCU's latest Give Back winners. He was randomly selected for the prize. When he received the news, he could not believe he had won, or that his credit union did things like this for its members.

**"When I told my coworkers what I had won, they could not believe that my credit union would just give me money."— Richard Eppenstein**

TFCU has given back to over 1,500 members like Richard in the last year. You could be a Give Back winner in 2018. Simply use the TFCU accounts and services you love for a chance to win. For more information, visit our website at [TinkerFCU.org](http://TinkerFCU.org). 💰



## Is your social media habit causing you to blow your budget?

Recent research from AARP found that people who spent long periods of time on Facebook, Instagram, Twitter and other social sites were more likely to have higher levels of credit card debt. But, why? And what can you do to break the cycle of overspending when you're online.

### Social jealousy

Seeing other people around you posting the things they have can lead to bad spending habits, in order to keep up appearances. When jealousy rears its ugly head, remind yourself of your savings goals, in order to keep yourself from making costly impulse purchases.

### The fear of missing out

No one likes feeling left out. It can be tempting to make a purchase simply to feel included. If this is your reason for buying, ask yourself if it is something that will make you happy in the long term, rather than the short term.

### Oversaturation

Companies put out targeted ads based on your recent searches, which can tempt you to spend more than you should. If you find yourself continually looking at a product online, take a step away from your account to assess whether or not you are making a purchase out of need or because it is being consistently shown to you. 💰



### QUICK TIP

## Did you know you can finance?

If you are looking to pop the question any time soon, did you know you can finance engagement rings at TFCU? Finance with a TFCU credit card, signature loan or line of credit. Learn more about how we can help finance your ring, or anything else, at [TinkerFCU.org](http://TinkerFCU.org). 💰



## Ways to boost your savings for retirement

Although saving for retirement takes effort, it may be easier than you think – there may even be “free” money available that can help. Here are some tips:

- 1. Take advantage of an employer match.** If they'll match 3%, you've just covered 6% of your retirement savings goal when you add your contribution.
- 2. Increase your savings rate just 1% a year,** whether in an IRA, a 401(k) or some other dedicated account. Consider applying any extra savings you achieve to this account.
- 3. Investigate additional opportunities at work,** such as corporate profit-sharing plans; employer stock purchase plans (ESPPs); and employee stock ownership plans (ESOPs)
- 4. Put money aside in tax-deferred accounts,** such as a 401(k) or a traditional individual retirement account. Doing so can cut your tax bill.
- 5. Consolidate your financial accounts** to take advantage of potentially lower fees.
- 6. Pay yourself first.** Schedule automatic monthly transfers from your checking or savings account into your retirement account. This keeps you on track and ensures that you're investing, regardless of market fluctuations.

Call our team today to schedule a no cost, no obligation appointment with one of our licensed financial advisors to help you save for retirement and customize a financial plan just right for you this new year.

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



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## ANNOUNCEMENTS

### Nominating and Elections Notice

The Nominating and Elections Committee has nominated three candidates for TFCU's Board of Directors. Tiffany Broiles, Al Rich and Gary Wall have been nominated for the Board of Directors.

TFCU members who were not nominated by the committee but would like to run for election may pursue nomination by petition. Petition packets are available now at TFCU branches. Petitions must be returned by the end of business on February 2, 2018, complete with signatures from 500 TFCU primary members. Signatures from individuals who are joint owners on TFCU accounts but who do not have a primary share account of their own are invalid. Signatures will be verified.

If there are no nominations by petition, the three candidates nominated by the Nominating and Elections Committee will be elected by acclamation at the Annual Shareholders' Meeting. There will be no nominations from the floor.

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

Plan to come, visit with your volunteers and hear about the progress of your credit union during 2017. 💰

### Board of Directors Candidates

- **Tiffany Broiles**
- **Al Rich**
- **Gary Wall**

# How to keep your finances safe after you lose your phone

## ONE

### Passcode protection

According to a recent survey by the Federal Reserve, 39 percent of smartphone owners don't have a passcode set on their devices. Take the time to set up a secure passcode now to guard your information later.

## TWO

### Use Find My Phone

The Find My Phone feature on your smartphone allows you to quickly trace your phone's location if you lose it, helping you track it down before it ends up in the wrong hands.

## THREE

### Change your passwords

Go to your desktop computer to reset the passwords to your online accounts. You may also want to reset your email password attached to your account, so no one with your phone can use the "Forgot My Password" feature to undo your recent changes.

## FOUR

### Contact the police

If you know your phone was stolen instead of lost, notifying the police not only files an official report, but is also required for a credit freeze. Equifax, Experian and Transunion require a copy of the police report before they will freeze it.

## FIVE

### Set up account alerts

Follow what is happening with your account by setting up alerts in Home Branch. You can have email alerts sent to you to let you know when a check clears, what your balance is, or give you transaction alerts. To set up alerts, select the "Other Services" tab in Home Branch.

# Move Your Money.

Save big. Transfer your balances.  
Simplify your life.



Stop carrying around those high-rate credit cards. Transfer those balances to our Visa Platinum to take advantage of this introductory rate. **You save money. We make it easy.**

**Make life simpler today!**



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**TinkerFCU.org**

\*The balance transfer introductory rate of 4.99% Annual Percentage Rate (APR) is applicable for 12 months from the day each qualifying balance transfer is applied to your account. After the 12-month introductory period, the rate will adjust to the current variable VISA Platinum APR which is set by your credit rating at the time of account opening and may change at any time. The APR will vary based on movements in the Prime Rate, published in The Wall Street Journal on the 25th calendar day prior to the beginning of the calendar quarter. The new rate will not become effective until after the end of the current billing cycle in which movement of the Prime Rate dictates a change to the APR currently in effect. As of January 1, 2018, the APR range for this product is 9.75% to 11.75%. The maximum APR that can apply is 18.00%. Transfers must be posted to the account by February 28, 2018, in order to qualify for the introductory rate. Balance transfers are applied to the account as a cash advance (no fee imposed for cash advances), subject to the terms of the VISA Platinum Cardholder Agreement and Disclosure Statement. Interest will start accruing on the balance transfer transaction date. 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, and qualifying for a VISA Platinum card account. Visit any TFCU branch or go to TinkerFCU.org for more details.

## TFCU EVENTS

### Holiday Closings

> January 15, 2018

TFCU branches will be closed all day on Monday, January 15, 2018, for Martin Luther King, Jr.'s birthday. 





## We'll Pay You \$100





For refinancing a secured loan  
from another financial institution.







Members have the option of \$100 cash back at the time the refinanced loan is funded. The \$100 is deposited to the borrower's membership account. The cash back option is only available on vehicle (new or used), motorcycle/ATV, RV, watercraft, and all mortgage loans. Instead of the \$100 cash back option, members have the option to choose a 0.25% rate reduction. The rate reduction option is only available for vehicle (new or used), motorcycle/RV, RV, and watercraft loans. Deposit-secured loans are excluded from these offers. The \$100 cash value may be reported as taxable income. Offer expires December 31, 2018. All TFCU credit policies and underwriting guidelines apply. Rates on the refinanced loan are determined by borrower's credit history, year model of vehicle, term requested and/or original amount financed. The minimum refinance balance to qualify for this offer is \$5,000. Existing loan balances cannot be divided to qualify as multiple loans. 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](http://www.TinkerFCU.org).















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## 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

### 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)



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