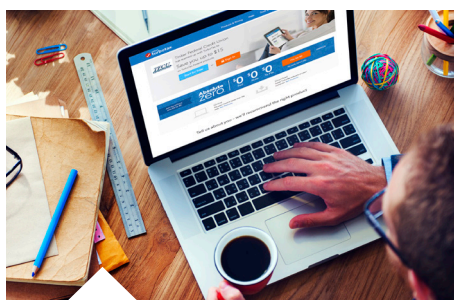


MONEY'S WORTH

FOR TFCU MEMBERS

February 2018



Get a discount on TurboTax software

If you love the ease and convenience of filing your income tax return online, you can take advantage of TurboTax Online with a TFCU member discount.

TFCU members can get a lower price on TurboTax Online federal products. The service includes over 100 valuable tools to help you manage your tax needs. Using Turbo Tax may maximize your tax return with its guarantee that calculations are accurate.

In order to get the discount, search TurboTax on TinkerFCU.org and use the link located on our TurboTax page. If you go directly to TurboTax instead of through TFCU's website, you will not receive the discounted price. View the pricing discounts available to our members at TinkerFCU.org by searching TurboTax. 💰



Consider taking advantage of a good balance transfer offer and save

Are you continually paying on high interest rate credit cards and not seeing your balances go down much? Higher interest can slow you down when it comes to paying off your debts. Consider transferring high interest balances to a lower interest card and eliminate debt faster. Here's how it can benefit you.

Save Money

By moving balances to a lower interest card, you reduce the amount of interest you pay, which saves money on finance charges and can lower your monthly payments.

Pay Balances Faster

Apply the money you save on interest to your new payment. Do this consistently,

and you could see your balances decrease at a faster rate.

Simplify Your Finances

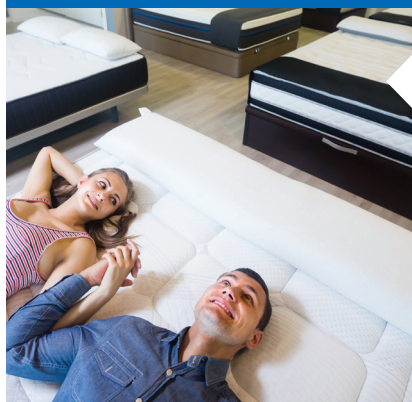
It's also easier to keep track of one payment and balance, instead of managing multiple accounts.

Things to Consider

When choosing a low-rate credit card, look out for fees and terms that may end up costing you more than you think. Remember, most cards with introductory balance transfer offers. Often, new purchases don't have the introductory rate.

If you want a low-rate, low-fee card, check out TFCU's Visa Platinum card and compare it's features with other cards. 💰

QUICK TIP



Did you know you can finance?

Did you know you can finance a new mattress and box springs this year? Pay for it with a TFCU credit card, personal loan, home equity line of credit, secured loan, deposit secured loan or personal line of credit. Ask us for more information. 💰



Money Dates

Have you ever considered a “money date” with your significant other? These dates are a scheduled time where you check in with each other and openly discuss a range of money matters, including views, saving, spending and goals. To get – and stay – in sync, start with these questions:

PAST

1. Do we have any financial surprises? When you’re discussing money, talk about your debt, obligations, past mistakes and what you’ve learned from them.
2. How do you view money? Talk about your values, what role money has played in your life. How you deal with financial stress can significantly affect your relationship, so be sure to talk about your money concerns.

PRESENT

1. What’s our budget? Write down your income and expenses so everyone is on the same page.
2. What’s your net worth? Take an inventory of your assets minus your liabilities.
3. How are our assets protected? Large assets like homes, cars and businesses should have corresponding insurance policies.
4. What are we saving for? Discuss your future goals and save toward them as a team.

FUTURE

1. How much are we saving for retirement? Review your 401(k)s and other retirement accounts. Find out how much to expect from other income sources such as Social Security and pensions.
2. Are our estate documents in order? Regularly review your will, healthcare directives and beneficiaries to make sure your documentation matches your wishes.

Call our team today to schedule a no cost, no obligation appointment with one of our licensed financial advisors to help customize a financial plan just right for you and your loved one.

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




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Source: Raymond James Worthwhile


IMPORTANT UPDATE

Start applying for financial aid

If you or your child are planning to start college this fall, now is the time to submit your Free Application for Federal Student Aid (FAFSA). FAFSA forms are released in January each year. The federal deadline to submit for the 2018 – 2019 school year is June 30, 2018; however, it is best to submit them as early as possible, as some schools grant aid on a first-come, first-served basis.

Even if you submitted a FAFSA last year, you will still need to complete a new form. Even if you are unsure whether or not you qualify for financial aid, you should still apply. Some people who think they won’t qualify for government aid are eligible. Some other federally sponsored loan programs require filling out the FAFSA first. Go online to learn more and apply at fafsa.edu.gov. 

HOLIDAY HOURS

TFCU will be closed for Presidents Day on Monday, February 19. 



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

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