

MONEY'S WORTH

FOR TFCU MEMBERS

May 2018



Volunteers elected at annual meeting

Thank you to all members who attended the Annual Shareholders' Meeting held Saturday April 7, 2018, at the Rose State Hudiburg Chevrolet Event Center. Over 500 members came to support TFCU and hear about the progress made in the credit union during 2017.

This year, TFCU members elected three volunteer incumbents by vote of acclamation. Below are the three re-elected board members.

- **Tiffany Broiles**, Assistant Treasurer
- **Al Rich**, Treasurer
- **Gary Wall**, Assistant Secretary II

We are certain these volunteers will continue to support TFCU while keeping the best interest of the members in mind as they serve on the Board. 💰



Preparing for storm season

When you're from Oklahoma, you know a thing or two about the weather this time of year. Tornado season can be unpredictable and stressful. Focusing on our safety and the safety of our families is always a top priority. However, financial stress can arise quickly, if disaster strikes. We have a few tips on how to be prepared and feel secure this storm season.

Plan ahead of time.

Have a plan on where you and your family will go for safety. The Center for Disease Control and Prevention recommends running through tornado drills at home with your family so everyone is aware of what to do and where to go.

Maintain an emergency fund.

Try to keep an emergency fund with three months' to a year's worth of basic living expenses. These funds can help with finding temporary accommodation, groceries, clothes, or anything else you might need in the event of displacement.

Keep cash in your home.

Consider keeping enough cash on hand for a weekend getaway. If your primary residence is damaged, you may need cash up front. Also, remember your one dollar bills. Some places may be unable to accept credit and debit cards or make

change for larger bills, due to power outages.

Update your insurance.

It's always a good idea to update your homeowner's insurance to make sure it includes the appropriate disaster coverage on your home and personal items.

Invest in a storm shelter.

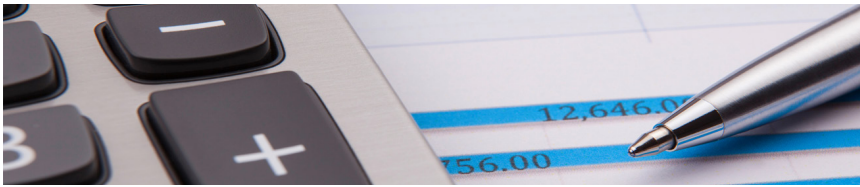
Lastly, FEMA recommends any home or small business owner in tornado prone regions invest in a storm shelter or safe room. At TFCU, we care about the safety of our members, which is why we offer Storm Shelter Loans. With many design options available, you can choose the right one to keep you and your family safe this storm season. 💰



Now is the time
to purchase a
storm shelter.



Federally insured by NCUA



The Impact Behavioral Finance Has On Your Portfolio

Learn how to escape the investment illusions your brain sets for you.

The Herd Behavior Trap: Herd behavior is hardwired into the human brain; we bow to pressure to conform and believe that so many people can't possibly be wrong. That thinking can feed market bubbles.

- **Red flags:** A fear of standing out from the crowd or missing out on a trend. Buying high and selling low.
- **Shatter the illusion:** Think like an institutional investor; they establish investment mandates, stick to an outlined strategy, and carefully consider how changes will affect the long-term goals.

The Gambler's Fallacy Trap: The gambler's fallacy lures you into perceiving trends or patterns where none exists. It's like when someone who is playing roulette lets it ride on red because the last three spins landed on red. The fact is the probability is still 50/50 with each spin.

- **Red flags:** Always chasing the "hot" money manager, stock or asset class. Telling yourself "I'll know when to get out." No one has yet perfected market timing.
- **Shatter the illusion:** Admit that you're vulnerable to the gambler's fallacy and seek out fundamental analysis of the investment.

The Loss Aversion Trap: We hate losing! In fact, we regret our losses more than we enjoy our winnings. Loss aversion leads us to hold on to underperforming investments in hopes of one day making up for the declines.

- **Red flags:** "I don't want to lock in a loss." "I'll see when it gets back to where I bought it." Because we spent money on something, we tend to keep it longer than necessary in the hope that it will recover.
- **Shatter the illusion:** Let your portfolio do what it was built to do. Every year, something will win or lose, that's why you should be diversified with non-correlated investments.

It seems that adhering to a sound investment philosophy may be one of the best ways to avoid the pitfalls set by our brains. If you find yourself wanting – or needing – to take action out of hope, fear or regret, turn to the team at TFCU Financial Advisors for a no cost, no obligation appointment. Our financial advisors are available to educate and guide you to a blend of approaches meant to steady your emotions, as well as your portfolio.

TFCU Financial Advisors
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TFCU EVENTS

Shred Day, Moore > May 19, 2018

Don't miss out on another opportunity to safely dispose of old personal papers and minimize your chances of identity theft. TFCU will be hosting a shred day at our Moore branch, 400 SW 6th St, Moore, OK, on May 19, 2018, from 9 a.m. to 11:30 a.m.



Memorial Day > May 28, 2018

TFCU will be closed for Memorial Day on May 28, 2018, in honor of the brave men and women who have died serving in the United States Armed Forces.



For locations, numbers
and hours please visit
TinkerFCU.org

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