

MONEY'S WORTH

FOR TFCU MEMBERS

July 2018



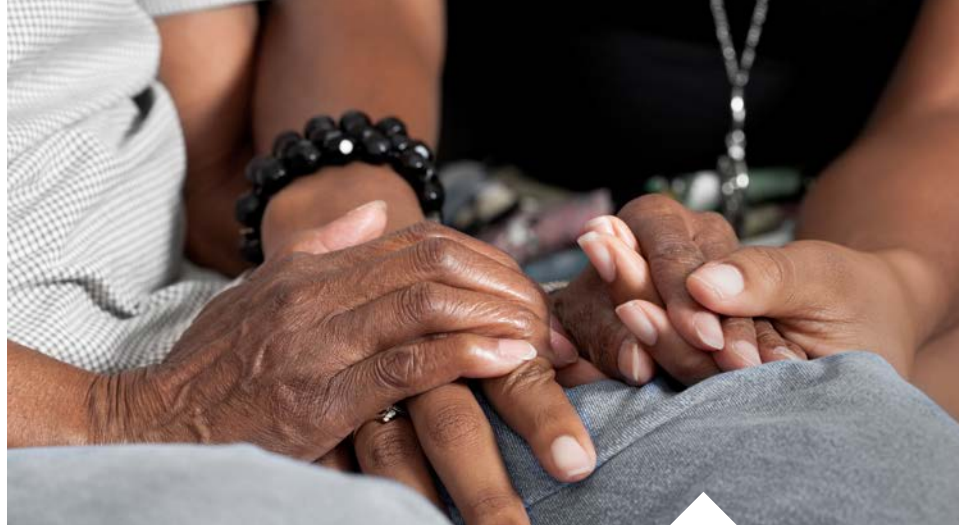
TFCU Give Back Winner

Jessica Patterson, pictured with Seminole's lobby supervisor, Susan Fulton, received a huge surprise recently — a check from TFCU matching a recent direct deposit she had with us.

"I'm so excited! I can't believe this is real!"

— Jessica Patterson

In 2017, TFCU awarded a total of \$105,000 to over 1,500 members. You can be a Give Back winner, too, simply by using the TFCU products and services you love. For more information, visit our website at TinkerFCU.org. 💰



5 Tips For Helping Manage an Elderly Loved One's Financials

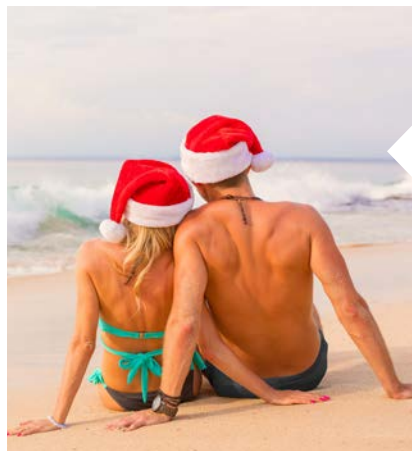
Sadly, when loved ones get older, they may be more prone to having a decline not only in physical health, but in their mental health, as well. This may effect their ability to manage day-to-day responsibilities, like their finances, which may leave them vulnerable to scams or identity theft.

1) Have a conversation: It's important to sit down with your elderly loved one and have an open line of communication. Some parents or grandparents may be resistant at first, because they may feel they're losing control of what's theirs. Help

them understand your reasoning for doing this, and that you have their best interests at heart to look out for and protect them.

2) Determine a title: Power of Attorney, Guardian of Property and Living Trust Trustee are some of the titles that may be needed to be able to make financial decisions once your loved one agrees to your help and decides how involved they may want you to be. Research each title, so you know the extent of control each one offers. Then, sit down with an attorney to take the legal steps needed.

Continued on back page... 💰



QUICK TIP

Are you saving for Christmas in July?

With TFCU's Christmas Club, you can save year round for those Christmas expenses in December. Christmas Club earns monthly dividends based on your average daily balance. Learn more at TinkerFCU.org. 💰



Blueprints for your Financial Future

Entrepreneurs don't start a business without a plan, and contractors don't start a house without blueprints. Given the important role your wealth plays in your life, as an investor, you require your own strategy or blueprints to guide your way forward. A financial plan is a useful tool to help you with the many aspects of managing your money. It acts as a foundation and benchmark for you and your financial advisor to work together to manage your wealth and pursue your financial objectives. Make sure to cover these key elements when building your plan.

Investment Objectives - Outline what you want your money to do for you. What is it that you're hoping to accomplish with your wealth? What is your risk tolerance?

Portfolio Allocation - Lay out your portfolio preferences including how and where you'd like your assets allocated among various investments with different risks/reward profiles.

Roles and Responsibilities - By taking the time to define your roles, you and your financial advisor can both better manage expectations, as well as your relationship moving forward.

Plan Rules - Together with your financial advisor; determine how often you'd like to review your plan. Allocations can drift over time, and life events can change your plan significantly, so it is important to keep your plan current.

No matter what stage you are with your financial plan, our team at TFCU Financial Advisors can help you establish a blueprint that is tailored to you. Call us to schedule a no cost, no obligation appointment.

TFCU Financial Advisors

6501 Tinker Diagonal
Midwest City, OK 73110
(405) 737-0006
TFCUFinancialAdvisors.org



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TFCU EVENTS



Shred Day, OKC Tri-City > July 14, 2018

TFCU will be hosting our next shred day on Saturday, July 14, 2018, at our OKC Tri-City Branch, 4101 SW 134th, OKC, from 9 a.m. to 11:30 a.m. Please limit the number of boxes you bring to no more than three (approximately 18 inches x 12 inches). 💰

Amusement Park Tickets > Now On Sale

Amusement park tickets are available to TFCU members to purchase. Tickets for Six Flags Over Texas (Arlington) and Frontier City/White Water Bay can be purchased at participating TFCU branches. Tickets for Six Flags Fiesta Texas (San Antonio) are available on our website. Members with Home Branch can also purchase tickets for Silver Dollar City. Tickets are only available to TFCU members to purchase. To view ticket details and see a list of participating branches, visit TinkerFCU.org and search "park tickets." 💰

HOLIDAY HOURS

TFCU will be closed for Independence Day on Wednesday, July 4. 💰

Fives ways to spend less at the grocery store

ONE

Smaller, strategic trips

According to experts, making small, frequent trips to the store forces you to use what you have and only make trips when you need to replenish supplies. Many people buy duplicate ingredients, so making a grocery list ahead of time will help save.

TWO

Seasonal selections

Produce is more expensive when it's out of season, and it's estimated eating seasonally can shave 30 percent off your total. When shopping for produce that's out of season, experts say frozen produce is about 25 percent cheaper and usually more nutritious than the fresh variety, as it was frozen at peak ripeness.

THREE

Bulk Up

Experts estimate you can save up to 50 percent on your nonperishables, like nuts and grains.

FOUR

Frozen, not fresh fish

About 70 percent of the seafood in the display case is previously frozen. Buying fish from the frozen aisle is 15 to 20 percent cheaper, and lasts longer, than the fish that stores defrost and lay on ice.

FIVE

Change up your proteins

Meat is an important investment, but quality can be expensive. Experts suggest beans, lentils and quinoa as a cost-effective way to supplement your proteins.



Buy with car loan
Confidence
GO AUTO EMPOWERED
WITH TFCU!

3.49% APR*
No payment
for 90 days*

TFCU
Tinker Federal Credit Union

Federally insured by NCUA

* No Payments for 90 Days is an optional loan offer for vehicles, watercraft, motorcycles and recreational vehicles available to members with credit scores ranging from 660 to 850. The fixed rate of 3.49% annual percentage rate (APR) applies to 2017 and newer model vehicles only. **Rates range from 3.49% APR to 11.99% APR.** To qualify for the 3.49% APR, borrower must have a credit score ranging from 740 to 850, and the loan term cannot exceed 60 months. Rates are determined by borrower's credit history, year model of vehicle, term requested and/or original amount financed. Interest accrues from the date of loan disbursement. Deferred payment(s) will be paid at the end of your loan. Any accrued interest will be collected on the first payment(s) applied to the loan. The first payment will be due 90 days from the date of loan disbursement. Payment examples: \$25,000 loan at 3.49% APR for 60 months will have monthly payments of approximately \$454.73; \$17,000 loan at 11.49% APR for 60 months will have monthly payments of approximately \$373.90. Offer available July 1-September 30, 2018, and includes new or refinanced loans from other institutions for cars and trucks. 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 or call us at (405) 732-0324 or 1-800-456-4828.



5 Tips For Helping... (continued from front page)

3) Understand your responsibilities: Once you assume your new role, it is crucial to understand you are legally bound to act in the best interest of your loved one, and you can be removed, sued or required to repay any money you may have used for your own benefit.

4) Help them avoid scams: Many scammers will incite a person's emotions in order to obtain what they want. Research and walk through several different possible scenarios a scammer may use with your loved one and discuss how to avoid being taken advantage of if.

5) Be respectful: It's important to remember whose money you're managing. You're only helping, but it's not yours to control. Assure your loved one that they can dissolve the agreement if they ever choose to do so. The most important thing is to not abuse the authority they've given you, because it can damage your relationship with those you're trying to protect. 💰

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 🚗 🕒

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, 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



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