

MONEY'S WORTH

FOR TFCU MEMBERS

October 2018



Is a new furry friend in your fall budget?

October is the perfect time to budget for a furry friend to snuggle up with as the holiday season nears. If you're in the market for a new pet, let us help you make smart budgeting choices.

Set a budget.

Before you run to your local shelter or pet store to make an impulse decision, sit down and take a look at your budget. Decide how much you're willing to spend on your new addition and start shopping around.

Be sure to consider major pet expenses like food, shelter and bedding. Veterinary expenses and trips to the groomer are also important occasional expenses to take into consideration. You should always be prepared for the unexpected.

Should you buy or adopt?

There is a misconception that sheltered animals were abused or behaved badly, but many are there for reasons such as their previous owners divorcing, lack of time and financial constraints.

Often, adopting a pet is much cheaper than buying. Adoption cuts costs because shelter animals have already been spayed, neutered and vaccinated.

You can purchase purebred dogs from a shelter or breed rescue groups, as well.

Shop, shop, shop!

Search for adoptable pets on sites like www.PetFinder.com. You can also contact your local shelter to visit and spend time with adoptable pets in your area. 💰



TFCU's Give Back Winner

Dreama Beattie, pictured above with OKC South Sooner Rd. teller supervisor Daniel Clark, made her monthly loan payment as she always does, but this time was a little different—TFCU matched her loan payment

**"I thought it was a scam.
It seemed too good to be true."
— Dreama Beattie**

and gifted it right back to her!

Mrs. Beattie received a call letting her know a surprise was waiting for her. She had no idea it would be a check from TFCU, just for using our services.

Congratulations to Mrs. Beattie, and thank you to all of our members who use our various products and services.

To learn more about our services, visit TinkerFCU.org. 💰



QUICK TIP

Did you know you can finance?

Finance new kitchen cabinets and countertops for the upcoming holiday season with a TFCU HELOC, home equity loan or credit card. It is one of the many ways we help our members achieve their goals. Learn more at TinkerFCU.org. 💰



Defining your legacy

Legacy planning isn't always an easy topic, but it's worth the effort to decide how you want to share your legacy and make the process easier for your heirs.

Here are a few tactics you may want to use, with help from your family and professional advisor:

1. Define an effective strategy for distributing your wealth by completing an estate planning checklist.
2. If necessary, determine how to handle a wayward beneficiary. Rather than ignoring the family black sheep, develop a plan to address any concerns. This can include a well-structured plan, such as a trust that abides by your wishes.
3. Discuss your plan with your beneficiaries individually to make sure each understands the details of your intentions. Once you've established your plan and shared your intentions, don't forget to regularly review your plan and make changes when necessary.

Call our team at TFCU Financial Advisors for an estate planning checklist or to meet with a financial advisor.

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



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TFCU EVENTS

Holiday Closings > October 8, 2018

All TFCU branches will be closed October 8, 2018, for Columbus Day. To view all holiday hours and closings, go to TinkerFCU.org

International Credit Union Day > October 18, 2018

Swing by one of our our branches for cookies and giveaways throughout the day as we celebrate International Credit Union Day with credit unions around the world.

This platinum anniversary commemorates the credit union movement's impact and achievements over the past 70 years.

Shred Day, Norman West > October 20, 2018

Join us for TFCU's upcoming shred day and cut your chances of identity theft. In order to help our members securely dispose of unneeded paperwork containing personal information, we will host a shred day at the Norman West branch, 301 36th Ave. N.W. Hours are from 9 a.m. to 11:30 a.m.

To accommodate everyone during the shred day, please limit the amount of paperwork you bring to three boxes (approximately 18 inches by 12 inches) per person.

Teacher of the Year Awards > October 31, 2018

We are looking for teachers who incorporate personal finance into their classrooms. We will be selecting teachers from three school size categories to win the award. Each winner will receive \$2,000, and their school will receive \$1,000. All applications are due by October 31, 2018. To nominate, apply or learn more, go to TinkerFCU.org.

Five things you need to know about credit

ONE

Free Annual Credit Report

You are entitled to one free credit report from each of the three major credit reporting agencies (Equifax, Experian and TransUnion) each year.

Visit www.AnnualCreditReport.com

TWO

How Credit Scores Are Calculated

Credit scores are based on various factors, including your payment history, amount of debt owed, length of credit history, new credit and types of credit accounts. A high score is beneficial when applying for credit.

THREE

Credit Reporting Agencies

Credit Reporting Agencies (CRA) collect information about where you work and live, how you pay your bills and if you've been sued, arrested or have filed for bankruptcy. All of this information comes together to create your credit report.

FOUR

Negative Credit Reports

Negative information on your report can include bankruptcies, tax liens and judgments that tell about your financial status and obligations. CRAs generally report negative information for seven years. Bankruptcies are reported for 10 years.

FIVE

Check Your Report Regularly

Be sure to check your credit report annually to ensure your personal information and accounts are being reported accurately and that no fraudulent activity has taken place in your name.



Ways to prepare for Christmas in October

Once the leaves begin to fall and football season begins, it seems as if the holiday season appears within a blink of an eye. It's easy to get caught up in the hustle and bustle of the holidays on top of life's everyday duties. We get it. Let us help you stay ahead of things this year, so you're not scrambling for deals two days before Christmas.

Save early

It's never too early to start saving for Christmas gifts. In fact, TFCU offers a Christmas Club savings account that can help you stay on top of your Christmas fund or any other event you're saving up for. Visit TinkerFCU.org for more information.

Create a budget

If you go into the holiday season with a strict budget, you can avoid coming out with unnecessary debt. It always helps to have an idea of what you plan to purchase and its purchase price. You don't want your January credit card statement to be a shock.

Compare prices

Be sure to shop around, compare prices and do your research before you make a purchase. Check into your favorite retailer's price match policy, as well. A couple of dollars off is never a bad thing.

Take advantage of sales

Black Friday and Cyber Monday are great times to hop on early Christmas deals. If you're a late shopper, you might consider waiting until the after-Christmas sales begin. You may also want to start checking out sales and cutting out coupons. You can never go wrong with an extra ten percent off.

Don't let the holidays knock your financial goals off track before the new year begins. We hope our tips have equipped you with the tools you need to take (and keep) control of your finances this holiday season. Happy saving! 💰

ANNOUNCEMENT

Volunteer Board Nominees

The Nominating and Elections Committee nominates one candidate from TFCU's membership for each open position on the Board of Directors. Those nominees will be announced in the January 2019 issue of *Money's Worth*.

TFCU members who are not selected by the committee, but would like to run for election, may pursue nomination by petition. Petition packets will be available in TFCU branches on December 26, 2018, and members will have until February 1, 2019, to collect signatures from 500 TFCU members. Signatures from individuals who are joint owners on TFCU accounts, but do not have a primary share account of their own, are not valid.

Petition forms with at least 500 valid signatures, along with the forms stating the candidate's biographical information and statement of qualifications for office, must be returned to a TFCU branch by the February 1, 2019, deadline. All required forms will be included in the petition packet.

If there are no nominations by petition, the candidates nominated by committee will be elected by acclamation at the 2019 Annual Shareholders' Meeting. If there is at least one nomination by petition, an election will be held during the meeting.

The 2019 Annual Shareholders' Meeting will be held Saturday, April 6, 2019. Registration begins at 1 p.m. at Rose State College Hudiburg Chevrolet Events Center in Midwest City, with the business portion of the meeting beginning at 3 p.m. 

"Every election is determined by the people who show up."
- Larry J. Sabato


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, 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



Federally insured by NCUA

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