MONEY'S VORTH FOR TECU MEMBERS

November 2018



Get enrolled in Visa Checkout

Did you know TFCU offers an added service for members with TFCU Visa MoneyPlus[™] and credit cards? Visa Checkout is a digital payment service that allows cardholders to pay online with a single sign-on through participating merchants, making online shopping simple, speedy and safe.

Simply enter your username and password and speed through your online shopping experiences with a single account that can be used across all your devices.

There's no need to re-enter your card number or address. You can enroll for Visa Checkout at TinkerFCU.org.



You can find great Black Friday deals in the stores or online

Thanksgiving is right around the corner, followed quickly by Black Friday. Black Friday is the largest shopping day of the year. Stores open their doors as early as dinner time on Thanksgiving Day to showcase their many doorbuster sales.

With so many sales taking place, stores will be overflowing with people hoping to snag appliances, shoes, knick-knacks and more.

Whether you decide to brave the anxious mob of bargain shoppers on Black Friday or wait for Cyber Monday, there are always great deals to be found on either day.

Focus on online sales

Cyber Monday is the second wave of Black Friday, except everything takes



place online. If you can't make it out to the store, or simply prefer not to, don't worry. While your favorite retail stores are putting their best bargains forward, many online sites will be doing the same.

Do your research

Decide what you want, find the best sale price and grab it before it's gone. If the deal is good enough, it may be worth standing in line for. Or, if you'd rather stay cozy after dinner, ask a friend who's going to grab it for you.

Protect yourself

Last, keep yourself and your accounts safe. Beware of online scams, don't click unknown links from your email, always shop on a secured wifi connection and most importantly, enjoy the holidays.

QUICK TIP

Set up travel alerts

Make sure you have access to your TFCU Visa MoneyPlus card and credit cards when traveling. Set up a travel alert in Home Branch or Home Branch Mobile or contact our Member Service Center at (405) 732-0324, option 6, or 1-800-456-4828, option 6, before you embark on your next adventure.

Look ahead to 2019 while finishing 2018 strong

The merriment of the holiday season can also bring some breathing room into our lives. In the blink of an eye, 2019 will arrive, so take time to set defined financial goals for the coming year.

Confirm cost of living: Typically announced in October. Review your budget to account for changes in income and expenses.

Review your insurance coverage: Have coverage best suited for your health, life, cars, home, etc.

Perform a portfolio review: Work with your financial advisor to balance your portfolio where appropriate.

Heed donation deadlines: Remember deadlines for year-end gift and charitable contributions. Be sure to allow enough time to complete donations, keeping the new tax changes in mind.

Consider your consultants: You're likely to pick up tips around the holiday party punchbowl. No matter the source, take the cautious path and consult your advisor before acting.

Call our team at TFCU Financial Advisors for 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

2019 TFCU Calendar Distribution Day > November 14, 2018

Each year in November, TFCU distributes a one-page calendar in three different sizes (wallet, 8½"x11", 22"x28") at all branches. The calendar lists TFCU paydays (which coincide with Tinker Air Force Base paydays) and holiday closings for TFCU. PDF versions of the 8½"x11" calendar are available at www. TinkerFCU.org.

Gift Of Membership > November 1 - December 31, 2018

Earn \$10 for you and your friend or family member when you refer them to TFCU for membership. Gifts will be deposited into the Share (Savings) Account at the time of account opening. All membership qualification guidelines apply.

HOLIDAY HOURS

TFCU will be closed on the following days in November:

November 12 - Veterans Day November 22 - Thanksgiving



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

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



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