

MONEY'S WORTH

FOR TFCU MEMBERS


December 2018



Update beneficiary information

Now is a great time to review the beneficiaries on your financial accounts to ensure the information is up to date. We recommend you do this annually. If it gets overlooked, your assets may not be distributed according to your wishes. Regardless of what is in your will, financial institutions are legally required to distribute assets according to what you have designated on the accounts.

Some reasons to update your beneficiary information are marriage or divorce, birth of a child or if a current beneficiary has died.

You can see who your current beneficiaries are for each account in Home Branch. To remove or add beneficiaries, click on the New Accounts tab in Home Branch. Or, call (405) 732-0324, option 6. 



Tips to avoid charity and donation scams this holiday season

As the holiday season continues, so will various donation and charity efforts. While it is the season of giving, not all solicitations for donations are legitimate, unfortunately. Here are a few tips to help you steer clear of holiday charity scams.

Do your research

If it isn't an organization you are familiar with, do your research. A quick Google search is not enough. Scammers are capable of making websites that appear legitimate.


Sites such as CharityWatch.org, CharityNavigator.org, the Better Business Bureau's Give.org and GuideStar.org, are all great resources for determining the validity of a charity.

Be smart when considering requests

You may want to simply ignore email or social media requests from random charitable organizations you're unfamiliar with, as they may be phishing scams. Don't click on links in this type of unsolicited donation request.

Donate locally

If you want to help those in need, you will find plenty in your own community. Your church, school or small local non-profit organizations are great places to help meet the needs of those less fortunate.

Money is often the easiest way to donate, but donating your time and effort are also great ways to help your local charitable organizations. 

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Congratulations to our Scholarship Winners

Eight Oklahoma students have a little extra cash as they prepare for their education. Congratulations to four students who received first place and four students who received honorable mention in the 2018 Scholarship Contest. Sponsored by TFCU Financial Advisors and TFCU's SaveAbles Kids Club, the contest was open to TFCU members age 18 and under. Contestants submitted a drawing or photo showing what they want to be when they grow up. Entrants 12 and older also wrote a short essay on the subject "My college dreams are..."

Category A (Ages 6 and under)

Winner: Aaliyah Miller – Edmond, OK – Fashion Designer

Honorable Mention: Finn Rhymer – Stillwater, OK – Astronaut

Category B (Ages 7 to 11)

Winner: Alexis Paxton – Moore, OK – Veterinarian

Honorable Mention: Kynleigh Myatt – Cashion, OK – Librarian

Category C (Ages 12 to 14)

Winner: An Anh – Midwest City, OK – Cardiologist

Honorable Mention: Amy Ha – Oklahoma City, OK – Concept Artist

Category D (Ages 15 to 18)

Winner: Aleesa Harvey – Edmond, OK – Neurosurgeon

Honorable Mention: Madelynne Wall – Oklahoma City, OK – Artist

TFCU Financial Advisors

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Spend Less, Enjoy More

With the new year right around the corner, many consumers' thoughts are turning to improving their financial picture in 2019. Here are a few tips that might help you spend less and enjoy more by making a few small changes.

- **Spend on Experiences, Not Things**

Research has shown that spending on experiences you can enjoy with friends or loved ones is more satisfying than buying more material objects. See if this works for you.

- **Shop Alone**

While it may be fun to shop with a friend, it's easy to be swayed when your shopping buddy says, "That would look great on you. You have to buy it!" Save your socializing for things that don't cost much.

- **Set Smaller Money Goals**

One study showed the farther away a goal seems, and the less sure we are about when it will happen, the more likely we are to give up. Start your new year with small, achievable goals that will reap quicker results.

HOLIDAY HOURS

TFCU will be closed Monday, December 24, and Tuesday, December 25.



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

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