

# MONEY'S WORTH

FOR TFCU MEMBERS

February 2019

## Get a discount on TurboTax software

Take advantage of the ease and convenience of filing your income tax return with TurboTax Online using the TFCU member discount.

This service includes over 100 valuable tools to help you manage your tax needs. With TurboTax Online, you can finish your taxes at your convenience once you receive your W-2s and final tax information.

In order to get the discount, search TurboTax at [TinkerFCU.org](http://TinkerFCU.org) and use the link located on our TurboTax page. Once you click on the link, you will be able to see options and pricing. You will not be eligible for this discounted price if you go directly to the TurboTax website. 💰

### HOLIDAY HOURS

TFCU will be closed for Presidents Day on Monday, February 18. 💰



## Everything you need to know before accepting a balance transfer offer

A credit card balance transfer is the act of moving debt from one credit card to another. Transferring a balance doesn't eliminate your debt, but it creates a strategy that can help you save money by paying your debt down faster.

### Save money on interest

By moving existing balances on one or more high-interest credit cards to a single credit card with a lower interest rate, you may be able to save money on interest and get your total balance paid off quicker.

### Making purchases

Before transferring a balance, be sure to research whether or not your transfer rate also applies to purchases. Some cards will apply their normal rate to purchases, despite your transfer rate.

### Read the terms and conditions

Balance transfers shouldn't be treated like a "get out of debt free" card. Most balance transfers come with terms and conditions that could include paying a balance transfer fee. Other transfer offers may include introductory rates that require the transferred balance to be paid in full within a certain time period.

If your full balance hasn't been paid off within the allotted time period, you could be responsible for paying the non-introductory rate on the entire transferred balance.

A balance transfer can be a great way to get your credit card debt paid off quickly and at a lower rate, but pay close attention to the terms before you accept any offers. 💰

### QUICK TIP

## Did you know you can finance?

Did you know you can finance a special piece of jewelry for your loved one with TFCU just in time for Valentine's Day? Finance with a TFCU credit card, personal loan or line of credit. Learn more at [TinkerFCU.org](http://TinkerFCU.org). 💰



# Tax Season: Time to get financially fit

Tax season is a good time for a strategy challenge to keep your taxes in top form year-round.

## Find a Trainer

You'll want a heavyweight tax professional in your corner. Don't have one? Ask your financial advisor, other professionals, friends and family for a recommendation and get interviewing.

## Take It to the Max

If you have earned income, push your retirement contributions to the limit. Some limits increased for 2019 so ask your advisors for details. Bulking up your tax-advantaged savings can trim your taxable income, too.

## Dig Deep

Have you had life changes since the last tax season? Make sure you understand how life changes can impact your tax bill.

## Crunch Your Numbers

If employed, your employer withholds a certain amount of pay for taxes based on your W-4. Withhold too much and you're giving the IRS an interest-free loan; too little and you'll owe. Find the number that's just right by using the withholding calculator on the IRS website ([irs.gov/Individuals/IRS-Withholding-Calculator](http://irs.gov/Individuals/IRS-Withholding-Calculator)) or discussing your W-4 with your tax pro.

## Get Disciplined

Getting your taxes in shape takes dedication and commitment. Diligently track and review your deductible expenses and donations.

Discuss these strategies with your professional tax advisor; your financial advisor can help coordinate the conversation. Then you can relax, knowing you're in great shape for this tax season and beyond.

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## it's a new day to transfer and save

move your high-rate credit card  
balances to the TFCU Visa® Platinum



**4.99% APR**  
**12-Month Intro**  
**Rate** on qualifying  
balance transfers\*

as low as **10.75%**  
**Current APR**  
after the 12-month  
intro period\*

Federally insured by NCUA  
For full details about rates and  
terms, visit [TinkerFCU.org](http://TinkerFCU.org).



\*The balance transfer introductory rate of 4.99% Annual Percentage Rate (APR) is applicable for 12 months from the day each qualifying balance transfer is applied to your account. After the 12-month introductory period, the rate will adjust to the current variable VISA Platinum APR which is set by your credit rating at the time of account opening and may change at any time. The APR will vary based on movements in the Prime Rate, published in The Wall Street Journal on the 25th calendar day prior to the beginning of the calendar quarter. The new rate will not become effective until after the end of the current billing cycle in which movement of the Prime Rate dictates a change to the APR currently in effect. As of January 1, 2019, the APR range for this product is 10.75% to 16.75%. The maximum APR that can apply is 18.00%. Transfers must be posted to the account by May 15, 2018, in order to qualify for the introductory rate. Balance transfers are applied to the account as a cash advance (no fee imposed for cash advances), subject to the terms of the VISA Platinum Cardholder Agreement and Disclosure Statement. Interest will start accruing on the balance transfer transaction date. 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, and qualifying for a VISA Platinum card account. Visit any TFCU branch or go to [TinkerFCU.org](http://TinkerFCU.org) for more details.



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

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