

MONEY'S WORTH

FOR TFCU MEMBERS

April 2019



Update your passwords regularly

Recycling your favorite passwords repeatedly and using the same ones for multiple sites may be easy for you to remember, but experts say it's not the safest idea. Hackers know this is a common practice. If they get access to your password on one account, they have the potential to access all other accounts you have set up using the same information.

To achieve a strong password, make sure it's at least twelve characters long and includes capital letters, special characters and numbers. Avoid using common phrases or easily accessible information, such as your child's name or birthday.

The strongest passwords have a combination of random characters. If you must write it down to remember it, lock it up. 💰



Ways to avoid online sweetheart scams on dating apps in 2019

As more Americans turn to dating sites for romance, the risk of being scammed by fake accounts has grown. In many of these scenarios, people are convinced by strangers they meet online to send money. The Federal Trade Commission (FTC) warns that romance-related scams are now the most costly form of online fraud. Here are a few tips to help you avoid being cheated.

Be mindful on dating apps

Be wary of people who don't have photos of themselves online or only communicate with you over the phone. If you haven't met your online mate in person, don't send them money or gifts. If they claim to live far away and ask you to wire money for "emergencies" like car trouble, sick family members or even

a flight ticket to meet you in person, be aware these are common ploys scammers use to steal from their victims.

Do your research

Check out not only a potential mate you meet online, but also the dating app you are going to use. Be aware that many of these apps use geo-location to find people close to you, because it can also reveal your location.

Be cautious

If meeting someone for the first time, meet them in a public place. Don't provide personal information.

File a complaint

If you or someone you know has been a victim of an online dating scam, you can report it to the FTC online using its complaint form. 💰



ANNOUNCEMENT

Our new branch is opening soon!

We are pleased to announce our new OKC, North Rockwell branch located at 13300 North Rockwell Avenue, is opening soon! We look forward to serving our members who live, work and play in this area. 💰



Planting Your Family's Giving Tree

One of the great joys of wealth is having the opportunity to better the world around you with generosity. And, what better way of expressing those values to your family than by encouraging them to get involved in charitable endeavors? Engaging the next generation can provide an opportunity to pass on valuable insight to financial stewardship and volunteering. So, how can you get started?

Establish your roots

Crafting a family mission statement can be an opportunity to highlight your values and goals. Consider displaying your statement predominantly in your home.

Plant the seed

There are different approaches you can take to engage your family members. One way is by sharing personal experiences, stories and perspectives that can help spark ideas with family members. Another way is by incorporating their interests. Do they love sports or music? Perhaps there's an organization that donates athletic equipment or musical instruments to underprivileged children.

Get to work

Start today; our team at TFCU Financial Advisors can help you with a plan for your family's unique financial goals.

TFCU Financial Advisors

6501 Tinker Diagonal, MWC
(405) 737-0006
TFCUFinancialAdvisors.org



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TFCU EVENTS

Shred Day – Midwest City Branch > April 13, 2019

TFCU will be hosting our first shred day of the year at the Midwest City branch, 6501 Tinker Diagonal, from 9 a.m. to 11:30 a.m. Please limit the amount of paperwork you bring to three boxes (approximately 18 inches by 12 inches) per person. 💰

TFCU Miracle Car Show > May 4, 2019

Don't miss TFCU's 19th Annual Miracle Car Show, held at our Operations Center at 4140 W. I-40 Service Road, OKC. The event starts at 9 a.m. and ends at 3 p.m. All proceeds benefit Children's Miracle Network Hospitals. For more information or for registration forms, contact Starla Shatswell at (405) 319-2218. 💰

RE M I N D E R

Keep your budget in mind with every purchase you make

Money is so easy to spend, yet so hard to earn! Make sure you're doing yourself and your accounts a favor by sticking to your monthly budget.

Impulse shopping is the quickest way to disregard your savings goals. If you happen to come across a deal you just can't pass up, consider waiting until Black Friday or Cyber Monday to purchase it. It's likely the item you're eyeing will show up on sale at least one more time this year. Stay strong and wait it out.

If you don't have an accountability partner, get one. This person could be a sibling, spouse or even a close friend or family member. Regardless, everyone needs a budget buddy to keep them on track in the event that financial temptation strikes. 💰

Five ways to save on pet care and expenses

ONE

Buy in bulk

Visit your local warehouse store to purchase dry pet food in bulk or just buy larger bags from your regular pet store. Store the extra food in an airtight bin so it stays fresh. You can also purchase cat litter and other items in bulk for even more savings.

TWO

Shop around for savings

Pet accessories like beds, crates, toys and other pet items can add up. Try shopping at thrift stores, feed stores, pharmacies, membership clubs or online, where prices are typically lower than suggested retail. Local animal shelters may also carry some supplies.

THREE

Do it yourself

Reduce your number of grooming visits by tackling the job yourself. Bathing, trimming nails, brushing teeth and cleaning ears can all be done at home. If you're creative, you could also try making your own pet toys and clothing accessories.

FOUR

Open a pet savings account

Like people, animals require annual or bi-annual wellness visits. Start a savings account for these expenses to help protect your budget.

FIVE

Adopt instead

Adoption fees at a local shelter or rescue center are usually much less than purchase costs at a pet store or from a breeder. Additionally, shelter fees typically include spaying or neutering, as well as routine vaccinations and, sometimes, a microchip for identification. 💰



Ideas for entertaining your kids this summer

There are bound to be summer days when the kids are bored out of their minds, and you're all out of ideas for replacing screen time with activities that will actually keep your kids entertained. Here are a few inexpensive activities you can add to your list this summer.

Visit the local science museum

Science museums are lots of fun for kids. They offer interactive activities and opportunities for learning on a summer schedule. Check to see if your local museum offers discounted annual memberships or family passes, which may be worthwhile if you'll be a frequent visitor.

Have fun at the park

Sometimes simplicity is best when it comes to pleasing your little ones. Take your kids out for some fresh air and quality time by visiting your neighborhood park. You could even switch things up by exploring a park your kids have never been to. Best of all, it's free. While you're there, consider having a picnic, as well.

Let the kids cook dinner

Make it a family tradition to let your kids play head chef once or twice a month. It's a great way to show them the ropes when it comes to making dinner for the family. If you're up to it, you can add an easy dessert or treat to the menu and have your kids help with the dishes once you're done. It's a win-win for everyone! 💰

QUICK
TIP

Save a little cash

Commit to meal-prepping your lunch for a week. See how much money you can save by not dining out regularly. 💰



Let's celebrate National Volunteer Week

National Volunteer Week is an opportunity to celebrate the impact of volunteer service and the power of volunteers who come together to tackle tough challenges and build stronger, more resilient communities.

Did you know our Board of Directors and Supervisory Committee are comprised of volunteers? These volunteer board members are not paid, but care enough about the credit union to dedicate their time to help us make decisions and grow. Like you, they are TFCU members – moms, dads, grandparents, working professionals, retired, military or former military and more.

Thank you to our TFCU volunteers for all of their time and effort that continuously goes into making Tinker Federal Credit Union the strong cooperative we are today. 💰

QUICK TIP

Did you know you can finance?

You can finance a lot of things at TFCU, but did you know you can finance a vacation cruise? This is one of the many luxuries you can indulge in with a TFCU credit card or signature loan. Let us help you enjoy a relaxing getaway soon. 💰

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



Federally insured by NCUA

TFCU Express Electronic Service Centers

Choctaw Express | 14453 N.E. 23rd
Enid Express | 215 W. Owen K. Garriott
OKC Express, Southwest | 1200 S.W. 89th
OKC Express, West | 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