

MONEY'S WORTH

FOR TFCU MEMBERS

October 2019

TFCU is partnering with IdentityForce

TFCU is providing members with identity protection and fraud monitoring services through IdentityForce, a leading provider of security solutions to consumers, businesses and government agencies.

The program provides comprehensive identity protection. It monitors your identity and credit, and it alerts you with an early warning system when your personal information is at risk.

IdentityForce gives you control over your online information, such as keystrokes, PIN numbers and credit card information. They also offer 24/7 recovery services to assist with restoring stolen identity information. Additionally, members are covered by a nationwide \$1 million identity theft insurance policy.

Members are able to choose packages for themselves or their family that monitor and protect identity information and can be bundled with credit monitoring. There are several convenient packages available.

To learn more, please visit TinkerFCU.org/Identity-Force. 💰



7 tips to help keep your personal data secure

Simply say no

As consumers, you are not obligated to comply with every request for personal data. In fact, the less data you share, the less there is to be stolen.

Avoid using maiden names

Scammers can easily search online for details such as your mother's maiden name or where you attended elementary school. Craft memorable, but fictitious details for online security questions.

Don't repeat credentials

If a scammer gets lucky enough to guess one of your passwords, avoid giving them access to multiple accounts by ensuring you use a different password for each.

Store it securely

Download a digital password manager to your smart phone to help you

remember your unique passwords. If you must write your credentials down, keep them in a secure place.

Designate a junk email

Limit the risk of having your information breached by creating a separate email address for one-time purchases and leisure sites.

Freeze credit reports

This free service provided by all major credit reporting bureaus will make it tough for criminals to get a credit card or mortgage in your name.

Monitor accounts

Watch for suspicious activity on all of your financial accounts and immediately contact your financial institution with any questions if you suspect fraud. 💰



QUICK TIP

Did you know you can finance?

Let us help make laundry less of a chore. Finance a new set of appliances for your home with a TFCU HELOC, home equity loan or credit card. To apply or to learn more, visit us online at TinkerFCU.org. 💰

Five Retirement Lessons from Today's Retirees

Each year for its Retirement Confidence Survey, the Employee Benefit Research Institute (EBRI) surveys 1,000 workers and 1,000 retirees to assess how confident they are in their ability to afford a comfortable retirement. The survey results reveal lessons that today's workers can learn from current retirees.

Have realistic expectations for retirement age

The survey consistently finds a big gap between workers' expectations and retirees' actual retirement age. In 2019, the gap is three years; workers expect to retire at median age of 65, but retirees' median age of retirement is 62.

The reality is that more than four in 10 retirees retired earlier than planned, often due to a health issue or change in their organizations. Estimating retirement age is one area where workers may want to hope for the best but prepare for the worst.

Some expenses, particularly health care, may be higher than expected

Approximately a third of retirees said their overall expenses were higher than anticipated. Nearly four out of 10 said health care expenses were higher. When building a retirement plan don't forget to factor in inflation, get educated on Medicare and earmark saving goals specifically for health care expenses.

Don't count on work related earnings

Of today's workers, 74 percent expect work-related income to be at least a minor source of income in retirement. Currently, just one in four retirees work for pay, so workers should have another plan if they can't continue to work in their retirement years.

Make a plan for retirement

Planning can be the key to a successful retirement. No matter if you are months or years from retirement, a plan can help you make the most of your time. The professionals at TFCU Financial Advisors are available to help you start your retirement plan. Call today for a no cost, no obligation appointment at a TFCU branch near you.

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



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TFCU EVENTS

Holiday Closings > October 14, 2019

All TFCU branches will be closed October 14, 2019, for Columbus Day. To view all holiday hours and closings, go to TinkerFCU.org

International Credit Union Day > October 17, 2019

Swing by one of 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 71 years.

Shred Day, OKC, Capitol Hill > October 12, 2019

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 OKC, Capitol Hill branch, 2315 S. Western, from 9 a.m. to 11:30 a.m.

To accommodate everyone during the event, please limit the amount of paper you bring to three boxes (approximately 18x12x12 inches) per person.

Teacher of the Year Entries > October 31, 2019

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, 2019. To nominate, apply or learn more, go to TinkerFCU.org.



Five tips to keep you safe during Black Friday

ONE

Park near bright lights

When you're parked under a bright light, thieves are less likely to target your vehicle, especially if it's out in the open. Instead of parking next to a large van or truck, park in a place where you can see and be seen.

TWO

Hide your goods in the trunk

The safest place for your goods is the trunk of your vehicle where no one is able to see what's inside. This reduces the possibility of a break-in.

THREE

Use the buddy system

If you're planning to brave the Black Friday crowds, be sure to take a buddy with you for added security.

FOUR

Shop with a single credit card

In the event that your purse or wallet is lost or stolen, you will only have one credit card to replace instead of an entire wallet full.

FIVE

Be alert

Have your keys out before leaving the store to avoid rummaging through your purse or digging into a pocket. Distracted shoppers are often easy targets.

here for you on

YOUR PATH

TFCU
Tinker Federal Credit Union

Federally insured by NCUA

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 2020 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, 2019, and members will have until February 7, 2020, 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 7, 2020, 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 2020 Annual Shareholders' Meeting. If there is at least one nomination by petition, an election will be held.

The 2020 Annual Shareholders' Meeting will be held Saturday, April 4, 2020. 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. 

**"Voting is not only our right—it is our power."
- Loung Ung**



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, North Rockwell | 13300 N. Rockwell Ave.  

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

Enid Express | 215 W. Owen K. Garriott
OKC, Southwest Express | 1200 S.W. 89th



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