

MONEY'S WORTH

FOR TFCU MEMBERS

November 2019



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TFCU
Tinker Federal Credit Union



Tips to help you avoid package theft this holiday season

With Thanksgiving right around the corner, followed quickly by Black Friday and Christmas, it is safe to say the holiday shopping season has commenced. And, while it is nearly impossible to have 100 percent security when you opt to have packages delivered to your doorstep, here are a few tips to avoid theft.

Send packages to a parcel locker

The best way to prevent package theft is to have your packages delivered to a parcel locker. TFCU recently partnered with Amazon to bring Amazon Hub Lockers to seven metro OKC branches to help you keep your packages purchased from Amazon safe and sound this holiday season. Learn more at TinkerFCU.org.

Buddy up with a friend or neighbor

If you are unable to retrieve your package during the day, consider having your package delivered to your place of employment to ensure someone is present to accept or sign for it. If that isn't an option, ask a friend or neighbor to keep an eye out for your delivery.

Sign up for delivery alerts

Take advantage of carrier perks such as delivery alerts through text or email for each of your shipments. This is a great way to know when your package(s) have arrived.

TFCU wants to help you shop with peace of mind this holiday season knowing your packages are not at risk for theft while you're away. 💰



QUICK TIP

Set up travel alerts

Make sure you have access to your TFCU 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. 💰

Goals to get you started

You likely have some goals in mind already for 2020, but if you need inspiration, consider these.

Practical matters

What are your family's immediate and long-term financial needs?

- Aim to save 10 to 15 percent toward retirement each year.
- Take advantage of tax-deferred or tax-efficient accounts.
- Develop a budget and track income and expenses. Spend less than you earn.
- Maintain a "what if" fund to bridge any gaps in cases of emergency or opportunity.

Family first

Do you have the right strategies in place to ensure they're taken care of?

- Buy the appropriate amount of insurance, including long-term care.
- Create a will, power of attorney and other important legacy documents.
- Discuss mid and long-range plans with your partner, spouse and family.

Plan for more

Go above and beyond to make the most of your goals.

- Reassess your risk tolerance and make adjustments to your financial plan.
- Consider your options with any retirement funds still lingering with an old employer.
- Take advantage of employer benefits like health savings accounts, flexible spending accounts and retirement plan matches.
- Understand the investments you own and how they work together.

Do you need help putting your financial goals together? Contact the professionals at TFCU Financial Advisors. They can help you with a plan that is tailored to your unique goals.

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 13, 2019

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

Gift Of Membership > November 1 - December 31, 2019

Earn \$10 for you and your friend or family member when you refer them to TFCU for membership. Funds 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 11 - Veterans Day

November 28 - Thanksgiving Day



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
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