

MONEY'S WORTH

FOR TFCU MEMBERS

February 2020

Get a discount on TurboTax products

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

This service includes over 100 valuable tools to help you manage your tax needs. With TurboTax, 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 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 17. 💰



Take advantage of a secure way to grow your money this year

TFCU share certificates are deposit accounts with set terms, typically running anywhere from three to 60 months. Certificates increase your savings despite the ups and downs of the market.

Certificates can be low-risk

With a TFCU share certificate, you won't have to stress about the stock market or bonds, and your funds are insured by the NCUA up to the maximum amount allowed by law.

Certificates can have fixed rates and fixed terms

While they are less accessible than other savings methods, TFCU share certificates have a fixed rate that can be a nice benefit. Additionally, if you opt for a longer-term certificate, such as a three to five year term, the rate could be higher.

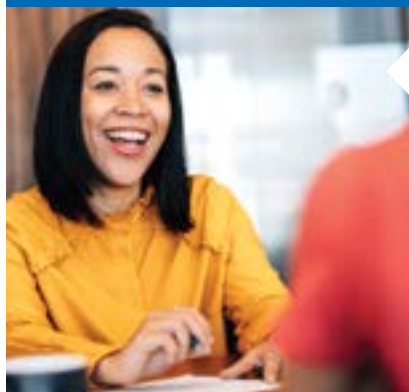
Certificates can have different maturity dates

If you're saving for a huge vacation or life event, you can try timing your certificate's term to coincide with the event so it matures right before you need to use the funds.

Be aware of early withdrawal penalties if you find yourself needing to withdraw your funds before the maturity date. And, always read the disclosure when you open new accounts.

If you're looking for flexible terms and variable rates, you may also consider a TFCU Money Market account such as a Command Fund or Premium Plus. Whichever you choose, each of these options can provide peace of mind and security when it comes your money. 💰

QUICK TIP



As a benefit of membership, TFCU's Member Solutions team offers free financial coaching on budgeting, credit score improvement, debt consolidation and more.

To set up a one-on-one coaching session with one of our certified financial counselors, call (405) 319-7991, or email MemberSolutions@TinkerFCU.org. 💰

Three ideas for when the IRS owes you

Breaking even is the goal, but if you find yourself receiving a refund this year, consider these tax refund ideas.

Invest in your future

- Save for retirement. Contribute to an IRA.
- Pay down debt. Eliminate high interest debt as soon as possible.
- Build up your emergency fund.

Invest in yourself

- Join a gym or hire a trainer. Your well-being is important.
- Renovate your home. Add value to your home by making thoughtful upgrades or repairs.
- Save for higher education. Talk to our financial advisors about a plan for yourself, your kids or grandkids.

Invest in the world

- Become more generous. Give to a charity you have always wanted to support.
- Go green. Invest in ways to save on energy expenses and reduce your carbon footprint.
- Grow your own garden. Save money by growing healthy fruits and veggies in your backyard.

Whatever you decide to do with your refund this year, make a plan ahead of time for the money. If you end up with a large bill or a refund, that means you may want to reconsider your estimated taxes or how much you're withholding from your paycheck. A qualified tax preparer can help you with these important decisions for this tax year.

Are you retiring within the next five years? Visit TFCUFinancialAdvisors.org to learn about upcoming retirement seminars.

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



Securities are offered through RAYMOND JAMES FINANCIAL SERVICES, INC., Member FINRA/SIPC, and are not insured by NCUA or insured by any other government agency. Funds are NOT GUARANTEED nor are they deposits or obligations of the credit union or any affiliated entity of the credit union, and are subject to risk, including the possible loss of principal. Tinker Federal Credit Union, Tinker Financial Services, LLC and TFCU Financial Advisors* are not registered broker/dealers and are independent of Raymond James Financial Services, Inc. Investment advisory services are offered through Raymond James Financial Services Advisors, Inc., a non-affiliated third party provider to Tinker Financial Services, LLC and Tinker Federal Credit Union. All investments and information are intended for U.S. residents only. *TFCU Financial Advisors is a registered trademark and 'dba' of Tinker Financial Services, LLC.



Open a certificate account at TinkerFCU.org, visit one of our full-service branches, or call us at (405) 732-0324 or 1-800-456-4828.

Federally insured
by NCUA



**The 2.50% dividend rate and 2.53% annual percentage yield (APY) are accurate as of 1/11/2020, with a minimum opening balance of at least \$1,000. Additions may not be made into the account after the account is opened until the maturity date stated on the account. Accrued dividends will not be paid if the account is closed before dividends are paid on the account. Penalties for early withdrawal will reduce earnings. Early withdrawal will result in a penalty equal to 180 days' dividends. The APY is based on the assumption that dividends will remain in the account until maturity. The share certificate will automatically renew to a standard 24-month share certificate at the current rate at the time of maturity. Dividend rates are declared by The Board of Directors of Tinker Federal Credit Union and are subject to change at any time. Tinker Federal Credit Union membership is required, which involves opening an initial share (savings) account with a \$5 deposit. Before opening an IRA share certificate, an IRA share account must be established. For more information, visit www.tinkerfcu.org or any TFCU branch, or call (405) 732-0324 or 1-800-456-4828.*



For locations, numbers
and hours please visit
TinkerFCU.org

P.O. Box 45750, Tinker AFB, 73145

(405) 732-0324 OK
(918) 592-0324 Tulsa
(405) 707-7440 Stillwater
(580) 310-0324 Ada
(580) 233-3330 Enid
1-800-456-4828

Federally insured by NCUA

