

MONEY'S WORTH

FOR TFCU MEMBERS

April 2020



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 them down to remember, lock them up. 💰



How to make the most of TFCU's online and digital account services

We know how important it is to have the convenience of accessing your Tinker Federal Credit Union accounts online anytime, day or night. Tinker Federal Credit Union provides many online and digital account services that can help make your money matters easier to access and manage without having to leave the comfort of your home.

In Home Branch (online banking), you have the ability to view your account balances, e-Statements and credit card activity. Additionally, you can review your current account history, make TFCU loan and credit card payments, open new accounts, apply for loans, order checks, view images of cleared checks, transfer funds and set up account alerts.

With the Home Branch Mobile App, you can also make mobile check deposits. To sign up for online account access through Home Branch, please visit www.TinkerFCU.org and enroll as a first-time user. From there, you will be able to download our Mobile App from the Apple App Store or Google Play Store.

You may also contact our Member Service Center (MSC) at (405) 732-0324. Our MSC team can update your account information, provide loan and account details, make loan payments and more.

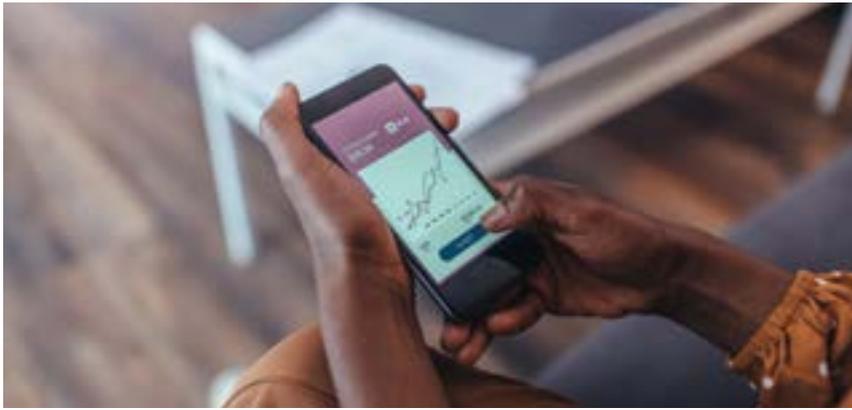
We encourage you to take advantage of our online, mobile and telephone account access options, especially if you are hesitant or unable to visit one of our local TFCU branches at any time. 💰

ANNOUNCEMENT



Your funds are insured with us

Your Tinker Federal Credit Union accounts are federally insured to at least \$250,000 by the National Credit Union Administration. Learn more online at www.NCUA.gov. 💰



Weathering market volatility

Times of market volatility can often trigger emotional responses in investors, responses that can impact judgment and potentially affect long-term plans. Too often, investor emotion follows the ups and downs of the market. While market volatility is largely out of our hands, understanding how it occurs and the role of your long-term financial plan can help you weather the storm. Here are some points to remember during times of volatility:

- Volatility is the product of uncertainty in the financial markets.
- Effective asset allocation and diversification can help protect your portfolio.
- Maintain perspective. Despite periodic pullbacks, returns over multi-year periods are generally positive.
- Have a financial plan in place to keep you on track.
- Have a clear understanding of your tolerance for market movements. This can help you handle the ups and downs of your portfolio.
- Periodic reviews of your investments is important and rebalancing as necessary can help keep your portfolio in line with your objectives.

The team at TFCU Financial Advisors is here to help you during this time of market uncertainty. Call today to start or review your long term financial plan.

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.

TFCU EVENTS

TFCU Miracle Car Show > CANCELED

In accordance with the CDC recommendations of canceling any events with more than 50 people in attendance, we regretfully announce the cancellation of TFCU's 20th Annual Miracle Car Show. 💰

Shred Day – Midwest City Branch > May 30, 2020

TFCU will be hosting our first shred day of the year at our Midwest City branch, located at 6501 Tinker Diagonal, on Saturday, May 30, from 9 a.m. to 11:30 a.m. Please limit your amount of shred to no more than three boxes (approximately 18x12x12 inches) per person. 💰

Shred Day – Metro Tech Branch > July 11, 2020

TFCU's next shred day will take place at our Metro Tech branch, located at 1800 Springlake Drive, Suite 200, on Saturday, July 11, 2020, from 9 a.m. to 11:30 a.m. 💰

IMPORTANT UPDATE

How TFCU is protecting members and employees during COVID-19

TFCU is actively monitoring the Centers for Disease Control (CDC) recommendations for safety precautions and will provide updates online at www.TinkerFCU.org/covid-19, if normal operations are affected by the coronavirus (COVID-19).

We encourage you to take advantage of our online, mobile and telephone account access options, especially if you are hesitant or unable to visit one of our local TFCU branches during this time.

Additionally, you may contact our Member Service Center at (405) 732-0324. 💰

Five best practices to keep you and your family in good health this spring

ONE

Wash your hands frequently

Wash your hands regularly with soap and water for at least 20 seconds. If you do not have access to soap and water, you should frequently clean your hands with an alcohol-based hand rub that contains at least 62 percent alcohol. Always dry your hands thoroughly.

TWO

Avoid touching your face

Our hands touch many surfaces throughout the day and can pick up viruses. Once contaminated, hands can transfer the virus to the eyes, nose or mouth. Be sure to clean and disinfect frequently touched objects and surfaces.

THREE

Cover coughs and sneezes

Best practices for covering coughs and sneezes include covering your mouth and nose with your flexed elbow or tissue. Dispose of the used tissue immediately and clean your hands to avoid virus droplets being spread.

FOUR

Sanitize your debit and credit cards on a regular basis

Like other frequently touched surfaces, your debit and credit cards also need regular sanitizing.

FIVE

Use online account access and digital payment options when available

Take advantage of online account access tools such as Home Branch and Home Branch Mobile. Additionally, opt for using digital payment options like Samsung, Apple or Google Pay instead of handling cash or cards. 



HOME LOANS

with the one you trust

buy | build | refi

What's your goal? We're here to help.

Check rates, calculators and apply online at [TinkerFCU.org](https://www.tinkerfcu.org).





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 and effort 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. We appreciate you. 💰

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 storm shelter? Severe weather can strike any time of year. We want to make sure you and your loved ones are prepared. Learn more online at TinkerFCU.org. 💰

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 West** | 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
- 📍 **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 Express, Southwest | 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