

MONEY'S WORTH

FOR TFCU MEMBERS

October 2020

Best practices for wearing face masks

The key to wearing a face mask is ensuring that you wear it properly. Check out our tips below on how to wear and wash your mask.

Putting On Your Face Mask:

- Wash your hands with soap and water, or use hand sanitizer, before touching your mask.
- Make sure there are no tears or holes in either side of the mask.
- If your mask has ear loops, hold the mask by the ear loops and place a loop around each ear.
- Pull the bottom of the mask over your mouth and chin, then pull the top of the mask over your nose.
- Wash your mask before reusing it.

Cleaning and Reusing Your Face Mask:

- For best results, machine wash your mask and dry on low.
- For daily washing, hand wash with soap and hang dry overnight.

Remember, while fabric face masks are intended to add a layer of protection from airborne particles, they can't eliminate all risks of catching or spreading a virus or illness. Continue to social distance and wash your hands regularly. 💰



Try these virtual team building activities

With much of society working from home and practicing social distancing, virtual meetings and calls with colleagues, friends and family have become a large part of our daily routine. It's important to create a fun, interactive virtual meeting environment for everyone involved and here are a few ways you can get started.

Virtual Icebreakers

Virtual icebreakers are a great way to get people comfortable with speaking and mingling with others. If you're running low on ideas, try the "snapshot" icebreaker game. Ask everyone to use their cell phones to take a photo of something in their workspace and share them one-by-one with a quick explanation of what they captured.

Virtual Open Mic

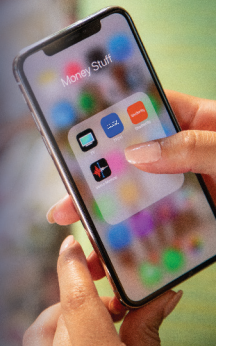
Another great way to get your team's attention is to host a virtual open mic event where everyone is required to take the virtual stage and share a funny joke, sing a song, play an instrument—anything they feel up to sharing. Be sure to allow a few seconds in between each performance for virtual applause.

Virtual Happy Hour

If you're planning on hosting a virtual happy hour for your team, it may be beneficial to limit guests to 20 to ensure everyone is actively engaged. You'll also want to come prepared with extra games and icebreakers for those awkward moments. Try virtual bingo, pet show-and-tell or other games to boost participation when necessary. 💰

stay safe at home & *GO DIGITAL*

- Online banking at TinkerFCU.org
- Home Branch Mobile App
- Home Branch Mobile Check Deposit
- Apple, Samsung & Google Pay





TFCU EVENTS

Holiday Closings > October 12, 2020

All TFCU branches will be closed Monday, October 12, 2020, for Columbus Day and Indigenous Peoples' Day. To view all holiday hours and closings, visit us online at TinkerFCU.org.

International Credit Union Day > October 15, 2020

Swing by one of our branches for giveaways (while supplies last) as we celebrate International Credit Union Day with credit unions around the world. #ICUDay

Shred Day, OKC, Southwest > October 17, 2020

To help our members securely dispose of unneeded paperwork containing personal information, we will host our next shred day at the OKC, Southwest branch (9601 S. Pennsylvania Ave) 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, 2020

We are looking for teachers who incorporate personal finance into their classrooms. We will be selecting teachers from three school size categories to win TFCU's Teacher of the Year Award. Each winner will receive \$2,000, and their school will receive \$1,000. All applications are due by Saturday, October 31, 2020. To nominate, apply or learn more, visit TinkerFCU.org/teacher-of-the-year.

Complimentary Webinars for TFCU Members

Join us for the following Zoom webinars:

Estate Planning – Presented by John Weaver, Attorney, Evans & Davis

Learn about the basics of estate planning and the reasons to create a plan that fits your family's needs.

October 27, 2020, 12:00 p.m.

Distribution Options for Employer Retirement Plans & Understanding IRAs – Presented by the professionals of TFCU Financial Advisors.

Are you changing jobs or nearing retirement? Learn about retirement accounts and the choices available to you regarding your employer plan.

October 22, 2020, 4:00 p.m.

November 5, 2020, 12:00 p.m.

Enroll at TFCUFinancialAdvisors.org or call (405) 737-0006.

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



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Five steps to help create your first budget

ONE

Consider Budget Methods

There are many ways to divide a budget but the 50-30-20 method is the most used. This budget type assumes you spend 50 percent of your monthly income on necessities, 30 percent on discretionary items and 20 percent for savings and debts.

TWO

Determine Monthly Income

Calculate your take-home pay after taxes and other deductions. Remember to add passive or irregular income, such as bonuses, dividends, etc.

THREE

Calculate Monthly Expenses

Break your expenses out into two categories: necessary and discretionary expenses. Bills that must be paid each month are necessary expenses. While eating out, vacations and entertainment are considered discretionary expenses.

FOUR

Establish Savings Priorities

Here is where you decide which goals are most valuable to you. You should have short-, mid- and long-term priorities and consider dividing each goal into separate accounts.

FIVE

Create a Savings Plan

Determine how much to allocate toward your savings goals each month. Set dollar amounts and time frames, keep track of your progress and revisit these to determine whether you need to drop a goal or downscale.

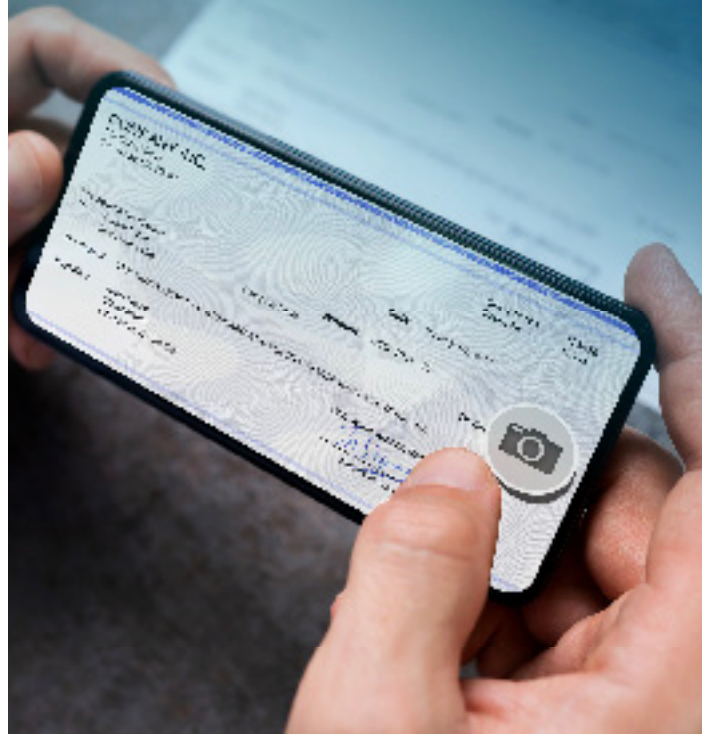
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when you're

ON THE GO

Home Branch Mobile Check Deposit

Available on the TFCU
Home Branch Mobile app.

TFCU
The First National Credit Union



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 2021 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 28, 2020, and members will have until February 1, 2021, 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 1, 2021, 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 2021 Annual Shareholders' Meeting. If there is at least one nomination by petition, an election will be held.

The 2021 Annual Shareholders' Meeting will be held Saturday, April 3, 2021. 


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

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



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