



MONEY'S WORTH

FOR TFCU MEMBERS

January 2021



Our Member Solutions team can help you get financially fit in 2021

Does thinking about your credit score feel overwhelming? Do you simply need a little help improving your finances? Let our Member Solutions department help you get financially fit in 2021.

As part of our mission to help our members achieve financial success, TFCU offers financial coaching as a benefit of membership. Our Member Solutions team can provide assistance with 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. 💰



Are you due for a financial checkup?

For many people, January is considered a fresh start with 12 "new" months to work toward your financial goals. Here are a few tips to help you get 2021 off to a great financial start.

Write down your financial goals

Zoom into January with a visible set of financial goals. Write down the financial milestones you plan to achieve to help put your money situation into perspective. You're more likely to complete your goals when you're able to see them on paper. You can even post them someplace you'll see on a daily basis to help hold yourself accountable.

Audit recurring charges

A great way to refresh your budget for the new year is to audit your subscription services. According to

Statista, more than 60 percent of U.S. adults currently subscribe to a streaming service. Keep an eye out for charges to services you rarely used or benefitted from in 2020 and cancel them. This can include subscriptions to apps, websites, magazines and other online services.

Review your cash flow

Review your most recent pay stub or statement and take note of your investment, retirement and credit union account allotments. This will allow you to see what was saved and what was spent. Evaluate whether or not that number aligns with your financial goals and make adjustments as necessary.

Adapting your lifestyle to reflect new money goals may take some time. Don't be afraid to trial and error your budget. 💰



DID YOU KNOW?

The Fair Credit Reporting Act (FCRA) requires each of the nationwide credit reporting companies — Equifax, Experian and TransUnion — to provide you with a free copy of your credit report once every 12 months. To request your free report, visit AnnualCreditReport.com, complete the request form and choose the reports you want. 💰

Do your resolutions include your financial plan?

Start your New Year out right by focusing on these financial planning areas.

Get your balance sheet in order

You can't expect to reach a goal without knowing where you're starting from. Using December 31 as the effective date, update your personal balance sheet; assets minus liabilities equals your net worth. Based on this information, make attainable goals to increase your assets and decrease your liabilities.

Review your account titling

Account titling often occurs haphazardly, which can create problems down the line. Titling has implications across a range of estate planning issues, as well as other situations, such as borrowing power. Review your account titling and discuss this with your team of tax, estate and financial professionals.

Designate and update your beneficiaries

Review your beneficiary listings on wills, life insurance, annuities, IRAs, 401(k)s, qualified plans and anything else that could affect your heirs. If you are planning on a life event this year, mark your calendar to make beneficiary changes when the time comes.

Review your Social Security statement

If you are not yet retired, go online and establish an account with the Social Security Administration (SSA) at ssa.gov. The SSA doesn't mail out individual statements of accrued benefits anymore. Review your statement and be sure all your earnings over the years have been recorded correctly.

Call TFCU Financial Advisors to start a financial plan for retirement

If you don't have a financial plan in place for retirement, call the professionals at TFCU Financial Advisors to get started on a complimentary, no obligation plan. Make this the year to start your retirement plan.

TFCU Financial Advisors

6501 Tinker Diagonal

Midwest City, OK 73110

(405) 737-0006

TFCUFinancialAdvisors.org



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ANNOUNCEMENTS

Committee nominates three for volunteer positions

The Nominating and Elections Committee has nominated three candidates for TFCU's Board of Directors. Tiffany Broiles, Al Rich and Gary Wall have all been nominated for the Board of Directors.

TFCU members, who were not nominated by the committee but would like to run for election, may pursue nomination by petition. Petition packets are available now in TFCU branches. Petitions must be returned by the end of business on February 1, 2021, complete with signatures from 500 TFCU primary members. Signatures from individuals who are joint owners on TFCU accounts but do not have a primary share account of their own are invalid. Signatures will be verified.

If there are no nominations by petition, the three candidates nominated by the Nominating and Elections Committee will be elected by acclamation at the Annual Shareholders' Meeting. There will be no nominations from the floor.

The Annual Shareholders' Meeting is scheduled for Saturday, April 3, 2021. Depending on COVID-19 conditions, this meeting may be held virtually. A final decision regarding the meeting's time, location and possible virtual status will be posted on TinkerFCU.org prior to the meeting. 

Board of Directors Nominees

Tiffany Broiles

Civil Service, TAFB

Al Rich

Retired Civil Service, TAFB

Gary Wall

Retired Civil Service, TAFB

Five tips to get back on budget after the holidays

ONE

Know where you stand

Make a plan. Start by reviewing the statements from your recent holiday spending. You'll also want to consider your usual monthly bills like rent and utilities as you craft a payoff plan.

TWO

Review, redeem and return items

If you used a cash-back or rewards card to complete your holiday shopping, be sure to redeem the perks you've earned. In addition to that, take a look at the gifts you've received to determine what you'll keep, exchange or return. Remember not to wait too long as you could risk missing the return window.

THREE

Limit your spending

While you're working to pay down your holiday debt, make sure to put your credit card away. While shopping post-holiday sales may be tempting, try to set a limit so you're not continuing to overextend your budget.

FOUR

Give yourself wiggle room

Being intentional with your spending will help you shop with a purpose. Unfortunately, it's not realistic to eliminate all spending, so determine a set amount for miscellaneous purchases and stick to it.

FIVE

Make it fun

Turn saving and budgeting into a fun challenge with inexpensive rewards between you and your friends, family or accountability group. Reward yourself for reaching money milestones.



transfer & save

move your high-rate
credit cards to the
TFCU Visa® Platinum



TFCU
Tinker Federal Credit Union


IMPORTANT UPDATE



Start applying for financial aid


If you or your child are planning to start college in the summer or fall, now is the time to get started on your Free Application for Federal Student Aid (FAFSA). FAFSA forms are available now. The federal deadline to submit for the 2020-2021 school year is June 30, 2021; however, it is best to submit them as early as possible, as some schools grant aid on a first-come, first-served basis.

Even if you submitted a FAFSA last year, you will still need to complete a new form. If you are unsure whether or not you qualify for financial aid, you should still apply. Some people who think they won't qualify for government aid are eligible. And, other federally sponsored loan programs require filling out the FAFSA first. Go online to learn more and apply at fafsa.ed.gov.

If you need assistance paying for school, TFCU has partnered with Sallie Mae® to offer college financing options for both students and parents. The flexibility of these loan options makes them an ideal solution for students and families who still need money for college after using grants, scholarships and federal student loans visit TinkerFCU.org/SallieMae. 

TFCU EVENTS

> January 18, 2021

TFCU branches will be closed on Monday, January 18, 2021, for Martin Luther King, Jr.'s birthday. 

LOCATIONS, NUMBERS, & HOURS

-   **Ada** | 1620 Lonnie Abbott Blvd.
-  **Bethany** | 6750 N.W. 39th
Crooked Oak Campus
Open to Crooked Oak students, faculty and staff
-   **Choctaw** | 2183 N. Harper St.
-   **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
-   **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–Friday 9:00–5:00
Saturday 9:00–Noon
-  **Standard Drive-Thru Hours:**
Monday–Friday 8:00–6:00
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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