MONEY'S WORTH

for TFCU Members | November 2025

Safeguard your information against fraudsters

Credit unions are dedicated to safeguarding your personal and financial information. However, it's crucial to know what information you should never share, even if it seems like a legitimate request. Here's a guide to help you understand what TFCU will never ask for and how to protect your sensitive data:

Full Social Security numbers. TFCU will never call, email or text asking for your full Social Security number. In certain cases, you may be asked to provide the last four digits to verify your identity, but your full number will never be requested through unsolicited contact.

Person identification numbers (PINs). Your login credentials belong to you alone. TFCU will never ask for your online banking username or password or debit card PIN. If someone contacts you claiming to be from TFCU and requests this information, it is a scam.

Credit card information. TFCU may ask to verify limited details like the last four digits of your card, but you will never be asked to provide a full card number, expiration date or CVV code by call, email or text message.

One-time passcodes. If you receive a one-time passcode by text or email, never share it with anyone. Scammers may try to trick you into giving up this code to access your accounts. TFCU will never ask for your passcode.

Unsolicited payments. TFCU will never demand payment through gift cards, wire transfers or apps such as Venmo, Zelle or Cash App. If you receive any requests like this, they are fraudulent.

Protect yourself. If you receive a suspicious request, immediately reach out to the TFCU contact center to confirm its legitimacy at 405-732-0324, option 6. Never rely on the phone number, email address or link included in the suspicious message. Instead, use only trusted contact information from TFCU's official website or the back of your debit or credit card.

When communicating online, always use secure, encrypted channels. Avoid sending personal details over unsecured email or public Wi-Fi networks. Regularly review your bank statements and online accounts for unauthorized activity and report anything unusual to TFCU immediately. You can also find fraud prevention tips and resources anytime at TinkerFCU.org. ■

Article by Jessica Teszlewicz,
TFCU Financial Educator

TFCU events

Holiday closing: November 11, 2025

TFCU branches will be closed November 11, 2025 in observance of Veterans Day.

TFCU/Perry Publishing turkey giveaway: November 6, 2025

1457 N.E. 23rd St., OKC, OK 73111 | 5 - 8 p.m.

TFCU/Perry Publishing turkey giveaway: November 8, 2025

131 N. Greenwood Ave., Tulsa, OK 74120 |
10 a.m. - 1 p.m.

Holiday closing: November 27, 2025

TFCU branches will be closed November 27, 2025 in observance of Thanksgiving Day.

2026 TFCU calendars

Calendars are currently available at all branches and a PDF version can be downloaded at TinkerFCU.org.

Tips to strengthen your 401(k)

If you're contributing to an employer-sponsored 401(k), there are several ways to maximize your retirement savings and set yourself up for long-term success.

Take advantage of your employer match. Contribute enough to capture the maximum matching contribution from your employer. Leaving money on the table can significantly reduce your retirement growth over time.

Review contributions. Look for opportunities to increase contributions, such as redirecting money once a loan or other expense is paid off. Setting up an automatic annual increase of even 1% can add up over time.

Check rollover fees. Rolling over your 401(k) can help avoid fees and preserve tax advantages when changing jobs. Review all available costs and options associated with each before moving your assets.

Max out contributions. For 2025, the annual maximum is $23,500. Those age 50 or older can contribute an additional $7,500. If you're between 60 and 63, you may be eligible for an even higher catch-up contribution of $11,250, depending on your plan.

Diversify investments. Spread your investments across different asset classes (such as stocks, bonds and cash) to reduce risk and minimize fees. A balanced portfolio can help smooth out the ups and downs of the market.

Stay invested. Avoid reacting to short-term market swings. Staying invested through volatility is often key to long-term growth.

Withdraw wisely. Taking distributions before age 59½ can result in taxes and penalties. Required minimum distributions begin at age 73, or age 75 if you were born in 1960 or later.

By understanding your options and making small adjustments, you can strengthen your 401(k) and help ensure financial security once you reach retirement.

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TFCU FINANCIAL ADVISORS

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TFCU Tinker Federal Credit Union

For locations, numbers and hours please visit **TinkerFCU.org**

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

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