

MONEY'S WORTH

for TFCU Members | January 2026



Finding your money mindset for the new year

A money mindset is based on how you think and feel when you spend, save or plan financially. It works in the background and guides decisions without you even noticing. Below are a few common money mindsets and how to shift yours if needed.

- **Big spenders** tend to focus on instant gratification. Spending is normal but if it's not balanced with saving, it can lead to financial stress.
- **Savers** feel safest when money stays in their account. While saving is important, too much penny pinching may keep you from enjoying life or taking advantage of good opportunities.
- **Avoiders** may feel overwhelmed by financial subjects and delay opening statements, budgeting or facing problems that could cause larger issues to arise later.
- **Investors** focus on growth and long-term financial potential. These people are typically willing to make careful, planned investments so their money grows steadily over time.

Most people find they are a mix of these archetypes, and mindsets can often change throughout life.

A healthy money mindset supports a stronger financial future, which may mean less stress overall for you and your family.

How to shift your mindset

Understanding common money mindsets can make it easier to see where you fit today and what you might want to change. Here are a few tips to start shifting yours if needed:

- **Start with awareness.** Notice your habits and what triggers certain choices, like stress, boredom or pressure from others.
- **Set clear financial goals.** Decide what financial success looks like for you, then focus on small changes to help you achieve them.
- **Keep learning.** Stay up to date on your financial knowledge. Give yourself credit for progress, learn from mistakes and stay flexible when life changes.

A healthy money mindset supports a stronger financial future, which may mean less stress overall for you and your family. It can help you feel more confident in your decisions and more in control of your goals. No matter where you are starting, there is always room to grow and improve. The goal is not just to manage your funds, it's to make your money work in a way that supports what's important to you. ■

Article by Kara Robinson,
TFCU Financial Educator

TFCU events

Holiday closing: January 1, 2026

TFCU branches will be closed for New Year's Day on Thursday, January 1, 2026.

Holiday closing: January 19, 2026

TFCU branches will be closed for Martin Luther King Jr. Day on Monday, January 19, 2026.



A fresh start for your financial journey

Financial Wellness Month is observed each January, just as many people are pondering new beginnings and setting New Year's resolutions. It's a natural time to pause, reset and focus on healthy money habits that will shape the year ahead.

Financial wellness isn't about complicated budgets, cutting out all the fun or feeling guilty about past decisions. It's about feeling confident with your money, being ready for the unexpected and setting goals that actually excite you. It's about being in control and being intentional about where your money goes.

This all matters because money affects much more than just our bank accounts. When we feel confident financially, stress goes down, peace of mind goes up and we gain the freedom to focus on what's truly important in our lives.

At its core, financial wellness means confidence, security, freedom and growth. When we invest in our financial well-being, we are really investing in a happier, more balanced life.

Here's to a year of less stress, more joy and increased financial wellness. ■

Article by Kara Robinson,
TFCU Financial Educator



**Congrats to Karen Thompson
of Glenpool, OK!**

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TFCU
Tinker Federal Credit Union

How cyber savvy are you?

Do you know the difference between a vishing and a smishing attack, or that spear phishing doesn't happen in the ocean? Cyberattacks are the fastest-growing crime in the U.S., devastating individuals and businesses every day. Because technology, and the schemes to manipulate its users, change so quickly, it's important to be in the know.

The most common types of cyberattacks

Ransomware. A type of malware that encrypts files, allowing attackers to demand money to restore access to important digital documents or photos.

Phishing. An attempt to gain usernames, passwords and credit card numbers by impersonating a trusted sender in an email or other digital communication.

Spear phishing. Often tailored to one person rather than a business and may mention something personal in the message to gain the reader's trust.

Vishing. A version of phishing where an attacker will call and pretend to be from law enforcement, the government or a bank attempting to gain access to Social Security numbers, account numbers or other personal information by asking the victim questions for verification purposes.

Smishing. An SMS version of phishing involving fraudulent automated alerts from attackers posing as financial institutions such as TFCU or PayPal.

How to protect yourself

- Be diligent about not sharing information.
- Use multifactor authentication.
- Browse in "incognito" mode when online.
- Use secure passwords and a virtual private network (VPN).

Cyber threats are constantly evolving but smart habits can go a long way in protecting your information. Stay alert, think twice before sharing personal details and verify anything that feels off. A little awareness can make a big difference in keeping your accounts and identity safe.

TFCU Financial Advisors

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TFCUFinancialAdvisors.org



TFCU
FINANCIAL
ADVISORS



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Committee names two nominees for board positions

The nominating and elections committee has nominated two candidates this year to serve on TFCU's board of directors.

James Pearl and Eldon Overstreet have both been nominated for reelection.

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 completed with signatures from 500 TFCU primary members and returned by the end of business on January 15, 2026. Signatures from individuals who are joint owners on TFCU accounts, but who do not have a primary share account of their own, are invalid. Signatures will be verified.

If there are no nominations by petition, the candidates nominated by committee will be elected by acclamation at the 2026 annual shareholders' meeting. If there is at least one nomination by petition, an election will be held. ■




James Pearl

Systems Program
Manager, Tinker Air
Force Base



Eldon Overstreet

Retired chief financial
officer for the
Oklahoma Housing
Finance Agency



get
0.00% APR
TFCU Visa® Signature
6-month intro rate
on qualifying balance transfers*

16.50% - 18.00% APR
after 6 months*

*The balance transfer introductory rate of 0.00% Annual Percentage Rate (APR) is applicable for 6 months on balance transfers that occur within the first 60 days of account opening. The 0.00% APR introductory rate is not available for transfers from current TFCU credit card accounts. A 2.5% balance transfer fee applies to transfers that occur after 60 days of account opening. After the 6-month introductory period, the Visa® Signature APR will adjust to 16.50% - 18.00% based on creditworthiness and variable Prime Rate. Rates are accurate as of January 1, 2026. Subject to credit approval. TFCU membership required. Additional limitations may apply. Go to TinkerFCU.org/Visa-Signature, visit any TFCU branch, or call (405) 732-0324 or 1-800-456-4828 for details about costs and terms.

fraud alert



TFCU will never call, text or send an email asking for your username or password.

If someone contacts you requesting this information, claiming to be from TFCU, end the conversation immediately.



For locations, numbers and
hours please visit TinkerFCU.org

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

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