

MONEY'S WORTH

for TFCU Members | February 2026



The importance of purposeful saving

Saving money is a very common goal but sticking with it can be difficult. One big reason is that when there is no plan for your savings, that money can easily get used for everyday spending and disappear faster than you realize. That's why having a plan for your savings is so important.

When you give your money a mission, your mindset shifts. That money no longer classifies as "extra funds" – it's already assigned and spoken for. Whether you're saving for peace of mind, travel, a celebration or an emergency fund, having a plan gives your savings direction and motivation.

Saving money just to save money can feel vague and uninspiring, but saving for something specific is more powerful. It helps you stay motivated, reduces impulse spending and makes your progress feel more rewarding. Even small contributions can feel meaningful when they are tied to something that matters.

Setting a savings goal does not have to be complicated. Start by choosing something personal that brings you security, freedom or excitement. Be as specific as possible, set realistic timelines and break your overall goal into smaller ones so the plan feels more manageable. Saving any amount, large or small, adds up faster than you think.

Another easy saving tip is to give your account a nickname related to your end goal. Every time you see the account, you'll be reminded of your mission and the importance of those funds.

Saving is not about doing everything right or being perfect with your money. It is about having direction and a clear plan for it. When you give your money a purpose, saving it feels way more achievable. ■

Article by Kara Robinson,
TFCU Senior Financial Educator

FINANCIAL COACHING

Scan to schedule
an appointment.



Let us help you get on track to meeting your financial goals.

TFCU offers free financial coaching as a benefit to our membership. Our team can provide assistance with **budgeting, credit score improvement, debt consolidation and more.**



TFCU events

Drop-in financial coaching: February 26, 2026

OKC, Capitol Hill branch, 2315 S. Western Ave. |
9 a.m. - 5 p.m.

Meet TFCU's Member Solutions team for free,
one-on-one financial counseling.

Holiday closing: February 16, 2026

TFCU will be closed Monday, February 16, in
observance of Presidents' Day.

Drop-in financial coaching: March 27, 2026

OKC, Northwest branch, 4626 N.W. 39th St. |
9 a.m. - 5 p.m.

Meet TFCU's Member Solutions team for free,
one-on-one financial counseling.

What to do when a loved one passes away

When someone close to you passes away, the mix of emotions, decisions and paperwork can feel overwhelming. If you are the person in charge of handling affairs or serving as executor, the responsibility can feel especially heavy. Taking things one step at a time can help.

Start by collecting several copies of the death certificate. You will need them to notify insurance companies, government agencies and financial institutions of your loved one's passing.

Next, locate the will and find out whether probate is required. If there is a will, it is usually filed with the court so an executor can be confirmed. If there is no will, the court will appoint someone, often a family member or close friend, to manage the estate.

Quickly notify family, heirs and beneficiaries of the passing and contact employers, insurance providers and benefit programs. You will also need to close or update accounts such as phone service, utilities, credit cards and subscriptions.

You will also need to gather key financial records. This includes bank and retirement accounts, life insurance, investments, property titles, vehicle information and recent tax returns. These documents help you see what the estate owns and what it owes. Before any remaining money or property can be passed on, the estate's debts and taxes must be paid, including final medical bills and funeral expenses.

Even the most organized person may need help during this process. Settling an estate is emotional and highly administrative, and you do not have to handle it alone. In addition to leaning on family and friends, it can be helpful to use resources from your financial institution. TFCU Financial Advisors can help you understand accounts, organize next steps and know what questions to ask legal or tax professionals as you move forward.

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. RAYMOND JAMES FINANCIAL SERVICES, INC. and RAYMOND JAMES & ASSOCIATES does not provide advice on legal matters, mortgages or taxes. Copyright 2026 Raymond James & Associates, Inc., member New York Stock Exchange / SIPC.

2026 annual shareholders' meeting

Tinker Federal Credit Union's 2026 annual shareholders' meeting will be held at 5 p.m. on Tuesday, March 31, 2026. A livestream link will be available at TinkerFCU.org on the day of the meeting. If viewing the meeting online is not convenient, there will be meeting room seats available by reservation at TFCU's Metropolitan Corporate Office, 715 Metropolitan Ave., Oklahoma City, OK 73108-2054.

If you plan to attend in person, please RSVP by emailing your name to rsvp@tinkerfcu.org. Do not include your member number in this email. The deadline to RSVP is March 26, 2026. Member numbers will be verified at the meeting for those attending in person. This will be a business meeting only and will not include entertainment, refreshments, cash prizes or giveaways. Attending the meeting, whether virtually or in person, will allow you to learn about the state of the credit union from both our CEO and board of directors.



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

(800) 456-4828 Toll Free

Federally insured by NCUA

