

MONEY'S WORTH

for TFCU Members | March 2026



Celebrating 80 years of the credit union difference

On March 20, Tinker Federal Credit Union celebrates 80 years of serving members and the community, and it's the perfect time to look at what makes credit unions different from banks and how TFCU has lived up to that difference since it was founded in 1946.

When TFCU does well, members receive increased value through lower loan rates, higher returns on savings and fewer fees.

Member vs. investor-owned. Credit unions are owned by their members; banks are owned by shareholders. That difference shapes how decisions are made. At TFCU, our board of directors is made up of members and is elected to represent the membership. Decisions are based on long-term member benefit, not on maximizing profit for shareholders. When TFCU does well, members receive increased value through lower loan rates, higher returns on savings and fewer fees.

People over profit. Credit unions operate as not-for-profit cooperatives. In other words, TFCU still has to earn enough to be safe and secure but earnings are reinvested into services, technology and member benefits rather than paid out to outside investors.

For 80 years, that people-first mentality has guided how TFCU prices products, designs services and responds during challenging economic times. Whether members are dealing with everyday expenses or major life events, our goal is to provide practical options and guidance.

Rooted in community. TFCU originally set out to provide fair, accessible financial services to civilian employees at Tinker Air Force Base. As our field of membership has grown, our goal has stayed the same: serve the people who live and work in the communities we call home by investing in local branches, offering free financial education and partnering with schools and community organizations.

Personal service, modern tools. Credit unions are known for personal service and friendly service at branches, but they also offer the modern tools members expect. At TFCU, members can access their accounts from anywhere, at any time, using online and mobile banking and interactive teller machines (ITMs). Our branch and contact center teams are also available to answer questions, talk through various options and help with other, more complex needs.

80 years strong, thanks to you. Being a TFCU member means more than just having an account. It means being part of a cooperative that exists to serve you and your fellow members with everyday banking and major milestones by making the money part easier. As we mark this anniversary, TFCU will remain committed to the same principles that brought us this far. Here's to the past 80 years and to continuing the credit union tradition of people helping people for many years to come. ■

Article by Jessica Teszlewicz,
TFCU Senior Financial Educator

TFCU events

Drop-in financial coaching: March 27, 2026

OKC, Northeast branch, 1177 N.E. 23rd St. |
9 a.m. - 5 p.m.

Meet TFCU's financial coaches for free, one-on-one support and guidance.

Annual shareholders' meeting: March 31, 2026

TFCU's 2026 annual shareholders' meeting will take place on Tuesday, March 31, at 5 p.m. For more information, visit [TinkerFCU.org](https://www.tinkerfcu.org).



The TFCU Financial Advisors difference

Since 1986, TFCU Financial Advisors have focused on financial planning to help individuals reach their goals. Our specialty is providing financial service that begins and ends with you. We believe when it comes to your money, there is nothing better than having a well-planned investment approach, and we are here to help you plan and get you where you want to go.

Working with your financial advisor

As a client, you will benefit from our in-house research and the guidance of an experienced financial advisor who will work to:

- **Understand your needs.** The process begins with getting to know both you and your family's unique situation, concerns and long-term goals.
- **Design your plan.** Your custom financial plan will factor in many things, including your time horizon and risk tolerance. Our financial plans are complimentary and there is no obligation to continue to do business with us once the plan is created.
- **Implement your plan.** If you choose to move forward, your TFCU financial advisor will begin implementing the plan and working with other relevant professionals, such as a Raymond James specialist, your attorney and/or CPA.
- **Manage your plan.** Financial planning is an ongoing process, designed to change and evolve as you do. It's essential to review your investment progress within the context of your goals and adjust as needed.

Whether you are working with a financial advisor for the first time or looking for a better fit, you deserve a knowledgeable partner you can trust with your hard-earned savings. With TFCU Financial Advisors, you can work with trustworthy and experienced advisors alongside the welcoming and friendly culture TFCU members expect.

TFCU Financial Advisors

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TFCUFinancialAdvisors.org



Congrats to winner Jonathan Ortiz of Ponca City, OK!

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For locations, numbers and hours please visit TinkerFCU.org

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(918) 592-0324 Tulsa

(405) 707-7440 Stillwater

(580) 310-0324 Ada

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