

MONEY'S WORTH

for TFCU Members | April 2026



Turning home equity into opportunities

Homeownership isn't just about having a place to call your own, it can also open doors to financial flexibility. One way to do this is by building equity in your home.

What is home equity? Simply put, it's the difference between your home's current value and the amount you still owe on your first mortgage. As you pay down your loan and your home's value increases, your equity grows. Over time that equity can become more than a number on a statement; it can be a resource to help cover major expenses, fund home improvements or create flexibility for important life moments.

Home equity loans are a practical way to use the value you have already built.

What are home equity loans? These types of loans allow homeowners to borrow against the equity of their home. Funds are then repaid over time, using the home's equity as collateral. TFCU offers a variety of home equity loan options designed to support a wide range of financial needs and goals

- **Home equity loan.** This option gives you a one-time lump sum with a fixed rate and fixed monthly payment, making it a good fit for a planned expense like a remodel or major repair.
- **Home equity line of credit (HELOC).** This option works like a credit line. You can borrow as needed, up to an approved limit, during the draw period and payments are based on what you use. Rates are usually variable, which can make it a flexible option for ongoing or unpredictable expenses.
- **Investment property home equity loan.** For owners of investment properties, this can be a useful option to help with renovations, repairs or other investment-related expenses.

Each of these options serve a different purpose. Some focus on predictability, some on flexibility and others on supporting your investment goals. Having a conversation with a TFCU home loan expert can help you match the right product with your specific financial situation. Visit TinkerFCU.org for more details and current options, and to schedule time with a lending professional.

Home equity loans are a practical way to use the value you have already built. When used responsibly, home equity can be a tool that supports stability, growth and peace of mind. The key is to understand your options and choose the one that aligns with both your short- and long-term goals. ■

Article by Kara Robinson,
TFCU Financial Educator

TFCU events

Shred Day: April 11, 2026

Midwest City branch, 6501 Tinker Diagonal |
8:30 - 11:30 a.m.

Please limit paper to no more than three boxes
(approximately 18x12x12 inches) per car.

Drop-in financial coaching: April 24, 2026

OKC, Rockwell branch, 13300 N. Rockwell Ave. |
9 a.m. - 5 p.m.

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

Shred Day: April 25, 2026

Denton, Unicorn Lake branch, 3351 Unicorn Lake
Blvd. | 8:30 - 11:30 a.m.

Please limit paper to no more than three boxes
(approximately 18x12x12 inches) per car.



Money moves after a major life change

Major life changes, such as divorce, illness or the loss of a loved one, can quickly reshape your finances. When your life changes, things like income, expenses, shared accounts and long-term plans can shift, too. Taking a few practical steps can help you regain stability.

Begin by putting together a list of your accounts, debts and monthly bills. Include checking and savings, credit cards, loans, retirement accounts, insurance and any recurring payments. This gives you a clear idea of what you have, what you owe and what needs attention now.

If any accounts are shared, review them right away. Joint accounts don't automatically separate and you may still be responsible for balances until changes are made. Consider updating automatic payments, closing or converting joint accounts when possible and refinancing shared loans into one person's name, if that is the plan.

A major life change may not directly impact your credit score but missed payments and rising balances can. Protect your credit score and budget by keeping payments current, monitoring your accounts and avoiding new debt until things settle. Then, build a budget that matches your new reality, even if it starts simple.

Remember that TFCU is here to help. If you need some assistance sorting through your next steps, TFCU can help you better understand your accounts and explore the available options. For one-on-one financial coaching, call 405-319-7991 Monday through Friday, 8 a.m. to 5 p.m., or email financialcoaching@tinkerfcu.org to get started with a certified financial coach. ■

Article by Jessica Teszlewicz,
TFCU Financial Educator

— get a TFCU —

Storm Shelter Loan

3.99% APR*



Scan for details or visit
TinkerFCU.org/Shelter

*Rate of 3.99% Annual Percentage Rate (APR) is effective 2/1/2026 and subject to change. Borrower must be a property owner on which the shelter is being installed. Purchase contract is required with check payable to the contractor. To take advantage of this offer, Tinker Federal Credit Union (TFCU) membership is required, which involves opening an initial share (savings) account with a \$5 deposit. All rates and terms are declared by the Board of Directors of TFCU and are subject to change at any time. Subject to credit approval. Go to TinkerFCU.org, visit any TFCU branch or call (405) 732-0324 or 1-800-456-4828 for more details.

TFCU
Tinker Federal Credit Union



Keep your information safe when traveling

Whether you are heading abroad or just a few states away, your personal information always goes with you. Here are a few tips to keep it safe while on the go.

Monitor your settings. Always turn off Bluetooth and your laptop's webcam when you are not using them and make sure your devices are not set up to automatically connect to unknown, public Wi-Fi networks. Use trusted connections only and consider using a virtual private network (VPN) to keep your browsing history, location and any personal information safe and secure.

Browse carefully. Even when using a VPN, you should avoid logging into accounts that contain financial, personal or health-related information if you can help it. If you must, use personal devices only and change your passwords when you get home and on a trusted network. Avoid hotel lobby computers or internet cafés for anything that might require a password. Public computers are rarely secure.

Pack light, digitally speaking. Leave devices at home that you won't need on the trip. If you're traveling for fun, your laptop can probably stay behind. The same rule applies for cards and documents. Take only what you need and keep it secure.

Notify your financial institutions. Let TFCU and your other financial institutions know you will be traveling internationally to prevent your purchases from being flagged as suspicious. This step will also ensure you know how to quickly verify a legitimate charge should anything get flagged while you are away. Additionally, always report a lost card right away.

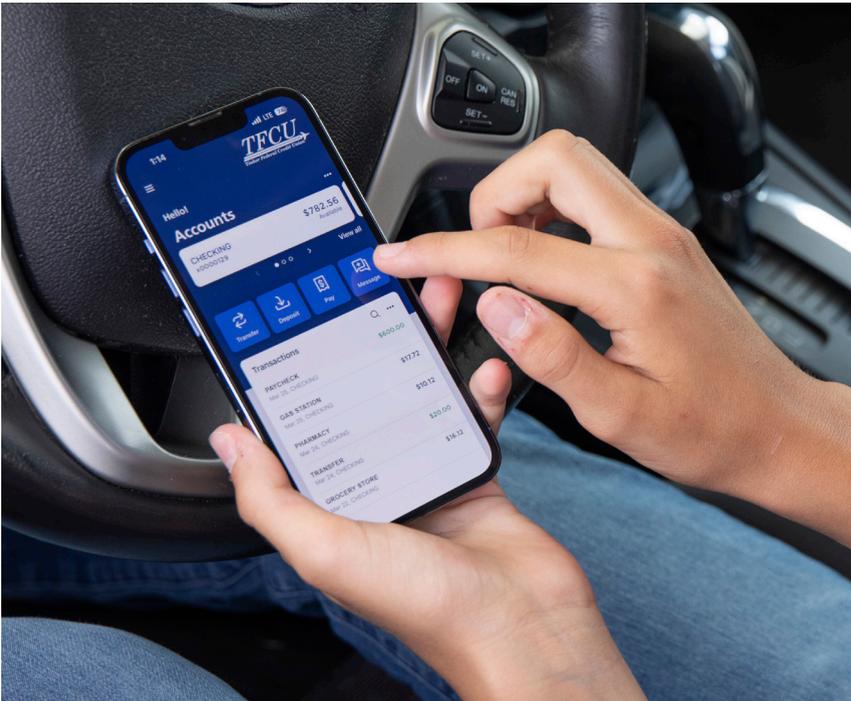
Stay alert and cautious. When possible, only use ATMs or interactive teller machines (ITMs) located at or near a financial institution rather than standalone machines. Before inserting your card into a card reader, study the machine to check if anything has been loosened or tampered with. Lastly, if you ever lose a card while traveling, report it and lock it immediately.

TFCU Financial Advisors

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Stay on top of your money with checking account alerts

Money moves fast. Subscriptions renew, automatic payments process and debit card purchases add up fast, often going unnoticed. Setting up account alerts can help by sending notifications in real time.

Every purchase, withdrawal and transaction can trigger an alert the moment it occurs. No more checking your balance after the fact and wondering where your money went. You see activity as it happens, which makes staying on top of your finances much easier.

Alerts are also one of the best tools against fraud. When you get an immediate notification for every transaction, an unfamiliar charge is hard to miss. And if something does look suspicious, the TFCU Debit Card Manager app allows you to freeze your debit card on the spot before the problem gets worse.

Beyond fraud protection, alerts help with the everyday stuff as well, like catching a forgotten subscription, noticing a low balance or simply spending more confidently.

Setting up alerts is quick and simple with the TFCU app. Choose the notifications that matter to you, skip the ones that don't and customize your alerts to fit how you manage your money.

Less guesswork. Fewer surprises. More control. When it comes to your checking account, staying informed puts you in control. ■

Article by Kara Robinson,
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Download the TFCU Debit Card Manager app.

get spending insights & access card controls



scan & download
TFCU Card Manager App

Federally insured
by NCUA



For locations, numbers and hours please visit [TinkerFCU.org](https://www.tinkerfcu.org)

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