

MONEY'S WORTH

for TFCU Members | May 2026



How AI can save you money every day

Artificial intelligence (AI) is becoming a useful tool in everyday life, and personal finance is no exception. You don't need special skills to use it. With just a few prompts, AI can help you stay organized, stretch your budget and make smarter choices. For major financial decisions though, it's best to consult a qualified professional.

Budget smarter. AI can help you build a simple budget based on your income and expenses, track your spending and identify areas where you might be able to cut back. It's a quick way to get a clearer picture of your finances.

Lower your grocery costs. Ask AI to build a grocery list, suggest affordable meal ideas or recommend cheaper alternatives to items you buy regularly. You can even list ingredients you already have on hand and it will generate recipes so nothing goes to waste.

Use what you already own. Instead of buying more, AI can help you plan meals or projects using what's already in your kitchen or pantry. It's a small shift that adds up over time.

Personalize your workout plan. Gym memberships can be expensive, but AI can create personalized, no-equipment workout plans based on what you already have at home. Just share your fitness goals and any equipment you have on hand, such as resistance bands, dumbbells or a yoga mat, and it can build a routine that fits your space and schedule.

Build a fun-filled, affordable schedule. Looking for something fun to do in your spare time? AI can suggest free or low-cost activities in your area, from community events to outdoor adventures.

AI can be a great tool, with limits. It's a starting point for saving money, but it is not a substitute for professional advice. If you are making major financial decisions or feel unsure about your next steps, speak with a qualified

financial professional who can look at your full situation. When used wisely, AI can make life a little easier and help your budget go a little further. ■

Article by Jessica Teszlewicz,
TFCU Financial Educator

TFCU events

Shred Day: May 2, 2026

Owasso branch, 9039 N. 121st E. Ave. |
8:30 - 11:30 a.m.

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

Drop-in financial coaching: May 22, 2026

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

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

Shred Day: May 23, 2026

Edmond East branch, 3141 S. Bryant Ave. |
8:30 - 11:30 a.m.

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

Holiday closing: May 25, 2026

TFCU will be closed Monday, May 25, in observance of Memorial Day.

Tulsa area Member Appreciation Day: May 30, 2026

Tulsa Zoo, free for TFCU members | 9 a.m. - 4 p.m.

Spring clean your finances

Spring is a natural time to hit reset, and your finances are a great place to start. Taking a fresh look at your bills and spending habits can help you stay on budget, feel more confident and in control and plan for a better year ahead.

Start by organizing your paperwork. Major life events such as buying a home, preparing for retirement or dealing with a medical situation can leave you buried in documents. A simple physical and digital filing system can help. Sort documents into folders by category (investing, medical expenses, loan documents, estate planning and home repairs), and break each down by year. Shred or delete anything you no longer need.

Run your credit report. Check your credit report every three months for negative changes and signs of identity theft. You can check with TransUnion, Experian and Equifax individually or use a service like annualcreditreport.com, a free weekly online credit report website. If you find errors, dispute them promptly. Negative marks can stay on your report for seven years.

Take an annual look at the big picture. Review spending and any income changes, then look for ways to strengthen your finances for the rest of the year. Refinancing debt, cutting unnecessary costs and canceling unused subscriptions are good places to start. Automating payments and staying intentional with discretionary spending can also help with budgeting.

Don't overlook retirement. Increasing contributions toward your retirement accounts is always a good idea. This becomes more and more important the closer you get to retirement age when there is less time to grow your savings.

TFCU Financial Advisors

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TFCUFinancialAdvisors.org



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Volunteers elected at 2026 annual meeting

Members of Tinker Federal Credit Union (TFCU) elected two volunteers by acclamation at the credit union's Annual Shareholders' Meeting which was held virtually and in person on March 31, 2026, at the credit union's corporate office in Oklahoma City.

This year, the two candidates elected to the TFCU Board of Directors were James Pearl and Eldon Overstreet. After the annual meeting, board members met to elect the new officers, as follows:

- Rodney Walker, chair
- Sheila Jones, vice chair
- Al Rich, secretary
- James Pearl, treasurer
- Scott White, assistant secretary I
- Tiffany Broiles, assistant secretary II
- Eldon Overstreet, assistant treasurer

TFCU is a not-for-profit, member-owned financial cooperative with more than 480,000 members and \$6.1 billion in assets, returning profits to members through better rates, lower fees and financial education for 80 years.



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

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(405) 707-7440 Stillwater

(580) 310-0324 Ada

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