

MONEY'S WORTH

for TFCU Members | October 2026



Celebrating the credit union difference

Every October, credit unions around the world celebrate International Credit Union Day, recognizing the power of cooperation and what makes member-owned institutions different. We hope this day serves as a reminder that, as a TFCU member, you belong to something important: a global movement built on service and community. It's a day to reflect on what sets credit unions apart and to celebrate the members who make that difference possible.

You're an owner, not just a customer. Credit unions are put together differently. While a bank may answer to its shareholders, a credit union answers to its membership. That means decisions are made with your best interests in mind, and the value we create comes right back to you. Your voice matters at TFCU and helps shape the direction the credit union will take for other existing and future members.

Your membership is more than just a financial decision. It's a commitment to a way of banking that puts people and community first.

More than an account number. That member-first mindset shows up in everyday ways, like competitive rates and lower fees, but it also goes deeper than that. At TFCU, we see you as part of our community, not as a transaction. It's a relationship built on trust and connection, not just numbers on a screen. It's something we work hard to earn every time you walk into a branch, visit our website or log into online and mobile banking.

Modern convenience, cooperative roots. Credit unions also know how to balance tradition with progress. Mobile banking, online tools and nationwide access to automated teller machines (ATMs) and

interactive teller machines (ITMs) make managing your finances simple and easy. Shared branching extends that reach even further, giving you access to thousands of credit unions across the country, so you're never far from the kind of service you count on at home.

Thank you for being part of TFCU. This October, we want to say thank you. Your membership is more than just a financial decision. It's a commitment to a way of banking that puts people and community first. We're proud to have you with us, and we're grateful to be part of your financial journey. ■

Article by Jessica Utterback,
TFCU Senior Financial Educator

TFCU events

Holiday closing: October 12, 2026

TFCU branches will be closed in observance of the federal holiday.

International Credit Union Day: October 15, 2026

Visit a TFCU branch for giveaways while supplies last as we celebrate with credit unions around the world.

Wild West Night: October 21, 2026

National Cowboy & Western Heritage Museum |
6 - 8 p.m.

Join us for a fun, western-themed evening raising funds for the TFCU Foundation to support the needs of veterans and first responders. Tickets are \$50 per attendee and can be purchased online at TFCUFoundation.org.



TFCU Board of Directors nominations

Each year, a nominating and elections committee nominates one candidate from TFCU's membership for each open position on the TFCU Board of Directors. The selected nominees for these roles will be announced in the January 2027 issue of the *Money's Worth* newsletter.

TFCU members who are not selected by the committee but would like to run for election may pursue nomination by petition. Petition packets will be available in TFCU branches on Tuesday, December 8, 2026, and members will have until 3 p.m. on January 14, 2027, to collect signatures from 500 TFCU members. Signatures from individuals who are joint owners on TFCU accounts but do not have a primary share account of their own are not valid.

Petition forms with at least 500 valid signatures, along with the forms stating the candidate's biographical information and statement of qualifications for office, must be returned to a TFCU branch by the January 14, 2027, deadline. All required forms will be included in the petition packet.

If no nominations by petition are received, the candidates nominated by committee will be elected by acclamation at the 2027 Annual Shareholders' Meeting. If there is at least one nomination by petition, an election will be held. ■



10 TFCU
members

**I won
gas for a
year!***

TFCU
Tinker Federal Credit Union

*Details at TinkerFCU.org/WinGas

A new chapter: TFCU Wealth Management

Exciting changes have come to better serve your financial planning needs. On August 31, 2026, TFCU Financial Advisors changed its name to TFCU Wealth Management, now operating as a financial advisory practice of Ameriprise Financial Services, LLC, a longstanding leader in financial planning and advice. Our clients will benefit from enhanced technology, expanded financial planning resources and the strength of a nationally recognized financial services organization. This evolution reflects our ongoing commitment to helping members financially plan with confidence, whether they are just getting started or preparing for a new life stage with a trusted wealth advisor.

While our name and broker-dealer have changed, the trusted relationships our members have come to expect remain the same. Our community will continue working with the same team they know and trust, receiving the personalized guidance and service they have come to rely

on. From retirement planning to investment strategies, wealth advisors are here to help build a plan around your goals, not a one-size-fits-all approach.

Advisors will carry forward for all existing client accounts exactly as they were before. If you have questions about how this transition affects your specific situation, please reach out to your advisor.

Interested in learning more about what a wealth advisor can do for you and your family? Reach out to the TFCU Wealth Management team today.



**Wealth
Management**

6501 Tinker Diagonal, Midwest City, OK 73110

405-737-0006 or TinkerFCU.org/WealthManagement



Ameriprise Financial Services has a partnership with this financial institution to provide financial planning services and solutions to clients. The financial institution is not an investment client of Ameriprise but has a revenue-sharing relationship with us that creates a conflict of interest. **Investment products are not insured by the FDIC, NCUA or any federal agency, are not deposits or obligations of, or guaranteed by any financial institution, and involve investment risks including possible loss of principal and fluctuation in value. Ameriprise Financial Services partners with financial institutions to provide investment advisory, brokerage and insurance services to their clients. This is a contractual relationship, which earns the financial institution compensation from Ameriprise for successful referrals. In most cases, the financial institution also receives a majority of the commissions and fees generated by Ameriprise financial advisors for the services noted above. This applies as long as the referred client maintains a relationship with Ameriprise. Nonlicensed employees of the financial institutions may receive incentives from their employer for referring clients to Ameriprise. These incentives create a conflict of interest. TFCU Wealth Management is a financial advisory practice of Ameriprise Financial Services, LLC. The financial institution is not affiliated with Ameriprise Financial, Inc. Investment advisory products and services are made available through Ameriprise Financial Services, LLC, a registered investment adviser. Securities offered by Ameriprise Financial Services, LLC. Member FINRA and SIPC. © 2026 Ameriprise Financial, Inc. All rights reserved.*



How to get ahead of your fall and winter expenses

As the weather begins to cool down and the holidays quickly approach, many households see a shift in spending. Things like high utility bills, seasonal purchases and holiday costs can add up fast. A little planning now can help you stay on track with your budget.

Look at last year's numbers. It's common to see the same fall and winter expenses repeat year after year. Review what you spent during this season last year to spot potential patterns, then build those costs into your budget. Setting aside a little each month makes expenses easier to absorb when they arrive.

Balance seasonal costs with holiday spending. Seasonal expenses like travel, gifts and social gatherings often compete for the same funds. Decide what matters most to your family before the season gets busy and craft your spending plan accordingly.

Build a cushion for the unexpected. Setting aside savings for surprise home expenses can save you from relying on credit cards when something comes up. A little preparation now can make the months ahead more enjoyable and a lot less stressful.

You don't have to have it all figured out today. Start with one small step, and the rest will follow. ■

Article by Jessica Utterback,
TFCU Senior Financial Educator



your
**cash-back
card**

3%
cash back
on fuel
& dining*



Scan to learn more at
TinkerFCU.org/Visa-Signature



*Cash back rewards are provided in the form of a statement credit. You earn 3% cash rewards for every \$1 for all eligible fuel and dining purchases. Eligible purchases made in both the 2% and 3% cash rewards category earn rewards on the first \$5,000 posted to the account each calendar year. Once the \$5,000 spend cap is reached, all eligible purchases will earn 1% cash rewards rate until the first day of the next calendar year. To receive this card, Tinker Federal Credit Union (TFCU) membership is required, which involves opening an initial share (savings) account with a \$5 deposit and qualifying for a Visa Signature card account. Visit any TFCU branch or reach out to our contact center at 1-800-456-4828, option 6, for questions, or visit TinkerFCU.org/Visa-Signature.

TFCU
Tinker Federal Credit Union

For locations, numbers and
hours please visit TinkerFCU.org

P.O. Box 45750, Tinker AFB, OK 73145

405-732-0324 OKC

918-592-0324 Tulsa

405-707-7440 Stillwater

580-310-0324 Ada

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