

MONEY'S WORTH

FOR TFCU MEMBERS

December 2020



Update beneficiary information

We recommend reviewing the beneficiaries on your accounts annually to ensure the information is accurate and up-to-date. If overlooked, your assets may not be distributed according to your wishes. Regardless of what is stated in your will, financial institutions are legally required to distribute assets according to what you have designated on the accounts.

Some reasons to update your beneficiary information include marriage or divorce, the birth of a child or if a current beneficiary has died.

View your current beneficiaries for each account in Home Branch. To remove or add beneficiaries, visit a full-service branch or call (405) 732-0324, option 6, to have the paperwork mailed to you. 



How to make the most of your holiday budget and spending this December

Holiday spending isn't limited to gift giving. Remember to factor in holiday parties, expensive dinners and outings with family and friends. If you've already put a dent in your holiday budget, it's not too late to make changes. Enjoy these tips to help you spend within your means this month.

Don't overspend

Don't allow yourself to overspend or dig into your savings simply because it's the holidays. Create and follow a realistic budget to ensure you're making smart money choices that you won't have to pay for in January — literally.

Avoid impulse purchases

It's the most wonderful time of the year, and holiday sale prices are often

hard to ignore; we get it. Treat impulse shopping like you would grocery shopping while hungry — a recipe for disaster. In plain terms, try your best to avoid making purchases you haven't planned or budgeted.

Collect coupons and bargain shop

Holiday shopping on a budget can often be as simple as finding coupons and coupon codes online before you commit to purchasing. With a little time and research, you could score some pretty big savings on your most-wanted items. Additionally, it's important to note that there are often great deals available year-round and not just during the holidays.

Remember, you don't have to spend money to spread holiday cheer. 

GREAT RATE
- . -
APPLY ONLINE
VISA PLATINUM
TinkerFCU.org
TFCU
Tinker Federal Credit Union



Congratulations to our Scholarship Winners

Eight Oklahoma students have a little extra cash as they prepare for their education. Congratulations to four students who received first place and four students who received honorable mention in the 2020 Scholarship Contest. Sponsored by TFCU Financial Advisors and TFCU's SaveAbles Kids Club, the contest was open to TFCU members ages 3 to 18. Contestants submitted a drawing or photo showing what they want to be when they grow up. Entrants 13 and older also wrote a short essay on the subject "My college dreams are..." View the winning entries online at TFCUFinancialAdvisors.org.

Category A (Ages 3 to 7)

First Place: Finn Rhymer – Astronaut

Honorable Mention: Giuliana Tardibono – Mother & Veterinarian

Category B (Ages 8 to 12)

First Place: Daelan Myatt – Police

Honorable Mention: Rylan Myatt – Fireman

Category C (Ages 13 to 15)

First Place: Manu Contreras – Architect

Honorable Mention: Amy Gilstrap – Professional Baker

Category D (Ages 16 to 18)

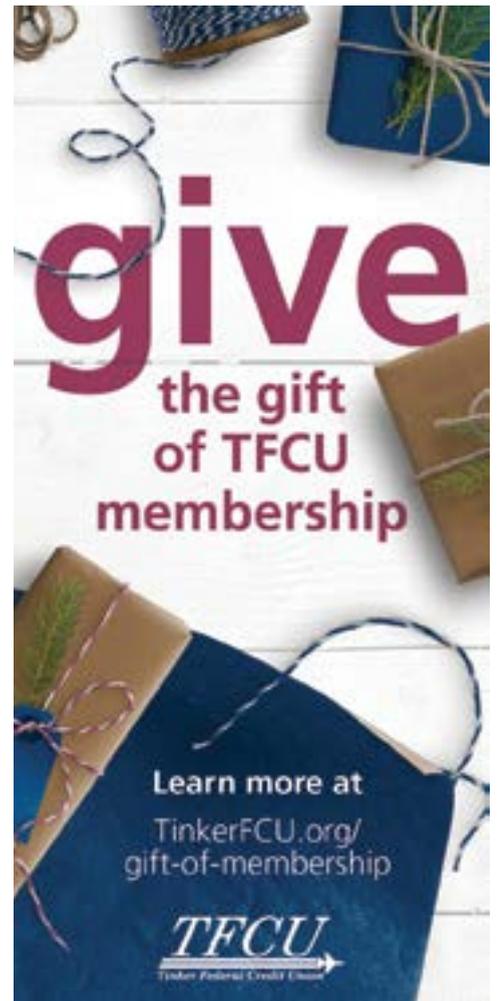
First Place: Jennifer Henderson – Psychology Professor

Honorable Mention: Connie Kettler – Pediatrician

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HOLIDAY HOURS

December 24 - Closed at noon

December 25 & 26 - Closed

January 1 & 2 - Closed



**For locations, numbers
and hours please visit
TinkerFCU.org**

P.O. Box 45750, Tinker AFB, 73145

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(918) 592-0324 Tulsa
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(580) 310-0324 Ada
(580) 233-3330 Enid
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