

MONEY'S WORTH

for TFCU Members | April 2025



Refinance and save: a smart move for your auto loan

Refinancing your auto loan could offer major financial benefits, including current TFCU incentives. If you're looking for help saving and managing debt, auto refinancing may be the solution, especially if your loan wasn't originally funded by TFCU.

Benefits of auto refinancing:

- Lower interest rates may lead to big savings over the life of your loan.
- Securing a lower interest rate or extending the loan term may result in lower monthly payments.
- If your financial situation has improved, shortening the loan term may help pay the debt faster and reduce the total interest paid.

When it makes sense for you:

- If interest rates have fallen since taking out your loan, refinancing could help lower the rate.
- Higher credit scores may get you better loan terms.
- If research shows the savings from a lower interest rate outweigh the costs of refinancing.
- If your income has changed, refinancing may adjust the loan terms to better fit your budget.
- If lenders are offering good incentives, such as the current TFCU incentives.

Right now, TFCU will pay \$200 in cash or provide a 0.50% interest rate reduction to refinance secured loans from other institutions. With these incentives, it's a great time to consider refinancing with TFCU.

What non-members will need to apply with TFCU:

- Remaining loan balance
- Existing monthly payment
- Current annual percentage rate (APR)
- Vehicle identification number (VIN)
- Current mileage
- Vehicle registration

Auto refinance applications are done in person, online and over the phone and involve hard credit checks. Your credit score may lower temporarily but the potential savings could make it worthwhile.

By understanding the benefits and your finances, you are better able to make decisions that suit your goals. If you are considering refinancing, research your options and consult a financial professional to ensure it's right for you. ■

Article by Jessica Teszlewicz,
TFCU Financial Educator

TFCU events

Drop-in financial coaching: April 4, 2025

OKC, Rockwell branch, 13300 N. Rockwell Ave. |
9 a.m. - 5 p.m.
Meet TFCU's Member Solutions team for free, one-on-one financial counseling sessions.

Annual shareholders' meeting: April 5, 2025

TFCU's 2025 annual shareholders' meeting will take place on Saturday, April 5, at 3 p.m. For more information, visit [TinkerFCU.org](https://www.tinkerfcu.org).

Shred Day: April 5, 2025

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.



Financial spring cleaning

Spring is a good time to declutter and refresh our daily lives. Our homes and our financial plans need regular maintenance to ensure they continue serving us well.

What should you keep? Tax returns and paperwork should be kept for at least seven years in case of IRS inquiries. Investment and loan records should be kept for their duration plus seven more years to ensure access to any needed historical financial information.

What to throw away? Unless needed for tax reasons, throw out old bills and receipts. Store monthly statements digitally or dispose of them after comparing with annual summaries. Expired contracts and warranties can be discarded. Shred all sensitive documents prior to disposal to prevent identity theft.

Organize filing systems. Important files like birth certificates and insurance policies should be kept in secure, fireproof and waterproof locations. Digitizing records is also safe and effective. Scan records to create backups kept on password-protected cloud-based services or external hard drives. Password managers are also useful and secure tools for online accounts.

Review your finances. Prevent outdated files and financial strategies from piling up by reviewing your finances often. Check your credit report regularly to catch any inaccuracies, errors or signs of identity theft early.

This spring, take the time to look over and organize your finances to better manage and help pave the way for a secure financial future. Just like a clean home brings peace of mind, organized finances can help provide economic security and control, setting you up for future financial success. ■

Article by Kara Robinson,
TFCU Financial Educator

get a TFCU Storm Shelter Loan

3.99% APR*

Scan for details



*Rate of 3.99% Annual Percentage Rate (APR) is effective 2/1/2025 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





Why work with TFCU Financial Advisors?

A professional advisor can craft a tailored, holistic financial plan that supports your needs, goals and intentions for the future. Working with a financial advisor could potentially change your life for the better. By crafting plans tailored to your financial needs, it could even help set up your family for success for generations to come.

A personal relationship

Establishing a relationship with TFCU Financial Advisors may bring clarity to and simplify your financial goals and bring newfound confidence in all investment matters.

By getting to know you, your aspirations and your current financial situation, your advisor can effectively advise you at every turn along the way. Whether it's paying for a child's education, charitable giving, selling a business or ensuring the care you need as you age, a personalized plan considers all your goals.

TFCU Financial Advisors can also guide you through important financial decisions, helping you avoid potentially harmful, long-term missteps.

Sophisticated strategies

Comprehensive financial plans go beyond managing investments. They consider all aspects of your financial life up to and after retirement.

TFCU Financial Advisor will have access to products and services to help address your complex financial needs. They will help identify appropriate strategies while collaborating with your tax and legal professionals to better manage and preserve your wealth.

Tailored advice

Advice received from TFCU Financial Advisors will be personalized with you and your family's needs in

mind. Having a trusted financial partner to guide you can prove to be invaluable.

Generic, impersonal tips and tricks will only go so far when it comes to important matters. Your life and wealth needs are multifaceted and deserve professional guidance customized accordingly.

Time to get started

TFCU Financial Advisors offer support to help you navigate all your financial needs while freeing up time to spend on the things that matter most. Schedule an introductory meeting and find your newly trusted financial partner today.

TFCU Financial Advisors

6501 Tinker Diagonal
Midwest City, OK 73110
405-737-0006

TFCUFinancialAdvisors.org



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Family fun on a budget

Whether your budget is small, or you just prefer saving money, family fun doesn't have to be expensive. Follow these tips to keep the adventure going without buyer's remorse.

Kids make the rules

Devote several days a year to letting your children plan your fun family outings, within reason. This could include something as simple as dessert for breakfast and breakfast for lunch, an arts and crafts activity or putting on a tea party for the whole family.

Scavenger hunt

Create a scavenger hunt for your home or neighborhood. Break into teams to find hidden clues and even ask neighbors to join in on the fun. The prize at the end could be bragging rights, a fun, inexpensive knick knack or first pick for movie or game night that week.

Neighborhood talent show

Everyone has a talent they would love to show off. Gather your neighbors, pick your judges and bring your best act to the stage. Prizes could include a flashy, handmade trophy or a gift basket filled with homemade treats.

Vintage movie marathon

Ever wanted to share your favorite movie with your child? Here is your chance. Cuddle up with a blanket, popcorn and your favorite candy to have a classic film marathon.

Dine like royalty

Break out the good dishes and put on a multicourse family meal. Use this as an opportunity to teach your kids how to cook secret family recipes, everyone's favorite foods or try something new.

Family book club

Foster a love of reading by forming a family book club where everyone gets a chance to choose a book to read each month. Make it more exciting by dressing up as characters from the book or bringing crafts related to the book's theme.

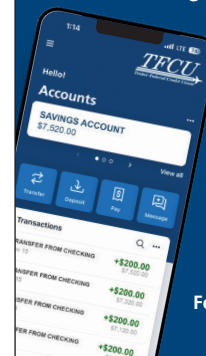
Any of these budget-friendly ideas could be paired with a financial lesson for your children. By choosing to follow a budget for your family adventures, you are teaching them smart money management and the value of a dollar. With low-tech, low-cost solutions to fun, the true lesson is learning it doesn't take loads of money to have a good time. ■

Article by Tina Herndon,
TFCU Financial Educator



set it & save

automate
your savings



TFCU
Tinker Federal Credit Union

Federally insured by NCUA

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

P.O. Box 45750, Tinker AFB, 73145

405-732-0324 OKC

918-592-0324 Tulsa

405-707-7440 Stillwater

580-310-0324 Ada

580-233-3330 Enid

800-456-4828 Toll Free

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