

## HOLIDAY CLOSINGS

The Credit Union will close on the following days, with The 24 Hour Money Centers, PEARL, Virtual Branch and Mobile Money remaining available to serve members:

**Memorial Day – Monday, May 27, 2024**

We will reopen our Main Office the next business day at 9:00am and our Hospital Branch the next business day at 8:30am for regular business hours.

### Personal & Auto Rates

Loan Type	Terms	Annual Percentage Rates*
Personal / Personal LOC	48 Months	9.49% - 18.00%
Special Loan Promotion*	72 Months	4.74% - 18.00%
New Auto/Used Auto (Five Years or Newer)	60 Months	5.24% - 18.00%
New Auto/Used Auto (Five Years or Newer)	72 Months / \$20,000.00 Minimum	5.74% - 18.00%
New Auto/Used Auto (Five Years or Newer)	84 Months/\$30,000.00 Minimum	7.55% - 18.00%
Used Auto (Ten Years or Newer)	60 Months	6.54% - 18.00%
Used Auto (Over Ten Years Old)	60 Months	7.04% - 18.00%
New/Used Boats	Same as New/Used Auto Rate	Same as New/Used Auto Rate
New /Used Boats (Five Years or Newer)	120 Months / \$30,000 Minimum	6.79% - 17.29%
Non-Motorized Camper	84 Months	7.05% - 17.55%
New/Used RV's	180 Months	6.05% - 16.55%
New Sport Vehicle	48 Months	6.49% - 16.99%

Visa Type	Terms	Annual Percentage Rate*
Visa Premier	Annual Fee \$10.00/25 Day Grace Period	9.99%
Visa Classic	No Annual Fee 25 Day Grace Period	10.99%
Visa Premier Gold	Annual Fee \$10.00 25 Day Grace Period	8.99%
Visa Classic Gold	No Annual Fee 25 Day Grace Period	9.99%
Freedom Visa	Annual Fee \$10.00 25 Day Grace Period	12.99%

Rates as of April 1, 2024, rates are subject to change without notice. For current loan rates please visit [www.tmhfcu.org](http://www.tmhfcu.org). The lowest auto loan rate available under the Silver Select discount and Pinnacle Share Draft discount is lowest stated 60 months auto loan rate.

Rates may vary based on creditworthiness. Visit [www.tmhfcu.org](http://www.tmhfcu.org) for VISA Disclosure.

## IMPORTANT ANNOUNCEMENTS

### 2023 IRA Deadline Soon

For a 2023 deduction, the deadline for making contributions to your (individual retirement account) is midnight April 15, 2024. The maximum you can contribute to all of your traditional and Roth IRAs is \$6,500 (or \$7,500 if you are age 50 or older).

### Have you tried the new ITM?

The ITM (Interactive Teller Machine) is in the Main Office drive thru third lane. While the ITM has the traditional functions of an ATM this new interactive machine offers a variety of self-service functions such as loan payment assistance, check and cash deposits, mini statement printout on demand just to name a few. The machine is available 24/7, which provides a convenient way to do your banking anytime.

### Have you enrolled in ZELLE®

We have partnered with Zelle® to bring you a fast, safe and easy way to send and receive money with friends, family and other people you trust.\* Zelle® is available right from online and mobile banking so you don't need to download anything new to start sending and receiving money!

Enroll or log in to Bill Pay, select "Send Money with Zelle®", accept Terms and Conditions, select your U.S. mobile number or email address and deposit account. That's it! You're ready to start sending and receiving money with Zelle®.

\*Mobile network carrier fees may apply. Must have a bank account in the U.S. to use Zelle®. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle®.

### Bottom-line Numbers As of January 2024

**Assets**  
**\$86,577,494.33**

**Total Shares**  
**\$77,499,856.04**

**Loans**  
**\$66,252,979.83**

**Members 8634**

## TMH FEDERAL CREDIT UNION LEADERSHIP

### BOARD OF DIRECTORS

J. Lynne Peters, *Chairperson*  
Aaron Kinnon, *Vice Chairperson*  
Jamie Sheffield, *Recording Officer*  
Paul Lucas, *Financial Officer*  
Berinice Mercer-Lewis, *Director at Large*

### SUPERVISORY COMMITTEE

Summer Harrell, *Supervisory Committee Chair*  
Chris Kennedy, *Member*  
Morgan DeLoach, *Member*

### ADMINISTRATION

Timothy L. Cook, *President*  
Liz B. Thiele, *Executive Vice President*  
Valerie Papka, *VP Member Services*  
Maria B. Legate, *VP Administration*  
Lisa D. Langston, *VP Finance*

### LOCATIONS/ HOURS

**Main Office and Drive Thru**  
345 S. Magnolia Drive  
Tallahassee, FL 32301  
Monday - Friday - 9:00am - 5:00pm

**TMH Branch Office**  
1300 Miccosukee Rd.  
Tallahassee, FL 32308  
Monday - Friday - 8:30am - 4:00pm  
TMH Paydays 7:30am - 4:30pm

### Telephone Numbers

Main Office: (850) 402-5301  
Pearl: 1-800-259-0762  
Fax (850) 402-5334

Web Address – [www.tmhfcu.org](http://www.tmhfcu.org)

The 24 Hour Money Centers (ATM's)  
Located at the Main Office,  
TMH Hospital South Lobby,  
TMH Hospital Atrium, M.T. Mustian Center  
and Southern Medical Building.

Nationwide Shared CU Service Centers  
– check the ATM/Shared location link  
@ [www.tmhfcu.org](http://www.tmhfcu.org) for locations and  
hours of a service center near you.

### Convenient Electronic Services 24/7

P.E.A.R.L. - audio account access from anywhere, 1.800.259.0762

On-Line – [www.tmhfcu.org](http://www.tmhfcu.org)  
• Current News and Events  
• Loan Applications and Forms  
• Protect Yourself –  
• Fraud and Identity Theft Tips  
• Rates – Current Loan and Share Rates

Virtual Branch – Home banking, bill pay solutions and Zelle®

E-Statements – GO Green!

Mobile Money – Cell phone account access

P.E.T.E. – Payment Easily Transferred Electronically

Facebook Page –  
Keep in Touch with **YOUR**  
Healthcare Credit Union



# QUARTERLY DIVIDEND

THE NEWSLETTER OF  
TMH FEDERAL CREDIT UNION

**Work in healthcare? You can join!**

## Mark Your Calendar

Join us for our **62nd Annual Meeting on Tuesday, April 23** at the Goodwood Carriage House located at 1600 Miccosukee Road, Tallahassee. The meeting will begin promptly at 6:00 p.m. with information on the financial soundness and upcoming Credit Union events. Following the annual meeting the credit union will serve a BBQ dinner and door prizes will be awarded, so be sure to join us for your chance to win! This year's top door prize item will be an iPad\*. All are welcome to attend and enjoy a wonderful meal.

\*Must be a member of TMH Federal Credit Union to win.



## Apply Today! Personal loans as low as 6.00% APR\*

Now – August 31, 2024, TMH Federal Credit Union is offering rates as low as **6.00% APR\*** on personal loans for three years on a minimum of \$3,000. Vacation, home repairs, pay off high interest credit cards, you can use this loan for anytime! Apply today at a branch location or visit [www.tmhfcu.org](http://www.tmhfcu.org).

(\* - APR = Annual Percentage Rate. Available to qualified borrowers. Other restrictions may apply. Rates do not apply to refinance existing TMH FCU loans and VISA® Credit Cards. Membership is subject to eligibility.)



**Improving the financial life of each member is our priority and our pleasure.**

**VOLUME 30**  
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## Privacy Policy

Rev. 4/2016

### WHAT DOES TMH FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

**Why?** Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?** The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- **Social Security Number and Name**
- **Account Balances and Payment History**
- **Creditworthiness and Credit History**

When you are no longer our member, we continue to share information about you according to our policies.

**How?** All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons **TMH Federal Credit Union** chooses to share; and whether you can limit this sharing.

Reason we can share your personal information	Does TMH FCU Share	Can you limit this sharing
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes</b> - to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	YES
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	NO	We Don't Share
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	NO	We Don't Share
<b>For our affiliates' to market to you</b>	NO	We Don't Share
<b>For non affiliates' to market to you</b>	NO	We Don't Share

**Questions?** Call 850-402-5301 or go to [www.tmhfcu.org](http://www.tmhfcu.org)

#### How does TMH FCU protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

#### How does TMH FCU collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from other companies.

#### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purpose – information about your creditworthiness.
- affiliates from using your information to market to you.
- sharing for non affiliated to market to you.

State laws and individual companies may give you additional rights to limit sharing.

#### DEFINITIONS:

**Affiliates** Companies related by common ownership or control. They can be financial and nonfinancial companies. *TMH FCU has no affiliates.*

**Non Affiliates** Companies not related by common ownership or control. They can be financial and nonfinancial companies. *TMH FCU does not share with non affiliates so they can market to you.*

**Joint Marketing** A formal agreement between non affiliated financial companies that together market financial products or services to you. Our joint marketing partners include: *CUNA Mutual Group's TruStage*

**Other important information:** For helpful information about identity theft, visit the Federal Trade Commission's website at <http://www.ftc.gov/idtheft>.

**To Limit Our Sharing:** Call 850.402.5301 or visit a branch location.

**Please note:** If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

## Annual Meeting Date Announced

**WHEN:** Tuesday, April 23, 2024 **TIME:** 6:00 pm

**WHERE:** Goodwood Museum & Gardens  
Carriage House  
1600 Miccosukee Road  
Tallahassee, Florida 32308

**PROGRAM:** Committee Reports and Elections

### ALL MEMBERS ARE INVITED AND ENCOURAGED TO ATTEND

One of the most important functions of the annual meeting is selecting qualified members to represent you on the Board of Directors. The Board's responsibility is deciding policy and providing direction.

The following candidate has been selected by the Nominating Committee to fill the expiring term:

#### Aaron Kinnon – 3 year term

This year's Nominating Committee members are Rob Moss, Janis Nall and Judy Eldridge.

Members who desire to be a candidate for the Board of Directors and are not nominated by the Committee are encouraged to file by petition in accordance with the bylaw requirements below.

#### Requirements for nomination by petition to TMH Federal Credit Union Board of Directors

1. Must be a member in good standing of TMH Federal Credit Union.
2. Agree to attend all educational and board meetings as required.
3. Be prepared to actively participate in credit union functions.
4. Must be able to be bonded.
5. Sign statement with intent to serve if elected.  
(See sample Intent to Serve Statement below)
6. Provide Nominating Committee with biographical data on qualifications and reason for wanting to serve on Board.
7. Attach to resume (as described in #6 above):  
Petition signed by 1% of members (or maximum of 500) with the following information provided:
  - a) Name printed
  - b) Signature
  - c) Membership will be verified
  - d) Date signed
8. Present the information above in writing to the Chairman of the Nominating Committee, no later than March 24, 2024.

A final list of candidates will be posted in the lobby of the credit union for review by the membership. If there is more than one nominee per position, a ballot box will be placed in the credit union lobby the day prior to the annual meeting for voting purposes. The credit union staff will issue a ballot to members after verifying and noting their votes have been cast on the membership roll. Members attending that were unable to vote the day prior to the meeting will be issued a ballot and allowed to vote at the meeting. After the voting has been completed a final count will be taken and the new board members will be announced during the meeting.

Statement of Intent to Serve if Elected

If elected to serve on the Board of Directors of TMH Federal Credit Union, I will attend meetings and educational programs as required and execute duties and responsibilities of my elected position fairly for the benefit of all members.

**X:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Credit Union Board of Directors**



## Financial Warning Signs You Can't Ignore

### Financial Warning Signs You Can't Ignore

Wouldn't it be nice if we could wave a magic wand and make money troubles just disappear? Regretfully, real life doesn't work that way. However, we do have the power to take steps to correct it—and the first step is to recognize that there is a problem. For example, if you find yourself dealing with any of the following financial issues, it's time to get proactive:

- You have no emergency fund.
- You often overdraft your account.
- You must choose which bills you can pay.
- You pay bills on credit or with cash advances.
- You can only make minimum credit card payments.
- You're getting collection calls.
- You're fighting or lying about money with your partner.

Any one of these situations is stressful enough, but if you're dealing with two or more of these warning signs, you may be heading into an unsustainable situation. For example, if you don't have an emergency fund, it'll just take a car repair or medical bill to force you into juggling bills, paying one on this payday but waiting to pay another. Collection calls follow, and so it goes. The longer you postpone facing money issues, the longer you'll feel stressed about them. You only prolong pain by avoiding it.

### Undoing Neglect

Compounding interest is a good thing when we're talking about the interest accruing on a savings account or investment. But it's a bad thing when we're talking about a problem that starts small, and is left unattended, turns into a huge headache. Neglect doesn't fix money issues—action does. Here are a few remedies:

- **You have no emergency fund**—If you're getting a tax refund, use most of it to set up your savings cushion. Use direct deposit and automatic transfers from checking each paycheck to deposit even a small amount into savings regularly. Use those savings only for real financial emergencies.
- **You often make overdrafts**—Check your online account often so you know your balance. If you share an account with a spouse or partner, agree to keep each other in the loop about payments and withdrawals so neither of you is caught off-guard by a low balance.
- **You juggle which bills to pay**—Many utility companies offer budget billing. Contact your utilities to see which can be put on a budget payment system. This is where you get charged the same amount every month. This will enable you to know exactly how much you'll need to budget for every month.

Approach your money challenges with optimism. Once you commit to setting up good financial habits, your positive steps will also compound over time.

The people at TMH Federal Credit Union have tools to help you make the most of your money. Ask for a session with a credit union financial counselor, or for referral to a counseling service. We can help you replace anxiety about your money with the confidence that comes from establishing good financial habits.



## Five Steps to Organizing Your Finances

### Five Steps to Organizing Your Finances

Do you know your net worth? Or how much do you spend each month, and on what? Or how much you can expect from your pension plan or Social Security in retirement? Most of the population will answer "no," saying they've been too busy with life to get a handle on their finances.

Fortunately, there's a 5-step action plan to help you take control of your money.

**1. Set up a financial filing system either manually or online.** Keep separate folders for different expenses and records, for instance "Auto Expenses," "Insurance," "Mortgage," "XYZ Credit Card," etc. There are also many online apps that will allow you to do this electronically. [EDITOR'S NOTE: If your credit union's online banking program allows members to electronically organize their records, list information about it here.]

**2. Gather records.** Look through your records to identify missing information. For example, you need an estimate of your Social Security retirement benefits. To request one, visit [SSA.gov](http://SSA.gov) or call 800-772-1213. Gather copies of your health, disability, life, homeowners, and vehicle insurance policies, and get a copy of your credit report. You can check your credit report—the summary of your credit activity that generates your credit score—from each of the three major credit reporting agencies once a year for free. Always make your requests from the [annualcreditreport.com](http://annualcreditreport.com) website, the only site sanctioned by the Federal Trade Commission. Make one request every four months in rotation among the three credit agencies so you can monitor your credit report year-round.

**3. Size up your situation.** Add the estimated current value of all assets, including your home, car, personal property, savings, investments, and retirement accounts. Next, add all liabilities, including mortgage, credit card balances, and any other outstanding debt. Subtract the liabilities from the assets. This tells you your net worth. Then, make a list of income and expenses by reviewing paycheck stubs, online checking account information or your checkbook register, and credit card statements from the past year. Finally, track spending for a month by saving all receipts or recording cash purchases in a notebook or use one of the many expense tracker or money management apps that can help organize spending by category.

**4. Chart a course.** Set financial goals—long term and short term—and figure how much money you'll need for each. Create a target saving and spending plan that meets needs using your list of income expenses. For a month or more, track actual spending to see how you're doing, making changes as necessary.

**5. Brush up on money management basics.** Contact or visit TMH Federal Credit Union for more information about how to save and spend finances wisely.