



QUARTERLY DIVIDEND

THE NEWSLETTER OF
TMH FEDERAL CREDIT UNION

Work in healthcare? You can join!

ANNUAL MEETING

Join us for our 58th Annual Meeting on Tuesday, October 27, outside the Main Office Annex located at 345 S Magnolia Drive, Tallahassee. The meeting will begin promptly at 5:30 p.m. with information on the financial soundness of the Credit Union. No door prizes and no refreshments will be served this year. We hope to celebrate big next year!

No Payments Until 2021 for New and Refinanced Auto Loans!

TMH Federal Credit Union is offering NO PAYMENTS until 2021* and a \$100 Gas Gift Card on all qualifying auto loan. Plus, YOUR Healthcare Credit Union is offering rates as low as **1.99%APR**** for 60 months on vehicles five years or newer. Apply online or at any branch location to take advantage of our great rates, no payments until 2021 and \$100 of gas on the Credit Union.



*Loan must be funded after October 3, 2020. Member must meet credit requirement, must not have any late payments on previous auto loans to be eligible and the LTV of the vehicle cannot exceed 115% of NADA value. **APR = Annual Percentage Rate. Financing available to qualified borrowers. Other restrictions may apply. Rates do not apply to refinance existing TMH FCU loans. Membership is subject to eligibility.

iPad Give-A-Way

Deck the halls with a new iPad this holiday season. TMH Federal Credit Union is changing it up this year and celebrating the holidays with a drawing for an iPad. All members will be entered to win an iPad at close of business on Friday, December 15, 2020.

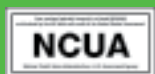
* Must be a member in good standing to win. Winners will be notified by phone Monday, December 18, 2020.



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



Inspiring hope for a global community

Each year we come together to celebrate International Credit Union Day (ICU Day) to raise awareness about what it means for members around the world to have a credit union as their financial partner. This year's global health crisis has been trying for many communities around the world, but credit unions stayed true to their cooperative principles and stepped up during this time of economic uncertainty. Hope is a global resource that everyone has a right to feel and experience. This year's ICU Day theme "**Inspiring hope for a global community**" reflects how credit unions contribute to a brighter future by providing financial empowerment to people all over the world through financial services, education and support.

Due to COVID we postponed Youth Month from April to October and expanded the fun! This October, we're celebrating Youth Month & International CU Day. So, get in on the action:

- From October 1 – 31 if you open a new First Mates Kid's Club or Claim Your Youth Teen Club/Checking Account; **TMH FCU will match the first deposit up to \$25***.
- Now Claim Your Youth Teen Checking accounts come with a debit card** option.
- On October 31, 2020 ALL First Mates Kid's Club members will be entered for a chance to win a **Fire HD 8 Kids Edition Tablet***!**
- On October 31, 2020 ALL Claim Your Youth Teen Account Members will be entered for a chance to win a **Fire HD 10 Tablet***!**

By helping your child give a hoot about saving now, you'll help them soar when they're older. For more information, contact TMH Federal Credit Union at 850-402-5301.

(*Only initial deposit will be matched up to \$25. **Debit card must be authorized by joint adult account holder. ***Drawings to be held after close of business 10/31/20, odds of winning depend on number of eligible entries received, value of deposit into Teen Account/ Kids Club does not increase chance of winning. Entry window ends close of business 10/31/20. Both Claim Your Youth Club and Checking account members are eligible for drawing.)

Scholarship Winners

Congratulations to our 2020 Scholarship Winners, **Charmaine Rice, Ross Daniels and Markus Knight!** TMH Federal Credit Union is proud to announce the recipients of three scholarships each in the amount of \$1,000.

Charmaine is currently attending Abraham Baldwin Agriculture College pursuing her bachelor's degree and was recently accepted into the RN program. She currently works for Tallahassee Memorial HealthCare in the Transfer Center Call Center. The Transfer Center arranges flights, ambulance transportations, and pages out teams for emergencies such as trauma and stroke alerts.

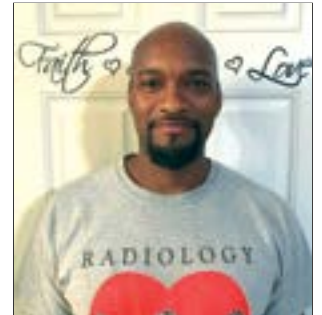
Ross is a student at the University of Wisconsin and he is studying Diagnostic Imaging and pursuing his bachelor's degree. He has serviced the Tallahassee Community for over 18 years as a Radiologic Technologist at Radiology Associates of Tallahassee. He himself is also an instructor.

Markus recently graduated from Lincoln High School. He played football for the Trojans. Markus was recognized by the Tallahassee Quarterback Club in October of 2019 as Special Team Player of the Week. He is currently attending Independence Community College pursuing his Business degree.

Best of luck to all applicants on their future endeavors.



Charmaine Rice



Ross Daniels



Markus Knight

www.tmhfcu.org

Great Certificate Rates

Account Name	Minimum Deposit to Open Account	Minimum Balance ¹ to Obtain APY**	Frequency of Compounding	Dividend Rate Percentage*	Annual Percentage Yield**
6-Month Share Certificate	\$1,000.00	\$1,000.00	Monthly	0.35%	0.35%
1-Year Share Certificate	\$1,000.00	\$1,000.00	Monthly	0.45%	0.45%
2-Year Share Certificate	\$1,000.00	\$1,000.00	Monthly	0.55%	0.55%
3-Year Share Certificate	\$1,000.00	\$1,000.00	Monthly	0.60%	0.60%
4-Year Share Certificate	\$1,000.00	\$1,000.00	Monthly	0.80%	0.80%
5-Year Share Certificate	\$1,000.00	\$1,000.00	Monthly	1.00%	1.00%

The following certificate rates are effective 10/1/20 and are subject to change.

Teaming Up for the Tots

For the past 10 years the Board and Staff of TMH Federal Credit Union have collected and donated toys for the Tallahassee Memorial Children's Center for newborn to adolescent children. The pediatric unit at TMH is the largest in the Big Bend area and consists of 23 beds in all private rooms. The Children's Center is also home to the region's only Pediatric Intensive Care Unit (PICU).

Starting November 1st, we will have donation boxes at all branch locations. On December 20th the toys will be delivered to the unit on behalf of the TMH FCU Membership. Please see the list below as examples of gift in kind items needed.



Thank you in advance for your generous donations.

Infant Items

- Rattles - hand rattles, wrist rattles, booty rattles (plastic or vinyl)
- Baby books and baby flash cards
- Baby spoons, teething rings, foam puzzles
- Baby mirrors, Baby Einstein music mobiles
- Sippy Cups and Foam puzzles
- Onesies and infant socks
- Teething rings and teething toys

Toddler and Preschool Items

- Little Tykes, Mattel, Hasbro
- Light-up and interactive toys
- Talking books, I-Spy books and Pop-up books
- Glitter wands, pinwheels
- Small and Large balls, toy trucks, cars
- Lego and block sets (plastic)
- Music CD's - Disney DVD movies
- Finger and hand puppets

Toy Chest Items

- Small/medium balls (Nerf and rubber)
- Baby dolls and Barbie dolls
- Action figures, matchbox cars
- Bubbles, small puzzles
- Small stuffed animals
- Play jewelry, slinkies
- Play dough

Elementary School/Pre-teen & Teen Items

- Medical play kits
- Activity books (puzzles, Sudoku)
- PG and PG 13 pre-teen and teen movies
- Pre-teen and teen books (new)
- Puzzles, playing cards, Yo-Yo's
- Arts and crafts supplies



This is your chance to **WIN A NEW CAR!** TMH Federal Credit Union is assisting Tee Off for Tots, the Tallahassee Memorial Healthcare Foundation and The Proctor Dealerships in a very important mission: helping our community's children!

The Hospital Branch and Main Office will have Raffle Tickets available for \$85. Each ticket enters your name in the drawing for a NEW 2021 Acura TLX. Drawing will be held on November 9th at 10am. Only 1,250 tickets available, and you do not have to be present to win.

Proceeds benefit the Proctor Endowment for Children with Diabetes. Tickets can be purchased at all TMH FCU branch locations and online at www.TMH.org/Car. For complete rules & details contact the TMH Foundation at 850-431-4590. Join us in helping our community's children!

Are You Spending Too Much on Groceries?

How many times have you checked out at the grocery store and were surprised by the total? It's easy to let our grocery bill get too big if we're not careful. Yes, food prices have gone up for certain items lately, and we're making more meals at home now than eating at restaurants, but there are ways to keep that expense under control.

- **Figure out how much you can reasonably spend on food.** Financial advisors suggest spending no more than 10% of your income after taxes on food. That includes the supermarket as well as restaurants. If you want actual figures worked out for you, check out the USDA's website for food plans based on averages for four levels: thrifty, low-cost, moderate, and liberal plans.
- **Make a shopping list.** There are many grocery shopping apps available. Find one that fits your needs. These help you create digital shopping lists, including some that offer digital coupons. If you prefer going old school, make your list with a pen and paper and post the list on a board in your kitchen. As you run low on items, put them on your list. Then, when it's time to shop, stick to that list and try to avoid impulse buying.
- **Use reward programs.** If you use a major retailer, the store will likely have a store reward program. Make sure you sign up for it to get store discounts and coupons. The store may even have its own shopping app.
- **Consider ordering online.** Not only does it save you a trip inside a store during the pandemic, it also keeps a running total of your expenses before you check out. If you go over your shopping limit, you simply take certain items off your list to bring down your total. Ordering online can also lessen impulse buying.
- **Buy only what you need.** Avoid buying anything simply because you have a coupon or because the store offers a bulk discount. If you can't eat 2 bags of salad greens in a week, a "buy one get one 50% off" offer will simply fill your garbage can with wasted food.

Keeping your food expenses under control is easy with a little planning. The digital tools available makes this even easier. The hardest part will be controlling your impulse to reach for a sweet treat before checking out, and for that, you're on your own.



HOLIDAY CLOSINGS

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

Columbus Day – Monday, October 12, 2020

Veterans' Day – Wednesday, November 11, 2020

Thanksgiving Day – Thursday, November 26, 2020

Christmas Eve Day – Thursday, December 24, 2020

All branch locations will close at 2 pm.

Christmas Day – Friday, December 25, 2020

New Year's Day – Friday, January 1, 2021

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.

5 Tips for Getting the Best Deal on a New Car

So, you've found the perfect car. You've shopped around, and this car has your name on it. Well, not quite yet. Not if you want the best deal anyway.

Here are five simple things that can help you afford the car of your dreams.

1. Go to your credit union and get preapproved for an auto loan

Because credit unions are not-for-profit, and owned by their members, you can get better borrowing rates. Plus, knowing exactly how much you can spend, your interest rate, and what your monthly payment will be really gives you confidence when sitting across the desk from the salesperson.

2. Price check

Check out [Edmunds](#) or [Kelley Blue Book](#). These sites have information that can help you figure out the dealer's wholesale cost—that's the price the dealership would pay the car manufacturer. Also, shop around to find out how other dealers are pricing your make and model.

3. Shop on a week day, at the end of the month, and, even better, at the end of the year

Yes, if you can slip out of work on a weekday when there aren't a lot of potential buyers in the place; the dealership will be eager to make a deal. At the end of the month, dealerships will be trying to hit their monthly sales goals, and you can take advantage of that situation. And, if you can hold off until the end of the year, when most dealerships are trying to unload inventory, that's a great time to buy!

4. Stick to the price of the car

Don't get pulled in another direction with options for add-ons, trade-in value, or a lower monthly payment. You can negotiate those things after you've confirmed the price of the car—that's the number you should be negotiating. Everything else is a distraction.

5. If the price is still too high, don't be afraid to walk away

Even if you believe this car is perfect, be prepared to let it go and don't look back. If you've followed these tips, you'll know if it just wasn't meant to be anyway. And when it is meant to be, your credit union will still be there to give you a loan you know you'll be able to afford.

IMPORTANT ANNOUNCEMENTS

Skip A Loan Payment over the Holidays

The holiday season can put added stress on your wallet. As a valued member for a low \$25 Change in Terms Fee, you have the opportunity to skip a loan payment. The **Skip a Loan Payment** form must be submitted at least two weeks prior to the next payment due date. Keep some extra spending money this holiday season. To see if you are eligible, contact us today!

You may elect to skip loan payments 1 month each calendar year, skip payments cannot be in consecutive months. Mortgage, Line of Credit, VISA® and promo loans are not included. Must be a member in good standing. Interest continues to accrue. Skip Payments will extend the term of the loan. Other restrictions may apply.

New Look for Virtual Branch

Our home banking platform, Virtual Branch, is going to have a new look soon. The new platform is scheduled to "go live" on October 29, 2020. Please be aware the new platform will require you to select new security questions and change your password every 90 days moving forward. We hope you like the new look and features.

Coming Soon... Online Account Opening

TMH Federal Credit Union is pleased to announce that soon we will offer online account opening. Share the news with family and co-workers eligible for membership. The new feature should be available in early Fall.

TMH FEDERAL CREDIT UNION LEADERSHIP

BOARD OF DIRECTORS

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

SUPERVISORY COMMITTEE

Summer Harrell, *Committee Chair*
Chris Kennedy, *Member*
Aaron Kinnon, *Member*

ADMINISTRATION

Timothy L. Cook, *President*
Grace H. Chambers, *VP Member Services*
Maria B. Legate, *VP Administration*
Liz B. Thiele, *VP Marketing*

LOCATIONS/ HOURS

Main Office and Drive Thru

345 S. Magnolia Drive
Tallahassee, FL 32301
Monday - Friday - 9:00am - 5:00pm
Saturday - 9:00am - 1:00pm

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

The 24 Hour Money Centers (ATM's)
Located at the Main Office and
Hospital Branch

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

Convenient Electronic Services 24/7s

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

On-Line – 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 Popmoney®

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



**CELEBRATE
GREAT RATES
DURING YOUR
BIRTHDAY MONTH**



YOU are dedicated to improving our lives.
We are dedicated to improving YOURS.
During your birthday month, we would
like to offer you a one percent discount
on posted consumer loan* rates!

*Normal credit qualifications apply. Mortgage, VISA®
and promotional loans not included.
The lowest auto loan rate is 1.99% APR.