



# QUARTERLY DIVIDEND

THE NEWSLETTER OF  
TMH FEDERAL CREDIT UNION

Work in healthcare? You can join!

## MARK YOUR CALENDAR!

Join us for our **60th Annual Meeting** on **Tuesday, April 26** 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 refreshments and door prizes will be awarded!



**Now – June 30, 2022,** TMH Federal Credit Union is offering rates as low as **3.00%APR\*** on personal loans for four years on a minimum of \$5,000. Vacation, home repairs, pay off high interest credit cards, you can use this loan for anything! 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.)

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

# 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.

# SAVE SMALL DREAM BIG

at your credit union™

Dreaming big doesn't mean you need to start with big actions. The first small step is usually the hardest, but once it's taken, you can use momentum to propel you forward. This year's theme for National Credit Union Youth Month is "Save Small. Dream Big. At your credit union." It uses the image of a magical rainbow with a wish-fulfilling gold star at the end. We want to tell young members that their dreams are attainable, no matter how big they are.

TMH Federal Credit Union has tools to help fulfill these dreams. With a youth saving account that earns compound interest, young members can deposit small amounts on a regular basis and watch their savings grow "like magic." The earlier they start a savings account, the more it will grow, and the easier it will be to achieve their dreams. Learning this good financial habit at a young age will set them up on the path of successful financial well-being.

If you have been wondering how to empower your kids to save for their future, National Credit Union Youth Month is a great opportunity to start! Join us this April as credit unions across the country encourage youth to start saving regularly. This celebration is a great time to engage kids at TMH Federal Credit Union and within your community to help them learn that saving, no matter how small the amount, can help them achieve their dreams. Get involved by using the Twitter hashtag #CUYouthMonth to let everyone know how your credit union is making a difference in young members' lives.

We're here to help. For more information, contact 850-402-5301.

This April, we're celebrating Youth Month. So, stop by and get in on the action:

- From April 1 – 30 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<sup>1</sup>.**
- From April 1 – 30 ALL First Mates Kid's Club or Claim Your Youth Teen Club/Checking Account members are eligible for a **1 Year Share Certificate of 6%APY<sup>2</sup>.** Minimum deposit of \$100 and maximum deposit of \$500.
  - o Now Claim Your Youth Teen Checking accounts come with a debit card\*\* option.
- During the month of April, current and new First Mates Kid's Club members can come in and register to win a **Fire HD Kids Edition<sup>3</sup>!**
- During the month of April, current and new Claim Your Youth Teen Account Members can come in and register to win a **Fire HD 10 Tablet<sup>3</sup>!**

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.

(1 – Only initial deposit will be matched up to \$25. 2 – (APY) Annual Percentage Yield. 3 - Debit card must be authorized by joint adult account holder. Drawings to be held after close of business 4/30/22, odds of winning depend on number of eligible entries received, value of deposit into Claim Your Youth Club account/ First Mates Club account does not increase chance of winning. Entry window begins open of business 4/1/22 and ends close of business 4/30/22. Both Claim Your Youth Club and Checking account members are eligible for drawing.)

## We Finance Used-Car Sales from Private Sellers

Did you know that TMH Federal Credit Union can set you up with a low-interest car loan, even when you're buying from a private seller? Buying from a private seller instead of a dealer can help you get the best price on a used vehicle. You'll need to do some extra research to ensure you're getting a good deal, but it can pay off in the long run.

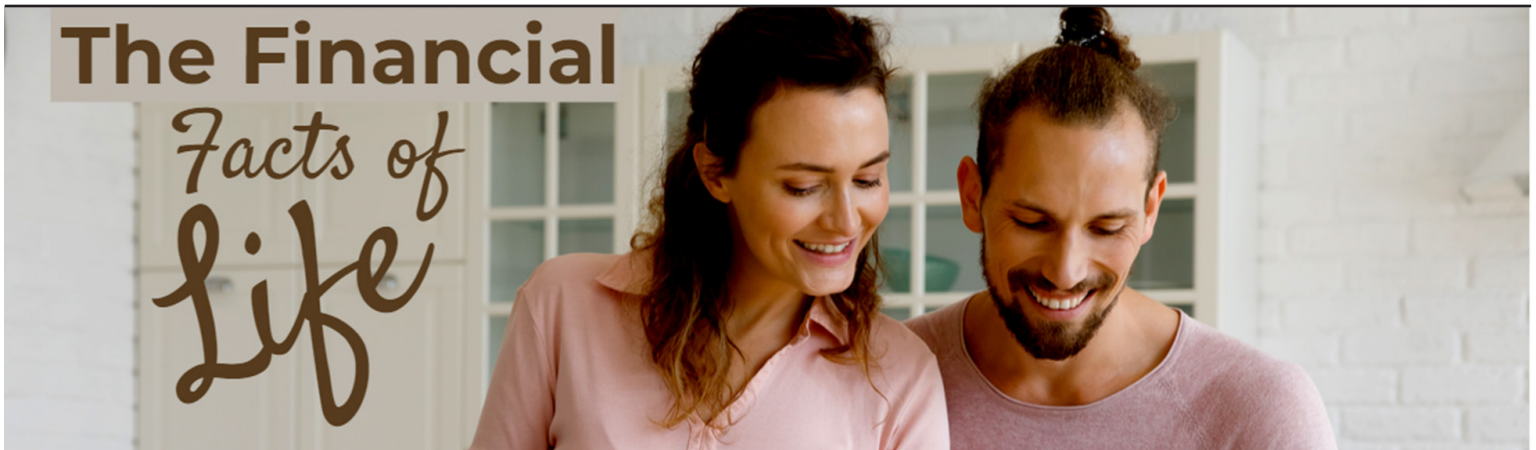
Figure out how much money you can spend each month on a car payment.

Then, stop in and see a Loan Officer at TMH Federal Credit Union. We can help you identify how much you can afford to buy to stick with your budgeted monthly payment. We'll take into account current financing rates, your credit score, car value, and other factors before determining how much you qualify for. This process is called preapproval. It helps you when you negotiate sales price with the seller—you're a cash buyer.



Next, peruse online until you find a vehicle you like. Arrange to meet the seller in a public place—and take someone with you for safety reasons. If you like how the car drives and looks, interview the seller about the vehicle's history. Finally, get a car-history report and have a reputable mechanic take a look at it before you buy. One of the biggest benefits of buying from a private seller is the opportunity to negotiate price, so be fair but don't be timid.

Once you've settled on a price, put the terms in writing. You also will need to figure out payment terms. If you're getting an auto loan from TMH Federal Credit Union, you can arrange to meet the seller at the credit union to finalize the deal. Our lending team is educated on person to person auto loans and has the lowest rates around for used vehicles.



It's a buzz word you shouldn't ignore: financial literacy. Why? Because it's essential for financial survival in today's world.

It's never too late to begin learning the financial facts of life. If you're unsure how financially literate you are, ask yourself three questions:

1. Do I have a good handle on the financial facts of life? People with a good understanding not only shop wisely for everyday purchases, but they also make smart decisions when shopping for a mortgage or other loan, they reconcile their accounts, regularly contribute to their retirement plan, and compare insurance policies to determine which fits their needs best. If you don't practice these good financial habits, you may be wasting money on expensive alternatives, paying for services you don't need or want, or making yourself vulnerable to identity theft or other forms of fraud.
2. How can I boost my financial IQ? The Federal Trade Commission has a consumer information website where you'll find an array of resources that answer questions about many common topics. It addresses topics like money and credit, mortgages, and online security. Your credit union is another solid resource for personal finance education.
3. What's my best line of defense? Educate yourself. Learn how to create a spending plan, use credit cards wisely, compare prices for everything you buy, and learn how to spot a good deal from a bad one.

Make smart decisions now and you'll have a solid financial foundation in the months and years ahead. TMH Federal Credit Union provides valuable resources for money management education and tools to help you. Visit [TMHFCU.ORG](http://TMHFCU.ORG) to select Calculators under the Loans tab.

# 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 30, 2022

We will reopen our Main Office and our Hospital Branch the next business day for regular business hours.



## Branches Everywhere!

TMH FCU is a member of the CO-OP Shared Branch. The Credit Union's membership allows member access to many additional locations in Tallahassee plus more than 250 Service Centers in Florida and more than 5,000 nationwide. To use Shared Service you will need a government issued ID and account number. To find the closest Shared Service location visit our website or call 1-800-SITE-CO-OP (888-748-3266).

## IMPORTANT ANNOUNCEMENTS

### 2021 IRA Deadline Soon

For a 2021 deduction, the deadline for making contributions to your (individual retirement account) is midnight April 15, 2022. The maximum you can contribute to all of your traditional and Roth IRAs is \$6,000 (or \$7,000 if you are age 50 or older).

### Benefits of Silver Select

Are you age 55 or older? Don't miss out on these benefits! Our Silver Select Draft Account offers a half percent discount on loans\* (excluding mortgage and VISA® Credit Cards), Gold VISA® with no annual fee at **7.99% APR\*** for approved applicants, no fee cashiers checks, no fee money orders and no fee telephone transactions just to name a few benefits! Contact our Member Services team today and upgrade your checking to our best draft account available.

\*APR – Annual Percentage Rates.

## TMH FEDERAL CREDIT UNION LEADERSHIP

### BOARD OF DIRECTORS

Paul Lucas, *Chairperson*  
J. Lynne Peters, *Vice Chairperson*  
Jamie Sheffield, *Recording Officer*  
Aaron Kinnon, *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*  
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](http://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](http://www.tmhfcu.org) for locations and  
hours of a service center near you.

## Convenient Electronic Services 24/7s

PE.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 Popmoney®

E-Statements – GO Green!

Mobile Money – Cell phone account access

PE.T.E. – Payment Easily Transferred  
Electronically

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

