



# QUARTERLY DIVIDEND

THE NEWSLETTER OF  
TMH FEDERAL CREDIT UNION

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

## Secure Your Mobile Wallet



There are many mobile applications that allow you to carry out most of your personal finance transactions online and on the go.

To keep your financial data safe, keep these security tips in mind:

**Enable a passcode/password on your phone.** This will ensure that no one else can simply pick up your phone and access your personal information.

**Enable the auto-lock feature on your phone.** This will lock your phone after a certain period of inactivity. Use auto-lock with a password to make sure no one else can access your phone.

**Make sure your security software is up-to-date.** When your network carrier sends you alerts that a security or operating system update is available, download it as soon as possible.

**Watch for fake texts or other messages telling you to go to a site or call in.** Spam messages can open the door to malware, which software hackers use to disrupt computer operation, gather sensitive information, or gain access to private computer systems.

**Only install applications from trusted sources.** Use Google Play Store or Apple App Store and avoid installing apps from unknown sources.

**Avoid public Wi-Fi.** The information you send over public Wi-Fi can potentially be seen by others using the network—including hackers. Instead, use your mobile carrier's network when accessing confidential information.

**Turn off Bluetooth and Wi-fi when not in use.** Leaving them on when you are out in public leaves your phone vulnerable to hackers. Only connect to trusted networks.

Help outsmart fraudsters. When it comes to your money, don't share personal info or one-time passcodes on calls, texts or in reply to emails appearing to come from TMH Federal Credit Union. Protect yourself and call us directly instead at 850.402.5301.

At TMH FCU, we'll NEVER call you and ask you to share a passcode, account number, or entire social security number over the phone. If someone asks you for any of these details and says they are from TMH Federal Credit Union, it should raise a red flag. Hang up and call us directly.

## Technology on the Move

TMH Federal Credit Union is pleased to announce the installation of an ITM (Interactive Teller Machine) 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.

Beginning August 1, 2022, TMH Federal Credit Union will no longer offer Saturday hours. Our weekday hours will remain

the same.



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

# Teach Kids Money Management With a Debit Card



Like many parents, you may have opened a savings account for your child when he or she was a baby. If you've been teaching them money management skills and they have shown financial responsibility, then, when they become teenagers, a debit card/checking account from TMH Federal Credit Union can be a great next step.

As kids hit middle-school age, they start spending more time with friends. That means you're not always around when they buy treats or movie tickets. Those early-teen years can be good opportunities for them to use a debit card and practice financial responsibility.

Though most teens, like most people, no longer write many checks, when the opportunity arises for your teen to write one, jump on it. For example, perhaps your teen pays part of the cell phone bill each month. Have your teen write a check to you for his or her part of the payment. It would be easier just to transfer money from your teen's account to yours but getting practice writing a check once in a while can be beneficial for them.

Explain to your teen the importance of keeping track of the balance in their account either by writing each transaction in a check register or by frequently checking their account online. Also remind your kid that online balances might not show the actual balance in the account if transactions haven't posted or if checks haven't been cashed.

The professionals at TMH Federal Credit Union are eager to help your teen take this next step financially. Stop by with your teen and we'll show them how to open an account of their own, and with adult approval order them a debit card.



## 2022 Scholarship Program

TMH Federal Credit Union's Board of Directors would like to announce the annual scholarship program to enhance the community which it has served for over 60 years. Two (2) scholarships of \$1,000 EACH will be awarded in the **FALL** semester of **2022**. This program is designed for any member who is pursuing an education in order to enhance or begin their career.

Application and eligibility requirements are available at [www.tmhfcu.org](http://www.tmhfcu.org) and all branch locations as of July 1st. All applications and supporting documents must be received by close of business on **Friday, August 12, 2022**. Scholarships will be announced on or before **Friday, August 19, 2022**.

## STAY AFLOAT...

The summer 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 summer. 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, and VISA® credit cards 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.

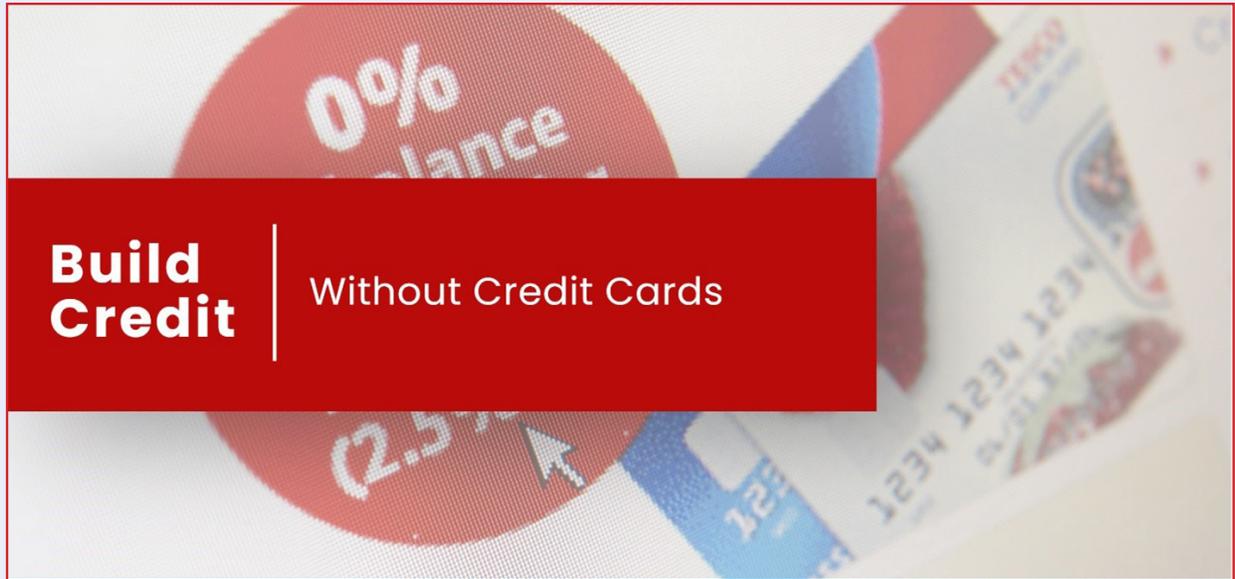


Stay afloat  
this summer.

Ask us about  
Skip-A-Pay.

## Need to simplify your life? Try Bill Pay!

What if we said you could cut back paper clutter, reduce your risk of identity theft and manage your bills more efficiently? When signing up for TMH FCU's Bill Pay you will receive all this and MORE! TMH Federal Credit Union offers an amazing **Bill Pay** product called CheckFree! With this product you can review your payments right online and view electronic versions of your paper bills. This program offers *easy navigation*, *greater simplicity* and *more control* all in one location. Enroll through Virtual Branch today!



## Build Credit Without Credit Cards

Reassure members lacking a conventional credit record that you can help them build an alternative credit history.

It's a frustrating contradiction: You can't qualify for credit without a credit history—and you can't build a credit history without borrowing. Borrowing is the most common way to build a credit history, but it's not your only option.

Use these tactics to demonstrate to borrowers that you're a reliable credit risk:

- Put services such as utilities, cell phones, and cable in your name.
- Pay your bills, including rent, on time. Get into the habit of ignoring a 5- or 10-day grace period before a payment is considered late—instead always pay on time or early.
- Have parking tickets or unpaid library fines? Pay them promptly and avoid getting any others.
- Use a checking account instead of cash or money orders—the key is to be able to verify your payment history.

You can also talk to a TMH Federal Credit Union loan officer about other forms of credit. For example, you may qualify for a secured credit card.

With a secured card, you pledge an amount of money to be held in a savings account, which sets your credit limit. You use the credit card and pay it back while leaving your savings in place. After a time, perhaps a year or two, during which you consistently meet your secured card payments, you ask to convert to a conventional credit card.

A similar option, if you qualify, is to ask for a secured loan. In this case, you receive the loan amount as a lump sum and repay the loan in monthly installments. Again, you're demonstrating that you are a reliable borrower.

It may surprise you but saving regularly in itself is a good habit to show a lender. It demonstrates that you can make a commitment to regular payments and shows that you understand that saving comes before borrowing. Many people borrow because they have no savings to fall back on when they have financial needs. If you are already a saver, you show that you are living within your means and saving for your goals.

All these habits together contribute to an "alternative credit history" that substitutes for your lack of a conventional credit record. If you have questions about how to become creditworthy, talk to a TMH Federal Credit Union loan officer.

# 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:

**Juneteenth - Monday, June 20, 2022** (observed)

**Independence Day - Monday, July 4, 2022**

**Labor Day - Monday, September 5, 2022**

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.

## 3.00% APR\* on PERSONAL LOANS

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.)

## IMPORTANT ANNOUNCEMENTS

### FREE Coin Counter

Have extra change laying around the house? As a benefit of credit union membership, members can bring in coin to our Main Office on Magnolia Drive and have it counted for FREE!

### Electronic Titles Eliminate Risk

Electronically maintaining the title to your vehicle eliminates the risk of losing it and having to pay title fees to obtain a duplicate. It is also an effective fraud deterrent because potential thieves will not have access to your title. For assistance when selling or trading your vehicle, visit [www.tmhfcu.org](http://www.tmhfcu.org) under the Loans tab and select DHSMV Electronic Title Information or visit your local Tax Collector.

### Stretch Your Back to School Budget

During the month of August First Mates Kids Club and CU Succeed Teen Members can choose ten school supplies items from our school supplies box at the Main Office. The box has markers, crayons, folders, paper, pencils and more. Let YOUR Healthcare Credit Union help stretch your back-to-school budget this year.

## 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 24/7

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.TE. - 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 and VISA® loans not included. The lowest auto loan rate is 1.99% APR.