



QUARTERLY DIVIDEND

THE NEWSLETTER OF
TMH FEDERAL CREDIT UNION

Work in healthcare? You can join!



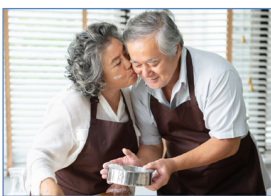
Explore the Road (or Water) with a Recreational Vehicle Loan

TMH Federal Credit Union is here to help you plan your next big escape with a boat, RV, motorcycle, or sport vehicle loan. Take a break from the daily grind and hit the open road, or water, with a new toy at a great rate. Now, for a limited time, we are offering a recreational vehicle loan promotion as low as 4.00%APR,* plus a \$100 gas card on loans over \$5,000! This special offer is valid whether you are purchasing or refinancing. Even better, you'll have no payment for 60 days! Don't delay, this offer ends March 31, 2022.

(* - 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. Maximum loan term based on type of recreational vehicle, see below terms.

New/Used Boats (Five Years of Newer) – 120 Months/\$30,000 Minimum, 72 Months/\$20,000 Minimum		
Used Boats (Under \$20,000 or over Five Years Old) – 60 Months		
Non-Motorized Camper – 84 Months	New/Used RVs – 180 Months	New Sport Vehicle – 48 Months

Are you age 55 or older? Don't miss out of these benefits!



Our Silver Select Draft Account offers 1/2% discount on loans (excluding mortgages and Visa), 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. The lowest auto loan rate available under the Silver Select discount is 1.49% APR.

60th ANNUAL MEETING

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, so be sure to join us for your chance to win!

We look forward to celebrating this immense achievement and hope you will join us to celebrate.



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

ANNUAL MEETING DATE ANNOUNCED...



**Tuesday, April 26, 2022
6:00 PM**
**Goodwood Museum
& Gardens
Carriage House
1600 Miccosukee Road
Tallahassee, Florida 32301**

PROGRAM: Committee Reports and Elections

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 candidates have been selected by the Nominating Committee to fill the expiring terms:

Paul Lucas – 3 year term Lynne Peters – 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. Signed 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 22, 2022.

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



With the cost of natural gas going up, heating bills are expected to increase up to 30% this winter. To conserve your money, it's time to consider ways to conserve energy in your home.

Programmable thermostat — Electronic thermostats that lower the temperature while you are in bed or away from home are the fastest, easiest way to save energy. In a cold climate, you can save about 10% to 30% on your heating bill. Most of these thermostats cost between \$100 and \$200 and they're easy to install.

Insulation— Floor of unheated attic: Check recommended insulation levels and lay new insulation at right angles to the old. Basement or crawl space: Fasten foam or fiberglass panels to the walls and cover with drywall. Either glue panels to the wall or fasten them to furring strips. Heating ducts: Insulate an unheated attic or basement by wrapping with fiberglass insulation.

Weatherstrip — Weatherstripping is a flexible sealer for the moving parts of windows and doors. Many new windows and doors require a specific type of weatherstrip, which you find in hardware stores or online. The generic "V-strip" adapts to many doors and windows and can even be applied in cold weather. The weatherstrip at the threshold often needs replacement. If the door bottom is still leaky, add a door sweep to seal against the floor or threshold.

Caulking — Caulking seals exterior cracks around windows, doors, pipes, and vents. Scrape away the old caulking and dirt, then squirt new caulking into the crack.

Window Jamb Liner Kits — A window jamb liner is a strip that goes on the inside of a window frame, giving the window a snug fit and preventing air leaks. It's an easy way to update double-hung windows and can be installed from the inside. You can install jamb liners in less than an hour without touching the storm window, jambs, or casing molding. Order a kit to match the size of your window.

Replace storm door — Battered storm doors are easy to replace on a standard-size door opening. A wooden door has better durability than an aluminum door and will insulate better. Strip off the old door, then follow the installation instructions included with your door, using a drill and other basic tools.

Saving Practices Made Easy

It's easy to postpone starting to save for a later day, but a solid plan is key to success. By following some basic guidelines, you're more likely to achieve financial security.

Pay yourself first.

Use automated transfers to get in the habit of saving. Money will be transferred from your account without you seeing it, which makes you less likely to miss it.

Save 10% of your paycheck.

The general rule of thumb is to save about 10% of each paycheck. If that seems too high, try 5% and work your way up to saving 10% of your earnings. Add 1% every year you get a raise until you reach 10%.

Know yourself.

Examine your goals to determine which savings plan will work best for you. For example, don't invest all your money in an aggressive stock or mutual fund if you're conservative with your money. If you're saving for retirement, select a plan that will fit your financial needs down the road.

Realize that age matters.

Always take into consideration how much time you have to save for your goal. If you are a recent college graduate, you have several decades to ride out the highs and lows of the market and can take advantage of more high-risk investments. If you're only a few years from retirement, less risky investments are a better option.

See the benefit of compound interest.

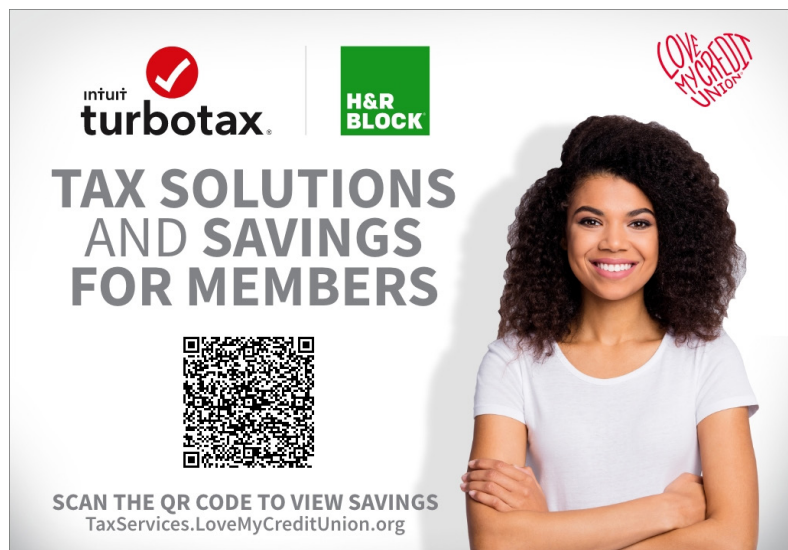
The simplest way you can invest your money is to leave it alone and let it "compound" over time. You earn interest not only on what you save, but also on the dividends generated. The earlier and more you save, the more your money will grow.

Use dollar-cost averaging.

This is the process of routinely investing a set amount of money over time, rather than all in one lump sum. It's a convenient savings method, particularly for beginning investors. For example, each month transfer \$25 or \$50 from your share draft account directly into an investment vehicle such as a traditional or Roth IRA. You reduce your overall risk from market fluctuations because your money buys more shares when the price of a share is down, and your money buys fewer shares when the price of a share is up. Bottom line: You've reduced your investment risk.

Use the Rule of 72.

To figure out how long it will take for your investment to double with compound interest, use this rule: Divide 72 by the interest rate you expect to receive on an investment. For example, if your investment earns 4% interest, your money will double in 18 years (72 divided by 4 is 18).



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TAX SOLUTIONS AND SAVINGS FOR MEMBERS

SCAN THE QR CODE TO VIEW SAVINGS
TaxServices.LoveMyCreditUnion.org

LOVE MY CREDIT UNION



6 Steps Toward Financial Well-being

About half of Americans make New Year's resolutions each January, but only about 20% of people keep them. Getting into shape and achieving financial goals are among the most popular resolutions.

While we can't help you reach your ideal weight, we can share 6 ways to help you become financially fit in the new year:

- 1. Put your money on autopilot**—Set up direct deposit, authorize electronic payments, and automate routine savings. Streamlining your finances with online tools not only saves time, it helps you avoid late fees and overdraft fees and makes saving easier.
- 2. Create a spending plan**—Only about 40% of adults have a budget, according to the National Foundation for Credit Counseling. Use a free online budgeting tool, like *Mint* or *PocketGuard*, to keep track of expenses and compare it to your monthly take-home pay. See where you're spending too much and make any necessary adjustments.
- 3. Build an emergency fund**—Not having an emergency fund is like driving without wearing a seatbelt; it's a risk that could ruin the rest of your life. More than half of Americans don't have a rainy-day fund and 40% don't even have \$400 in cash saved for emergencies. You can start small, \$10 to \$20 per paycheck, but work to save 3 to 8 months of income. To make it easier, setup an automatic transfer from your checking to your savings account.
- 4. Increase your credit score**—Pay all bills on time, every time; pay more than the minimum; don't use more than 30% of your credit; avoid opening many new accounts in a short time period, and; keep the oldest existing credit (the longer a credit history, the better). Also, if you have parking tickets or library fines, pay them off. Debts are reported to a credit reporting agency and they can knock down your credit score.
- 5. Request your credit report**—You want to make sure there are no errors, and no one is using your credit unlawfully. Request one free credit report a year from each of the three major credit reporting bureaus by visiting annualcreditreport.com.
- 6. Beef up retirement funds**—Make regular contributions to a retirement savings plan such as a 401(k) or IRA. If your company offers a 401(k) plan, contribute at least enough to meet the company match. If you don't, it's like leaving free money on the table. Also consider opening an IRA at your credit union.

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:

Martin Luther King, Jr. Day – Monday, January 17, 2022

Presidents Day – Monday, February 21, 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.



2021 IRA Contribution Deadline April 15, 2022

For a 2021 deduction, the deadline for making contributions to your IRA (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). The IRA contribution limit does not apply to rollover contributions or to qualified reservist repayments.

IMPORTANT ANNOUNCEMENTS

Stay in the Know – Join Our Email List!

Interested in receiving useful financial tips and the latest updates about YOUR Healthcare Credit Union via email? If so, you can disclose your email address to TMH FCU at any branch location, call 850.402.5301 or email tmhfcu@tmhfcu.org.

Be ahead of the game next holiday season!

With our Christmas Club account, you can “deck the halls” a little easier next year. Set aside funds throughout the year with auto transfer or payroll deduction, then have extra cash next holiday season. Wouldn't it be wonderful to have a worry-free holiday season of giving and festivities? Plan ahead and open a Christmas Club account today!

Our Annual Membership Questionnaire is Now on Our Website

Each year we request input to enhance areas of importance and obtain feedback on member service from those most important to us, our members. Please assist us by taking a few minutes of your valuable time to tell us how we are doing. **All completed surveys will be entered to win one of the five \$25 Starbucks gift cards.** The survey must be completed by **end of business February 28th**. We look forward to your response as we strive to continue improving the financial life of each member.

TMH FEDERAL CREDIT UNION LEADERSHIP

BOARD OF DIRECTORS

Paul Lucas, *Chairperson*
J. Lynn 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

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

PE.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

PE.T.E. – Payment Easily Transferred Electronically

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



PERSONAL & LOAN RATES

Loan Type	Terms	Annual Percentage Rates
Personal/Personal LOC	48 Months	9.49% - 18.00%
CD Secured	60 Months w/3% rate earned	3.00% Spread
New Auto/Used Auto (Five Years or Newer)	60 Months	1.49% - 18.00%
New Auto/Used Auto (Five Years or Newer)	72 Months / \$20,000 Minimum	1.99% - 18.00%
New Auto/Used Auto (Five Years or Newer)	84 Months / \$30,000 Minimum	3.80% - 18.00%
Used Auto (Ten Years or Newer)	60 Months	2.79% - 18.00%
Used Auto (Over 10 Years Old)	60 Months	3.29% - 18.00%
New/Used Boat	Same as New / Used Auto Rates	Same as New/Used Auto Rates
New/Used Boat (Five Years or Newer)	120 Months / \$30,000 Minimum	4.79% - 13.99%
Non-Motorized Camper	84 Months	5.05% - 14.25%
New/Used RV's	180 Months	4.05% - 13.25%
New Sport Vehicle	48 Months	5.99% - 15.49%
Loan Type	Terms	Annual Percentage Rates
Visa Premier Gold	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%
Silver Select Draft	No Annual Fee / 25 day grace period	7.99%

Offered Rates are Subject to Change Without Notice. The lowest auto loan rate available under the Silver Select discount and Pinnacle Share Draft discount is 1.49% APR. *Rates may vary based on creditworthiness. Rates effective as of 01/01/2022 and are subject to change. Visit www.thfcu.org for VISA Disclosure.