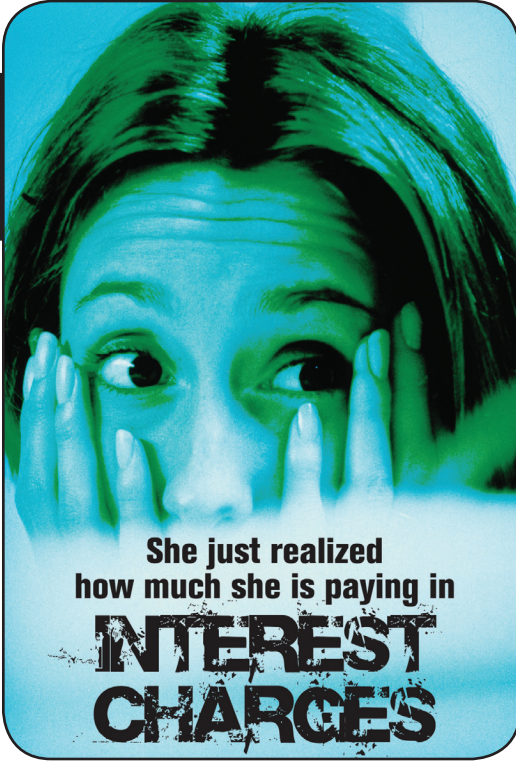




# QUARTERLY DIVIDEND

THE NEWSLETTER OF  
TMH FEDERAL CREDIT UNION

Work in healthcare? You can join!



She just realized  
how much she is paying in  
**INTEREST CHARGES**

**Nothing's scarier than a bad credit card!  
Switch to our low interest card today.**

Now – January 31, 2019 TMH Federal Credit Union is offering  
**3.99% APR\* VISA®** Credit Card for one year!  
Transfer all those high balances over. YOUR Healthcare Credit Union has NO Balance Transfer fee. Stop by or apply online to get the best VISA® rate around!

(\* - 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. VISA® rate only good for 12 billing cycles, then regular rates apply.)

**Are you age 55 or older?  
Don't miss out on 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.

### 2018 IRA Contribution Deadline April 15, 2019

For a 2018 deduction, the deadline for making contributions to your IRA (individual retirement account) is midnight April 15, 2019. The maximum you can contribute to all of your traditional and Roth IRAs is \$5,500 (or \$6,500 if you are age 50 or older). The IRA contribution limit does not apply to rollover contributions or to qualified reservist repayments.



**VOLUME 24  
ISSUE 1  
WINTER 2019**

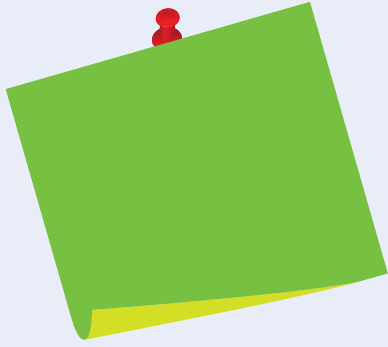
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Improving the financial life of each member is our priority and our pleasure.

# ANNUAL MEETING DATE ANNOUNCED...



**Tuesday, April 23, 2019  
6:00 PM**

**Goodwood Museum &  
Gardens Carriage House  
1600 Miccosukee Road,  
Tallahassee, FL**

## 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 list of candidates has been selected by the Nominating Committee to fill two expiring terms:

**J. Lynne Peters – 3 year term      Paul Lucas – 3 year term**

This year's Nominating Committee members are **Rob Moss, Janis Nall** and **Dorothy Graves**.

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	c) Membership will be verified
b) Signature	d) Date signed
8. Present the information above in writing to the Chairman of the Nominating Committee, no later than March 19, 2019.

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**

## Five Resolutions to Trim Spending and Reduce Stress

With the new year approaching, now is the perfect time to make a resolution to save more money. These five tips will help you trim spending, beef up savings, and reduce stress.

### 1. Pay it off.

Pay off your credit cards to save money. Let's say you have a \$2,000 balance at 18% interest. If your minimum payment is 2% of the balance due each month, it will take you 19 years to pay it off and you'll incur \$3,862 in interest. But if you increase your monthly payments to 8% of the balance due--much more than the minimum--you'll reduce the payback time from 19 years to three years and nine months, and your interest costs now are only \$433. You've just "saved" \$3,429.

### 2. Conserve.

Small changes mean big savings on your utility bill:

- Properly insulate all ducts.
- Use programmable thermostats. Turn your thermostat back 10% to 15% for 8 hours each day during the winter to save as much as 10% a year on your energy bill.
- Use ceiling fans to reduce both cooling and heating bills.

### 3. So what's a buck?

Grab a calculator. Add up what you spend on so-called "little things" that end up being budget-busters:

- If you spend \$1.00 a day on soda, that adds up to \$365 a year.
- If you spend \$2.75 a day on coffee, that's \$1,003.75 a year.
- If you spend \$6 every weekday on fast food, that's \$1,560 a year.
- If you spend \$6.20 a day on cigarettes, that's \$2,263 a year.

### 4. Tune it up.

Regular automobile maintenance--including low-cost oil changes, filter changes, and tire rotation--can save big bucks by preventing costly repairs. Keep your engine tuned and your tires inflated to their proper pressure. On the road, stay within speed limits--gas mileage decreases when you drive faster than 60 MPH. Avoid "jackrabbit" starts, unnecessary idling, remove excess weight from the trunk, and combine errands.

### 5. Transfer it.

Pay yourself first--set up automatic transfers to your share or money market account. Have your paycheck automatically deposited to your credit union account. Consider using direct bill payment from your share draft account for recurring payments like household bills, insurance premiums, automatic investment and savings plans, mortgage payments, auto loan payments, and charitable donations. Set up a Holiday Club Account. Participate in your employer's tax-advantaged retirement plan.

**It all adds up!**

## Members Save Up To \$15 on TurboTax and Get a Chance to Win \$25K!



This year, get your biggest possible tax refund and a chance to win \$25,000. TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right. Plus, you'll be automatically entered to win \$25,000 when you try TurboTax Online for FREE by February 14<sup>th</sup>. And as a credit union member you can **save up to \$15** on TurboTax. **To enter the sweepstakes and access the member discount, click on the TurboTax web banner located on our credit union's website. Start today and save!**

### More Savings with Love My Credit Union Rewards!

In addition to the TurboTax discount, members have saved nearly \$2 billion with exclusive offers Sprint®, ADT, TruStage, and cash back shopping with Love to Shop. The more offers you take advantage of the more you save. Visit your credit union's website or click here to start saving today!

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/14/19. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit the **Official Rules**. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.

## Teaching Teens Financial Responsibility

When your kids were little, you frequently heard requests such as "Will you read me a story?" or "Can we go for a bike ride?" Now that your offspring have morphed into teenagers, their pleadings often involve asking for money—your money.

How can you tame their cash demands and avoid the money wrangles, while also instilling a sense of financial responsibility? Here are a few ideas:

- **Make the most of "teachable moments"** — Look for opportunities in your day-to-day interactions with your teen when you can slip in a money "lesson." For instance, if you're out shopping together, you can talk about your own shopping choices or why you're delaying a purchase.
- **Provide hands-on experience** — These types of experiences have more impact for teens than just listening to you talk. For instance, have your teenager make the grocery list for the week. At the market, he'll see for himself how big a chunk of the family budget goes toward groceries.
- **Model money monitoring** — Sit down with your teen to go over her list of expenditures for the week. Discuss the following: Were these *wants* (things that just made you feel good) or *needs* (things like a new jacket to replace the one that no longer fits)? How could you have spent your money differently?

• **Introduce plastic, perhaps** — You'll need to decide if your teen is mature enough to manage a debit card. You could give your teen a TMHFCU prepaid debit card with a spending limit. Again, go over transactions together

• **Talk about the future** — What will come after school? If it's college, what portion of expenses will they have to cover? Older teens also begin to think about career choices. This is a good time to talk with them about saving for retirement. It's never too early to have that conversation.

Let us help at TMH Federal Credit Union. We can set teenager up with his first debit card and checking account. Getting teens established with these tools can help them learn to manage money now—while the stakes are so low they don't get into financial trouble later. Call us to TMH Federal Credit Union or stop by today.



## Here is a list of local shared service centers available for our members!

As of 1/11/2019

Campus USA CU 1511 Killearn Center Blvd Tallahassee, FL 32309 (850) 894-9098	Envision CU 3618 N Monroe St Tallahassee, FL 32303 (850) 942-9000	Envision CU 112 S Hansell St Thomasville, GA 31757 (229) 228-9826	First Florida CU 2770 Capital Circle SE Tallahassee, FL 32311 (850) 402-5880	Florida State University CU 1412 W Tennessee St Tallahassee, FL 32304 (850) 224-4960	Tallahassee - Leon FCU 580 Appleyard Drive Tallahassee, FL 32304 (850) 576-8134
Campus USA CU 101 N Blair Stone Rd Suite 202 Tallahassee, FL 32301 (850) 894-9098	Envision CU 440 N Monroe St Tallahassee, FL 32301 (850) 942-9000	Envision CU 85 Liberty St Thomasville, GA 31757 (229) 584-1082	First Florida CU 2521 S Blair Stone Rd Tallahassee, FL 32301 (850) 414-7290	Florida State University CU 1612 Capital Circle NE Tallahassee, FL 32308 (850) 224-4960	Tallahassee - Leon FCU 2655-C Crawfordville Hwy Crawfordville, FL 32327 (850) 576-8134
Campus USA CU 3122 Mahan Drive, #706 Tallahassee, FL 32308 (850) 894-9098	Envision CU 517 W Jefferson St Quincy, FL 32351 (850) 942-9000	Envision CU 4942 Highway 90 Marianna, FL 32446 (850) 526-9710	Flag CU 3115 Conner Blvd Tallahassee, FL 32311 (850) 488-6781	Florida State University CU 412 W Tennessee St Tallahassee, FL 32301 (850) 224-4960	
Envision CU 3190 Apalachee Pkwy Tallahassee, FL 32311 (850) 942-9000	Envision CU 639 Pat Thomas Parkway Quincy, FL 32351 (850) 627-3595	First Florida CU 325 W. Gaines St Suite 148 Tallahassee, FL 32399 (850) 402-5880	Florida State University CU 834-1 W St. Augustine St Tallahassee, FL 32304 (850) 224-4960	Florida State University CU 2190 Crawfordville Hwy Crawfordville, FL 32327 (850) 224-4960	
Envision CU 421 Appleyard Drive Tallahassee, FL 32304 (850) 942-9000	Envision CU U.S. Hwy 90 E 303 E Washington St Chattahoochee, FL 32324 (850) 663-2407	First Florida CU 503 Appleyard Drive Tallahassee, FL 32301 (850) 402-5883	Florida State University CU 2806 Sharer Rd Tallahassee, FL 32312 (850) 224-4960	Tree Capital Credit Union, A Division of FSU CU 1402 S. Jefferson St Perry, FL 32348 (850) 584-3002	
Envision CU 3519 Thomasville Rd Tallahassee, FL 32309 (850) 942-9000	Envision CU 1400 Shotwell St Suite 140 Bainbridge Mall Bainbridge, GA 39818 (229) 246-1106	First Florida CU 1661 Raymond Diehl Rd Tallahassee, FL 32308 (850) 922-7855	Florida State University CU 6274 Old Water Oak Rd Tallahassee, FL 32312 (850) 224-4960	Tallahassee - Leon FCU 1827 Capital Circle NE Tallahassee, FL 32308 (850) 576-8134	



# 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 21, 2019**  
**Presidents Day – Monday, February 18, 2019**

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

## Official Family Update

**Christie Sloan** has resigned from the TMH FCU Board. Christie brought a great deal of knowledge and experience to the Board and she will be part of the Credit Union's history forever. The Board of Directors and Credit Union Colleagues would like to thank her for years of service to the membership.

**J. Lynne Peters, CPA**, former Supervisory Committee member, has been appointed to the Board to complete Ms. Sloan's remaining term. Lynne has previously served on the TMH FCU Board. We are thrilled to have her back. Lynne brings a great deal of enthusiasm and passion to the Board. She is truly an asset to the Credit Union.

**Chris Kennedy** has been appointed to the Supervisory Committee to fill Ms. Peters position. Chris is currently an Accountant for Tallahassee Memorial Healthcare. Please join us in welcoming Mr. Kennedy to the Supervisory Committee.

## Northeast Branch Closure

Our Northeast Branch located at 3515 Maclay Blvd South has closed. The Main Office located at 345 South Magnolia Drive will be offering Saturday hours from 9:00a.m. – 1:00p.m. All Northeast Branch staff members will be relocated to the Main Office. For more information on the closure please call 850.402.5301.

## 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](mailto:tmhfcu@tmhfcu.org).



### Need a new vehicle and don't know where to start?

**Harry Burn** is here to help you! Harry is available to help members through the car buying process. He works with members to find their preferred vehicle for the best

price. With over 37 years of experience in the car industry he is a great asset to our membership. Call Harry at 850.402.5301 ext. 105 and take advantage of this service 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 28<sup>th</sup>**. We look forward to your response as we strive to continue improving the financial life of each member.

## PERSONAL & LOAN RATES

Loan Type	Terms	Annual Percentage Rates
Personal/Personal LOC	48 Months	9.49% - 18.00%
Share/CD Secured	120 Months / 3% above rate earned	3.00% spread
New Auto/Used Auto (model year 2015 or newer)	60 Months	2.74% - 18.00%
New Auto/Used Auto (model year 2015 or newer)	72 Months / \$20,000 Minimum	3.49% - 18.00%
New Auto/Used Auto (model year 2015 or newer)	84 Months / \$30,000 Minimum	4.49% - 18.00%
Used Auto (model years 2010-2014)	60 Months	3.49% - 18.00%
Used Auto (model years 2009 and older)	60 Months	3.99% - 18.00%
New/Used Boat	Same as New / Used Auto Rates	Same as New/Used Auto Rates
New/Used Boat (model year 2015 or newer)	120 Months / \$30,000 Minimum	5.49% - 13.99%
Non-Motorized Camper	84 Months	5.75% - 14.25%
New/Used RV's	180 Months	4.75% - 13.25%
New Sport Vehicle	48 Months	6.99% - 15.49%
Loan Type	Terms	Annual Percentage Rates
Visa Premier Gold	Annual Fee \$10.00 / 25 day grace period	<b>9.99%</b>
Visa Classic	No Annual Fee / 25 day grace period	<b>10.99%</b>
Visa Premier Gold	Annual Fee \$10.00 / 25 day grace period	<b>8.99%</b>
Visa Classic Gold	No Annual Fee / 25 day grace period	<b>9.99%</b>
Freedom Visa	Annual Fee \$10.00 / 25 day grace period	<b>12.99%</b>

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 2.74% APR. Rates may vary based on creditworthiness. Rates effective as of 01/01/2019 and are subject to change.

## TMH FEDERAL CREDIT UNION LEADERSHIP

### BOARD MEMBERS

Berince Mercer-Lewis, *Chairperson*  
 Jamie Sheffield, *Vice Chairperson*  
 Joseph Conklin, *Recording Officer*  
 Paul Lucas, *Financial Officer*  
 Vickie Woodell, *Director at Large*  
 J. Lynne Peters, *Director at Large*  
 Clarence Herring, *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

Phone: (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 & 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

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 E-Statements – GO Green!

Mobile Money – cell phone account access.  
 Touch Banking Code: TMH Mobile

Facebook Page – Keep in Touch with YOUR Healthcare Credit Union

P.E.T.E – Transfer funds from another financial institution to your TMH FCU online

Facebook Page – Keep in Touch with YOUR Healthcare Credit Union

