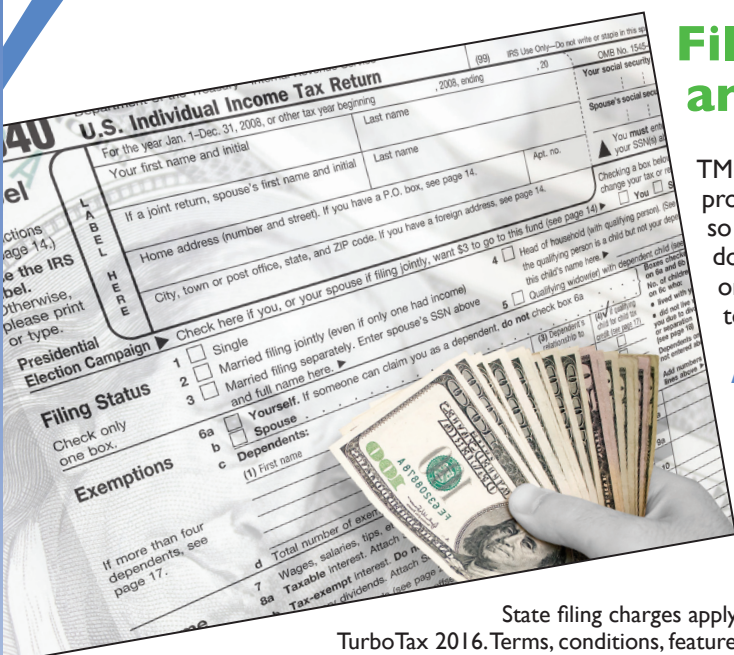


# QUARTERLY DIVIDEND

THE NEWSLETTER OF  
TMH FEDERAL CREDIT UNION

Work in healthcare? You can join!



## File your taxes the smarter way and save up to \$15 on TurboTax!

TMH Federal Credit Union members can get up to \$15 off TurboTax® federal products. TurboTax translates taxes into simple questions about your life, so you don't need tax knowledge – or an appointment – to get your taxes done right. TurboTax SmartLook™ even connects you with an expert live, on-screen so you can get answers when you need them. Start TurboTax today and save!

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

The TurboTax credit union member discount is just one of many member discounts available with the Love My Credit Union Rewards program. 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 our credit union's website to start saving today.



State filing charges apply. Limited time offer for TurboTax 2016. 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. Other parties' trademarks or service marks are the property of their respective owners. Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information.



LOVE MY  
CREDIT UNION  
REWARDS

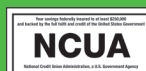
## TMH Federal Credit Union Members Get Exclusive Discounts from Love My Credit Union Rewards

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- ♥ \$100 cash back with every new line activated with Sprint – no limits! Current customers will receive \$50 for every line transferred, no limits. Plus, a \$50 loyalty reward every year for every line.
- ♥ Save up to \$15 on **TurboTax** federal products!
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a new **ADT** monitored home security system.
- ♥ Get trusted protection at true savings with **TruStage Auto & Home Insurance Program**.
- ♥ Shop and get cash back at over 1,500 online retailers with **Love to Shop**

To find out more and learn about other valuable discounts, visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org). You get all these offers and discounts just for being a member of TMH Federal Credit Union.

Start saving today at  
[LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)



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

VOLUME 22  
ISSUE 1  
WINTER 2017

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# ANNUAL MEETING DATE ANNOUNCED...

*All Members  
are Invited and  
Encouraged  
To Attend*

**Tuesday, April 18, 2017  
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 three expiring terms:

**Bernice Mercer-Lewis – 3 year term**

**Jamie Sheffield – 3 year term**

**Susan Bulecza – 3 year term**

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

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 14, 2017.

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



## Silver Select Draft Accounts

Are you age 55 or older? Don't miss out on these benefits! Our Silver Select Draft Account offers 1/2% discount on loans,\* GoldVISA® credit card 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.

\*Excluding mortgages and Visa.  
\*\*APR – Annual Percentage Rates.

## TMH Federal Credit Union Earns 5-Star Rating Again

BauerFinancial, Inc. a south Florida company that has been analyzing the performance of US Credit Unions and Banks since 1983, has assigned TMH Federal Credit Union with five star ratings based upon strength and stability. The criteria for stability include ratios such as: Capital to Assets, Core Capital Ratio, and Retained Earnings Ratio to list a few. To earn a Five-Star rating the financially sound credit unions must operate well above their regulatory capital requirements. TMH FCU has the honor of being in the top 10% of credit unions nationally for over 23 years.



Congratulations **Elizabeth Richardson** winner of the Fall Car Sale Flat Screen TV! Elizabeth purchased a quality pre-owned car from Autowise, received a great rate from YOUR Healthcare Credit Union and won an awesome 55 inch flat screen TV. Stay tuned for information about our Spring Car Sale coming soon.

# 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.

You're on-line anyway, so check out NADA, Edmunds, or Kelley Blue Book. These sites have amazing stats 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. If you can hold off 'til the end of the year, 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. And 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. 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.



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

As of 1/11/2017

Campus USA CU  
1511 Killlearn Center Blvd  
Tallahassee, FL 32309  
(850) 894-9098

Envision CU  
440 N Monroe St  
Tallahassee, FL 32301  
(850) 942-9000

First Florida CU  
2711 S Blair Stone Rd  
Tallahassee, FL 32301  
(850) 402-5882

Florida State University CU  
2806 Sharer Rd  
Tallahassee, FL 32312  
(850) 224-4960

Tallahassee - Leon FCU  
1827 Capital Circle NE  
Tallahassee, FL 32308  
(850) 576-8134

Campus USA CU  
101 N Blair Stone Rd Ste 202  
Tallahassee, FL 32301  
(850) 894-9098

Envision CU  
517W Jefferson St  
Quincy, FL 32351  
(850) 942-9000

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  
2020 W Pensacola St Ste 180  
Tallahassee, FL 32304  
(850) 576-8134

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  
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  
2655-C Crawfordville Hwy  
Crawfordville, FL 32327  
(850) 576-8134

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  
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

Envision CU  
3519 Thomasville Rd  
Tallahassee, FL 32309  
(850) 942-9000

Envision CU  
1400 Shotwell St Ste 140  
Bainbridge Mall  
Bainbridge, GA 39818  
(229) 246-1106

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  
3618 N Monroe St  
Tallahassee, FL 32303  
(850) 942-9000

Envision CU  
4942 Highway 90  
Marianna, FL 32446  
(850) 526-9710

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



# 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 16, 2017**  
**Presidents Day – Monday, February 20, 2017**

We will reopen our Main Office and Northeast Branch the next business day at 9:00am and our Hospital Branch the next business day at 8:30am for regular business hours.

## Get a \$100 Cash Reward for Every New Line

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.



Here's how it works:

- Members get a **\$100** cash reward for **every new line** when you switch to Sprint®.
- Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a **\$50** loyalty cash reward **every year** for **every line**

Here's how to sign up for Sprint cash rewards:

- Become a Sprint customer
- Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards) or in the Love My Credit Union Rewards® app
- Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!

## IMPORTANT ANNOUNCEMENTS

### Effective January 17, 2017

The NE Branch will provide teller services through the three lane drive thru only. The lobby will be by appointment only or members can call via intercom for a representative at the front doors. This is being done for the security of our staff and our members. Should you need to reach someone at the NE Branch immediately please call 850.402.5301 ext. 205.

### 2016 IRA Contribution Deadline April 18, 2017

For a 2016 deduction, the deadline for making contributions to your IRA (individual retirement account) is midnight April 18, 2017. 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.

### 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 lives of each member.

## PERSONAL & LOAN RATES

| Loan Type  | Terms                             | Annual Percentage Rates*    |
|--|-----------------------------------|-----------------------------|
| Personal/Personal LOC                            | 48 Months                         | 9.99% - 18.00%              |
| Share/CD Secured                                 | 120 Months / 3% above rate earned | 3.00% spread                |
| New Auto/Used Auto<br>(model year 2013 or newer) | 60 Months                         | 1.49% - 18.00%              |
| New Auto/Used Auto<br>(model year 2013 or newer) | 72 Months / \$20,000 Minimum      | 2.49% - 18.00%              |
| New Auto/Used Auto<br>(model year 2013 or newer) | 84 Months / \$30,000 Minimum      | 3.49% - 18.00%              |
| Used Auto<br>(model years 2008-2012)             | 60 Months                         | 2.49% - 18.00%              |
| Used Auto<br>(model years 2007 and older)        | 60 Months                         | 2.99% - 18.00%              |
| New/Used Boat                                    | Same as New / Used Auto Rates     | Same as New/Used Auto Rates |
| New/Used Boat<br>(model year 2013 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 Pinnacle Gold   | Annual Fee \$10.00 / 25 day grace period | 7.99%                    |
| Visa Silver Select   | No Annual Fee / 25 day grace period      | 7.99%                    |
| 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%                    |
| Visa Premier Classic | Annual Fee \$10.00 / 25 day grace period | 9.99%                    |
| Visa Classic         | No Annual Fee / 25 day grace period      | 10.99%                   |
| Freedom Visa         | Annual Fee \$10.00 / 25 day grace period | 12.99%                   |

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 01/01/2017 and are subject to change.

## TMH FEDERAL CREDIT UNION LEADERSHIP

### BOARD OF DIRECTORS

Berinice Mercer-Lewis, *Chairperson*  
 Kelby Tardi, CPA, *Vice Chairperson*  
 Glenn Strickland, *Recording Officer*  
 Paul Lucas, *Financial Officer*  
 Joseph Conklin, *Director at Large*  
 Christie Sloan, *Director at Large*  
 Jamie Sheffield, *Director at Large*

### SUPERVISORY COMMITTEE

Summer Harrell, *Committee Chair*  
 Vickie Woodell, *Committee Member*  
 Debra Gwaltney, *Committee 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

### Northeast Branch Office

3515 Maclay Boulevard South  
 Tallahassee, FL 32312  
 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**

