



# QUARTERLY DIVIDEND

THE NEWSLETTER OF  
TMH FEDERAL CREDIT UNION

Work in healthcare? You can join!



## TMH Federal Credit Union Celebrates People-First Banking

On October 19th, YOUR Healthcare Credit Union will, along with more than 56,000 credit unions around the world, celebrate International Credit Union Day (ICU Day), and the philosophy and achievements of the credit union movement. TMH Federal Credit Union celebrates ICU Day because it believes the not-for-profit structure and people-first principles of credit unions make them the ideal financial partners for all people. This year's ICU Day theme is "Dreams Thrive Here," a celebration of how credit unions help people achieve their biggest goals in life. The public is welcome to stop by all branch locations and celebrate this worldwide movement that's made helping people its No. 1 priority for more than 160 years. Visit any branch on October 19th for refreshments and give-a-ways.

## Get Prepared for the Holiday Season



Let TMH Federal Credit Union help with your holiday season with a **3.99% APR\*** VISA® Credit Card for one year!  
Transfer all those high balances over.  
YOUR Healthcare Credit Union has no balance transfer fee. This limited time offer ends January 31, 2018.  
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.)

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

# Marrying Your Finances

**You're getting married! Congratulations!**

Before you say "I do," it's a good idea for the two of you to talk about finances and agree on how you'll handle them. This will ensure your marriage gets off to a good start.



## FINANCIAL BAGGAGE

Have a discussion about how you'll handle premarital debt. Will your spouse be solely responsible for paying off his or her old debt or are you going to pay a portion of it? Keep in mind that if your partner has many large debts and has a pattern of irresponsible spending, the behavior may not stop after you're married.

You're not responsible for any debt your partner accumulated before marriage. However, if you live in a community property state (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin), after you marry, you and your spouse are jointly responsible for any debt either of you accumulates. If you apply for credit jointly and your spouse has a poor credit record, their record can damage yours. It may also affect your ability to meet shared financial goals, such as buying a home.

## COMBINING FINANCES

There are several different ways to combine funds. Some couples keep their financial accounts separate and divide expenses equitably. Others open a joint account for shared expenses as well as keep their own personal accounts. Many pool all their money into a shared account.

## AGREE ON A BUDGET

It's important to create a realistic budget. Have an open discussion to figure out short-term and long-term financial goals that will work for both of you.

**Decide...**

- How much you will invest?
- How much you will deposit in savings each month?
- How much will be set aside for emergencies?
- How much should each of you be able to spend as you wish?
- Will both of you have full-time jobs, or will one of you work part time or stay home?
- If one of you has higher income, will you each pay an equal amount for joint expenses or pay a percentage of your income?

## WHO'S IN CHARGE OF OUR MONEY?

It's a good idea to decide who will manage your money. Who will keep track of your checking, savings, credit cards, loans, investment accounts, or bill payment? You can divide the responsibility if it makes sense for you, but both of you should be aware of where your money is going. If you don't identify these responsibilities upfront, bills may go unpaid and accounts might get neglected.

Agree to have frequent meetings to discuss your finances to make sure you're sticking to your budget and are on track toward meeting goals. If you anticipate major expenses, discuss how you'll handle them.

Having these financial discussions before you marry may not be a very romantic thing to do, but they'll help ensure your relationship remains happy, stable, and strong.

# Scholarship Winners

Congratulations to our 2017 Scholarship Winners, **Vickia Rosier** and **Hollie Moore**! TMH Federal Credit Union is proud to announce the recipients of two scholarships each in the amount of \$1,000.

Ms. Rosier is currently attending Tallahassee Community College pursuing her Nursing degree. Vickia works for Tapestry Senior Living as a CNA while pursuing her education. She received a glowing recommendation from her professor and currently has a 3.0 GPA.

Hollie is a student at the St. Petersburg College studying to be a Certified Veterinary Assistant. Ms. Moore currently works as a Senior Veterinary Assistant at Lakewood Animal Hospital. She had a wonderful essay explaining her goals to help others and community.

**Best of luck to all applicants on their future endeavors.**



Featured picture is of Tim Cook, President, presenting Vickia with her certificate.



Featured picture is of Tim Cook, President, presenting Hollie with her certificate.

## Teaming Up for the Tots

For the past seven years the Board and Staff of TMH Federal Credit Union have collected and donated toys for the Tallahassee Memorial Children's Center for newborn to adolescent children. The pediatric unit at TMH is the largest in the Big Bend area and consists of 23 beds in all private rooms. The Children's Center is also home to the region's only Pediatric Intensive Care Unit (PICU).

Beginning November 1st, we will have donation boxes at all branch locations. On December 20th the toys will be delivered to the unit on behalf of the TMH FCU Membership. Please see the list below as examples of gift in kind items needed. Thank you in advance for your generous donations.

### Infant Items

- Rattles - hand rattles, wrist rattles, booty rattles (plastic or vinyl)
- Baby books and baby flash cards
- Baby spoons, teething rings, foam puzzles
- Baby mirrors, Baby Einstein music mobiles
- Sippy Cups and Foam puzzles
- Onesies and infant socks
- Teething rings and teething toys

### Toddler and Preschool Items

- Little Tykes, Mattel, Hasbro
- Light-up and interactive toys
- Talking books, I-Spy books and Pop-up books
- Glitter wands, pinwheels
- Small and Large balls, toy trucks, cars
- Lego and block sets (plastic)
- Music CD's - Disney DVD movies
- Finger and hand puppets

### Toy Chest Items

- Small/medium balls (Nerf and rubber)
- Baby dolls and Barbie dolls
- Action figures, matchbox cars
- Bubbles, small puzzles
- Small stuffed animals
- Play jewelry, slinkies
- Play dough

### Elementary School/ Pre-teen and Teen Items

- Medical play kits
- Activity books (puzzles, Sudoku)
- PG and PG 13 pre-teen and teen movies
- Pre-teen and teen books (new)
- Puzzles, playing cards, Yo-Yo's
- Arts and crafts supplies



This is your chance to WIN a new car! TMH Federal Credit Union is assisting Tee Off for Tots, the Tallahassee Memorial Healthcare Foundation, Inc., and The Proctor Dealerships in a very important mission: helping our community's children!

The Hospital Branch will have Raffle Tickets available for \$75. Each ticket enters your name in the drawing for a NEW 2018 Subaru Crosstrek 2.0i Premium (from Proctor Subaru) along with other select prizes PLUS admission to the Tee Off for Tots Par-Tee on SUNDAY, October 22, 2017 from 6:00 to 9:00pm at Proctor Subaru, 1707 Capital Circle NE, Tallahassee. Only 1000 tickets available, and you do not have to be present to win.

Proceeds benefit the Proctor Endowment for Children with Diabetes & the Tallahassee Memorial Children's Center. Tickets can also be purchased online at [www.TMH.org/Car](http://www.TMH.org/Car). For complete rules & details contact the TMH Foundation at 850-431-5389. Join us in helping our community's children!

## Great Certificate Rates

Account Name	Minimum Deposit to Open Account	Frequency of Compounding	Dividend Rate Percentage	Annual Percentage Yield
6-Month Share Certificate	\$1,000.00	Monthly	0.60%	0.60%
1-Year Share Certificate	\$1,000.00	Monthly	0.80%	0.80%
2-Year Share Certificate	\$1,000.00	Monthly	1.00%	1.00%
3-Year Share Certificate	\$1,000.00	Monthly	1.15%	1.16%
4-Year Share Certificate	\$1,000.00	Monthly	1.40%	1.41%
5-Year Share Certificate	\$1,000.00	Monthly	1.65%	1.66%

The following certificate rates are effective 10/1/2017 and are subject to change.

# HOLIDAY CLOSINGS

The Credit Union will close on the following days, with ATMs, PEARL, Virtual Branch and Mobile Money remaining available to serve members:

- Columbus Day – Monday, October 9, 2017**
- Veterans' Day – Saturday, November 11, 2017**
- Thanksgiving Day – Thursday, November 23, 2017**
- Day after Thanksgiving – Friday, November 24, 2017**
- Christmas Eve Day – Saturday, December 23, 2017**
- Christmas Day – Monday, December 25, 2017**
- New Year's Day – Monday, January 1, 2018**

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.

## Moving on Up!



Congratulations to **Valerie Papka** on her promotion to Assistant Vice President of Member Services. Valerie has served the TMH FCU Membership for over 14 years. Formally Valerie was the Member Services Manager - Main Office and Collections Department Manager.



Please join us in congratulating **Patreka Daniels** as the new Main Office Member Services Manager. Patreka has worked in the Member Services Department for over 13 years and will now oversee the teller line and everyday branch duties.



In the back office, **Lisa Crum** has been promoted to Accounting Manager and is now responsible for day to day operations of the Accounting Department. Lisa joined the TMH FCU team in 2009. Thank you all for your dedication to the TMH FCU Membership.



### A VISA GIFT CARDS —THE PERFECT GRADUATION GIFT

Check out our VISA gift cards, the present with a **100% success rate.**

## IMPORTANT ANNOUNCEMENTS

### Skip A Loan Payment over the Holidays

The holiday 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 holiday season. To see if you are eligible, contact us today!

You may elect to skip loan payments 2 months each calendar year, skip payments cannot be in consecutive months. Mortgage, Line of Credit, VISA® and promo loans 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.

### eStatement Users

Going green just got even better! Enroll in eStatements before **November 10<sup>th</sup>** and be entered to win two tickets to **Florida State vs. Del State November 18<sup>th</sup>**. No more waiting for your statement to come in the mail, with eStatements your statement is available the first day of each month, plus you can retrieve six months of statements anytime. Enroll under the Self Service tab of Virtual Branch.

### Giant Holiday Stocking back at ALL 3 Locations

Deck the halls with a giant 8 foot stocking loaded with toys to share! Starting **December 1<sup>st</sup>** enter for your chance to win\* a giant stocking at all three branch locations.

\* Must be a member in good standing to win. One (1) 8 foot stocking will be awarded per branch. Drawings will be held after close of business Friday, December 16, 2016. Winners will be notified by phone.

## 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, VISA® and promotional loans not included. The lowest auto loan rate is 1.99% APR.

## TMH FEDERAL CREDIT UNION LEADERSHIP

### BOARD OF DIRECTORS

Berinice Mercer-Lewis, *Chairperson*  
Jamie Sheffield, *Vice Chairperson*  
Joseph Conklin, *Recording Officer*  
Paul Lucas, *Financial Officer*  
Vickie Woodell, *Director at Large*  
Christie Sloan, *Director at Large*  
Susan Bulecza, *Director at Large*

### SUPERVISORY COMMITTEE

Summer Harrell, *Chairperson*  
J. Lynne Peters, *Committee Member*  
Clarence Herring, *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

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

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

Virtual Branch – Home banking, bill pay solutions and Popmoney®

E-Statements – GO Green!

Mobile Money – Cell phone account access

P.E.T.E. – Payment Easily Transferred Electronically

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

