



# QUARTERLY DIVIDEND

THE NEWSLETTER OF  
TMH FEDERAL CREDIT UNION

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

**Before interest rates increase... take advantage of this offer.**



TMH Federal Credit Union is offering rates as low as **4.00%APR\*** on signature loans for four years when you finance, refinance or consolidate a minimum of \$4000. Use it for anything! Home repairs, vacation, pay off high interest credit cards, you can use this loan for whatever! Soon interest rates will increase and deals like this won't be around. This amazing offer is available from May 1st - August 31st.

\* - APR = Annual Percentage Rate. Available to qualified borrowers. Other restrictions may apply.



## Mark Your Calendar - APRIL 18, 2017

Join us for our **55th Annual Meeting** on **Tuesday, April 18** at the Goodwood Carriage House located at 1600 Miccosukee Road, Tallahassee. The meeting will begin promptly at 6:00pm with information on the financial soundness of the Credit Union and upcoming 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!

This year's top door prize items include a **flat screen TV, iPad Mini, and Fire Pit!**

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

# Privacy Policy

Rev. 4/2016

## WHAT DOES TMH FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

**Why?** Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?** The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- **Social Security Number and Name**
- **Account Balances and Payment History**
- **Creditworthiness and Credit History**

When you are *no longer* our member, we continue to share information about you according to our policies.

**How?** All financial companies need to share **members'** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **members'** personal information; the reasons **TMH Federal Credit Union** chooses to share; and whether you can limit this sharing.

Reason we can share your personal information	Does TMH FCU Share	Can you limit this sharing
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes</b> - to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	YES
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	NO	We Don't Share
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	NO	We Don't Share
<b>For our affiliates' to market to you</b>	NO	We Don't Share
<b>For non affiliates' to market to you</b>	NO	We Don't Share

**Questions?** Call 850-402-5301 or go to [www.tmhfcu.org](http://www.tmhfcu.org)

### How does TMH FCU protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does TMH FCU collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purpose – information about your creditworthiness.
- affiliates from using your information to market to you.
- sharing for non affiliated to market to you.

State laws and individual companies may give you additional rights to limit sharing.

### DEFINITIONS:

#### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies. *TMH FCU has no affiliates.*

#### Non Affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies. *TMH FCU does not share with non affiliates so they can market to you.*

#### Joint Marketing

A formal agreement between non affiliated financial companies that together market financial products or services to you. Our joint marketing partners include: *CUNA Mutual Group's TruStage*

**Other important information:** For helpful information about identity theft, visit the Federal Trade Commission's website at <http://www.ftc.gov/idtheft>.

**To Limit Our Sharing:** Call 850.402.5301 or visit a branch location.

**Please note:** If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

# IRA's

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).



## Be Prepared for Your Next Auto Purchase

At TMH FCU we not only offer low rates but also want to ensure that our members are prepared for purchasing a new vehicle. YOUR Healthcare Credit Union offers many tools to assist you through the auto buying process. Starting with our website, you can plan for your monthly payments using our online calculators. Need assistance finding a specific vehicle? Autowise Buying Service is located at our Main Office and can assist by helping you search for the car of your dreams. All our loan officers are local which makes loan decision making fast! Our lending team is here to help. Just call or stop by.

Autowise Buying Service, Inc. ("Autowise") is not a subsidiary, affiliate or otherwise owned, operated or controlled by TMH Federal Credit Union ("Credit Union"). Credit Union hereby disclaims any and all warranties, representations and liabilities for any vehicle, products or services purchased by or through Autowise, including any warranties of merchantability or fitness for a particular purpose. Except as otherwise required by applicable law, Credit Union shall have no liability for any claims against, arising from or any way related to Autowise, any action or inaction of Autowise or any vehicles, products or services offered by or through Autowise.





## Teach Your Kids to Give a Hoot About Savings

What kind of saver is your child? One who saves happily, or with a scowl? To find out, stop by YOUR Healthcare Credit Union during National Credit Union Youth Month.

Every saver is unique, but most people who save regularly developed the habit early in life. Learning to delay gratification in order to save for long-term goals is a crucial life skill, and one TMH Federal Credit Union is committed to helping even our youngest members develop.

That's why we create programs and services designed specifically for young people. One of those is our Youth Month program.

So stop by and get in on the action:

- From April 1 – 29 if you open a new First Mates Kid's Club or Claim Your Youth Teen Club/ Checking Account; TMH FCU will match the first deposit up to \$25\*.
- Now Claim Your Youth Teen Checking accounts come with a debit card\*\* option.
- During the month of April, current and new First Mates Kid's Club members can come in and register to win a Kindle Fire HD Kids Edition Tablet\*\*\*!
- During the month of April, current and new Claim Your Youth Teen Account Members can come in and register to win an iPod Nano\*\*\*!

By helping your child give a hoot about saving now, you'll help them soar when they're older. For more information, contact TMH Federal Credit Union at 850-402-5301.

(\*Only initial deposit will be matched up to \$25. \*\* - Debit card must be authorized by joint adult account holder. \*\*\* - Drawings to be held after close of business 4/29/17, odds of winning depend on number of eligible entries received. Value of deposit into CU Succeed Teen Account/ First Mates Club does not increase chance of winning. Entry window begins open of business 04/1/17 and ends close of business 04/29/17. Both Claim Your Youth Club and Teen Checking account members are eligible for drawing.)

## Chipped Credit Cards

TMH Federal Credit Union members will soon be able to use their credit cards in stores with an additional layer of protection against fraud in the form of a small microchip embedded in their card. Due to significant increases in fraud, YOUR Healthcare Credit Union is upgrading its credit card security systems in an effort to fight skyrocketing fraud costs. While federal regulations already protect our members from liability for most fraudulent transactions, the process is frustrating and concerning.

That's why TMH FCU is making the switch to EMV (Europay, MasterCard, and Visa) cards, which contain computer chips that authorize or validate payment-card transactions. Soon when your card expires you will receive a replacement card with the EMV technology.



# 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:

## Memorial Day – Monday, May 29, 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.

## 2016 Giant Christmas Stocking Winners



TMH Federal Credit Union decked the halls this past holiday season with a Giant Christmas Stocking at ALL three locations. Gwendolyn Huggins was our Main Office winner, Nora Carrasco was the NE Branch winner and Lindsay Holzmacher was the Hospital Branch winner. Congratulations to all of our winners of the giant 8 foot stocking!



Congratulations **Joe Burke**, winner of the February Autowise drawing. Joe purchased a quality pre-owned car from Autowise, received a great rate from YOUR Healthcare Credit Union and won an awesome flat screen TV. If you are thinking of purchasing a new or used vehicle contact Autowise Buying Service. Dan will help you find a great vehicle for the right price!

# 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 1.49% APR.

## IMPORTANT ANNOUNCEMENTS

### Glenn Strickland will be missed



It is with great sadness that we inform you of the passing of **Glenn Strickland**, former Recording Officer of TMH FCU Board of Directors. Glenn passed away on January 17, 2017 surrounded by his family. Mr. Strickland served on the Credit Union Board for over 16 years and held numerous board positions. Glenn proudly served and retired from the United States Air Force and then went on to retire from Tallahassee Memorial Hospital. He brought a great deal of knowledge and experience to the board and he will be part of the Credit Union's history forever. The Board of Directors and credit union colleagues would like to express their dearest sympathies to the Strickland family.



**Vickie Woodell**, former Supervisory Committee member, has been appointed to the Board to fill Mr. Strickland's position. Vickie has been on the TMH FCU Supervisory Committee for 2 years. She is currently employed by Tallahassee Memorial Healthcare where she holds the position of Assistant Group Practice Administrator. Vickie brings a great deal of enthusiasm and passion to the board. She is truly an asset to the credit union.



**Clarence Herring** has been appointed to the Supervisory Committee to fill Mrs. Woodell's position. Clarence has served on the nominating committee for numerous years. He is currently the Assistant Director of Pharmacy Services for Tallahassee Memorial Healthcare. Please join us in welcoming Mr. Herring to the Supervisory Committee.

## TMH FEDERAL CREDIT UNION LEADERSHIP

### BOARD OF DIRECTORS

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

### SUPERVISORY COMMITTEE

Summer Harrell, *Committee Chair*  
Debra Gwaltney, *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**

