



# QUARTERLY DIVIDEND

THE NEWSLETTER OF  
TMH FEDERAL CREDIT UNION

Work in healthcare? You can join!

## YOUR Healthcare Credit Union Named 2017 CREDIT UNION OF THE YEAR



TMH Federal Credit Union has been named the 2017 Credit Union of the Year by the League of Southeastern Credit Unions & Affiliates in the under \$100 million in assets category. The award recognizes credit unions that have made significant contributions to the development and growth of the credit union movement in the Alabama and Florida region.

In TMH FCU's submission, they highlighted several noteworthy events that took place in the past two years, which include 22% loan growth in 2015, averaging over 400 members per year, having 7 Certified Financial Counselors, participating in numerous local healthcare events and awarding two \$1,000 scholarships to members each year. Upon receiving this award, Tim Cook, President of TMH FCU expressed his gratitude to the Members, Staff and Board whose commitment made this achievement possible.

The League of Southeastern Credit Unions & Affiliates represents credit unions in Alabama and Florida. The LSCU provides education and training, business solutions, advocacy, regulatory support and media relations. Award recipients are selected by the LSCU Awards Committee, which is comprised of representatives from the LSCU member credit unions with a focus on credit union and community improvement. The award was presented at the LSCU Conference in Orlando, FL on June 15. Berinice Mercer-Lewis, Chair and Tim Cook, President accepted the award on behalf of the organization.



### 54th Annual Meeting

Thank you for joining us for our 55<sup>th</sup> Annual Meeting at the Goodwood Carriage House on April 18<sup>th</sup>. We had another great turnout for the meeting and membership dinner. Tim Cook, President addressed the membership on the soundness of the credit union. The Board and Staff appreciate your continued support and look forward to many more years with you as a member!

During the meeting **Berinice Mercer-Lewis** and **Jamie Sheffield** were reappointed to the Board for another three year term. The Board has a new member, **Susan Bulecza**, a nurse at Tallahassee Memorial Healthcare, who was appointed to hold the final seat. All bring a great deal of knowledge and experience to the Board. The Credit Union is very fortunate to have them.

For those members who were unable to attend, a copy of our 2016 Annual Report is available for your viewing on our website.

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#### INSIDE

- 2017 Tallahassee Democrat Demo Award Recipient 2
- Have you tried Popmoney®? 2
- You can't beat this deal! 2
- Heading To College This Fall? Let Us Help. 2
- TMH Federal Credit Union Members Get Exclusive Discounts from Love My Credit Union Rewards 3
- Hear us on the Radio? 3
- 2017 Scholarship Program 3
- Get a \$100 Cash Reward for Every New Line You Switch to Sprint! 3
- Our Youth Members got STRONG about saving! 4
- Important Announcements 4
- Holiday Closings 4



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



## 2017 Tallahassee Democrat Demo Award Recipient

TMH FCU is honored to receive the 2017 Tallahassee Democrat Demo Award in the credit union category. The Demo Awards were held at the Centre of Tallahassee on June 8<sup>th</sup>. Best Credit Union was one of 65 categories. **Tim Cook**, President and **Liz Thiele**, VP Marketing accepted the award on behalf of the organization. Thank you to all who voted for YOUR Healthcare Credit Union!



## Have you tried Popmoney®?

Email it. Text it. Pay people with Popmoney. The Popmoney® personal payment service lets you send money to friends, family or almost anyone. All you need is their name and email address or mobile telephone number to move money from your bank account to theirs. Go to Virtual Branch > Pay Bills > Popmoney to get started. Terms and conditions apply.

## You can't beat this deal!

For a limited time only! TMH Federal Credit Union is offering rates as low as **4.00% APR\*** on ALL LOANS\*\* for four years when you finance, refinance or consolidate a minimum of \$4,000. Home repairs, vacation, pay off high interest credit cards, you can use this loan for anytime! Apply today at a branch location or visit [www.tmhfcu.org](http://www.tmhfcu.org).

(\* - APR = Annual Percentage Rate. Available to qualified borrowers. Other restrictions may apply. Rates do not apply to refinance existing TMH FCU loans and VISA® Credit Cards. Membership is subject to eligibility.)

## HEADING TO COLLEGE THIS FALL? LET US HELP.

Has your child recently made the important decision of where he or she is headed to college or graduate school this fall? Your family is likely now facing a new challenge—finding the right way to pay for it. After exploring grants, scholarships and federal loans, a private education loan can be an affordable and financially responsible way to fill the college financing gap.

For the upcoming 2017/18 academic year, TMH Federal Credit Union has partnered with Sallie Mae® to bring our members the Smart Option Student Loan®, allowing families to design the private education loan that's right for them.

To encourage responsible borrowing, the Smart Option Student Loan also offers the following benefits:

- **Competitive Rates:** Access competitive variable and fixed interest rates.
- **No Origination Fee:** Members benefit from no origination fee or prepayment penalties with the Smart Option Student Loan.
- **Choice and Flexibility:** Multiple convenient repayment options are available for students and their families to choose the option that best meets their needs. Students are encouraged to make payments while in school to reduce finance charges and the amount owed, and more than half of customers choose this option.
- **Interest Rate Reduction:** Members may be eligible for an interest rate reduction by enrolling in the automatic debit option.

Keep in mind that many students heading to college are new to credit and may have little or no credit history. Adding a cosigner, such as a parent or other creditworthy adult, may offer a better chance of approval.

For more information or to apply visit [www.tmhfcu.org](http://www.tmhfcu.org) and click on Sallie Mae® Student Loans.

TMH Federal Credit Union is not the creditor for these loans and is compensated for the referral of Smart Option Student Loan customers. This information is for borrowers attending degree-granting institutions only. Applications are subject to a requested minimum loan amount of \$1,000. Current credit and other eligibility criteria apply.



## 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 reward with every new line switched to Sprint! Current customers will receive \$50 for every line transferred. 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).

\*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2017. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards). Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

## Heard us on the radio? See it in black and white!

Finance or refinance your auto loan with TMH FCU for up to 60 months and enjoy rates as low as **1.74% APR\***!

Take a few minutes to apply, it could save you lots of money!

\*Annual Percentage Rate.



TMH Federal Credit Union's Board of Directors would like to announce the annual scholarship program to enhance the community which it has served for over 55 years. Two (2) scholarships of one thousand dollars (\$1,000) EACH will be awarded in the **FALL** semester of **2017**. This program is designed for any member who is pursuing an education in order to enhance or begin their career.

Application and eligibility requirements are available at [www.tmhfcu.org](http://www.tmhfcu.org) and all branch locations. All applications and supporting documents must be received by close of business on **Friday, August 4, 2017**. Scholarships will be announced on or before **Wednesday, August 30, 2017**.

**Get a \$100 Cash  
Reward for Every  
New Line You  
Switch to Sprint!**



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:

1. Become a Sprint customer.
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards) or in the Love My Credit Union Rewards® app.
3. 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!

# 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:

**Independence Day - Tuesday, July 4, 2017**

**Labor Day - Monday, September 4, 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.

## 54th Annual Meeting



### IMPORTANT ANNOUNCEMENTS

#### Treasure Chest at the NE Branch

First Mate Kids Club members have two treasure chests available to them. The newest treasure chest is located at 3515 Maclay Blvd S. The NE Branch is open from 9:00a.m. – 5:00p.m. Monday – Friday and Saturday from 9:00a.m. – 1:00p.m. The other chest is located at the Main Office at 345 S. Magnolia Drive. The Main Office is open from 9:00a.m. – 5:00pm Monday – Friday. Our goal is to have multiple locations for our pirates to find treasure and weekend hours for their busy schedules.

#### FREE Coin Counter

Have extra change laying around the house? As a benefit of credit union membership, members can bring in coin to our Main Office on Magnolia Drive and have it counted for FREE!

#### Electronic Titles Eliminate Risk

Electronically maintaining the title to your vehicle eliminates the risk of losing it and having to pay title fees to obtain a duplicate. It is also an effective fraud deterrent because potential thieves will not have access to your title. For assistance when selling or trading your vehicle, visit [www.tmhfcu.org](http://www.tmhfcu.org) under the Loans tab and select DHSMV Electronic Title Information or visit your local Tax Collector.

## 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 1.74% 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 Buleczka, *Director at Large*

#### SUPERVISORY COMMITTEE

Summer Harrell, *Supervisory Committee Chair*  
 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**

