



# QUARTERLY DIVIDEND

THE NEWSLETTER OF  
TMH FEDERAL CREDIT UNION

Work in healthcare? You can join!

## Are Credit Card Points Really Worth It?

**Stop paying high interest for "points"!**

Now through 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® credit card 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.)



## Welcome Harry Burn III

TMH Federal Credit Union is pleased to announce and welcome **Harry Burn III** as Business Development Representative. Harry will be responsible for helping members through the car buying process. He will work with members to find the right vehicle for the best price!

Harry is a well-known figure in the local car industry with over 37 years of experience. He has a proven record of facilitating long term business relationships with customers and now is available for TMH Federal Credit Union Members!

For more information on how Harry can assist you, please contact him at [hburn@tmhfcu.org](mailto:hburn@tmhfcu.org) or call 850.402.5301 ext. 105.

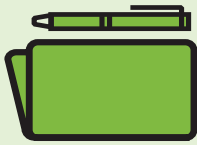
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Improving the financial life of each member is our priority and our pleasure.

# 5 WAYS TO SAVE at Your CREDIT UNION



## 1

### CHECKING:

- No or low monthly maintenance fees.
- Surcharge-free access to your money with a nationwide ATM network.
- Mobile banking.
- Online banking.

## 2

### SAVINGS:

1. Primary savings:
  - Low minimum deposit to open an account.
  - No monthly fees or minimum balance charges.
  - Access your money anytime.
2. Secondary savings:
  - An account to save for specific goals.
3. Holiday savings:
  - Great way to prepare for the holiday season.



## 3

### CERTIFICATE OF DEPOSIT (CD):

- The longer the term, the higher the dividend rate.
- 6- to 60-month terms usually available with a low minimum deposit.

## 4

### MONEY MARKET:

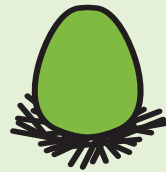
- Generally, earn higher amount of interest than the basic savings account.



## 5

### IRA: RETIREMENT SAVING

1. Traditional:
  - Contributions are tax-deductible.
  - Interest grows tax-deferred until withdrawn.
  - Funds can be used to purchase first home, but subject to income tax.
  - Mandatory distribution at age 70½.
2. Roth:
  - Contributions are not tax-deductible.
  - Contribution withdrawals are tax-free.
  - Funds can be used to purchase first home.
  - No requirement to withdraw at any age.



## Scholarship Winners

Congratulations to our 2018 Scholarship Winners, Charity Gikunda and Crystal Degreef! TMH Federal Credit Union is proud to announce the recipients of two scholarships each in the amount of \$1,000.

Ms. Gikunda is currently attending North Florida Community College pursuing her Nursing degree. Charity is a mother of three and works for Tallahassee Development Center while pursuing her education. Her mission is to assist refugee patients seeking professional care and help tackle the language barriers many face.

Crystal is a student at Tallahassee Community College in her third semester of Nursing school. She entered the program with a 4.0 prerequisite GPA and received a glowing recommendation from her instructor. Ms. Degreef wrote in her essay, "Our nation is entering a nursing shortage crisis and urgently needs to grow our population of nurses. I want to be part of the solution."

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



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



Featured picture is of Tim Cook, President, presenting Crystal with his certificate.



## Find Your Platinum Lining

Why do millions of people worldwide choose credit unions? Because it is through credit unions that members can find hope or the platinum lining that is their hope to improve their communities and lives. As cooperative and democratic financial institutions, credit unions' success depends on the success of their members and their community. Your best interest is in our best interest. This October 18, 2018, YOUR Healthcare Credit Union will join more than

89,000 credit unions from 117 countries and millions of members globally to celebrate the 70<sup>th</sup> anniversary of International Credit Union Day®.

Credit unions strive to make the world a better place for their members by offering affordable rates and high-quality service that simplify their lives and empower them to meet their financial goals. Visit TMH Federal Credit Union to learn more about how credit unions fuel a force of global good.

Stop by on October 18, to enjoy refreshments and receive a platinum gift of appreciation!

## Teaming Up for the Tots

For the past 8 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).

Starting November 1<sup>st</sup>, we will have donation boxes at all branch locations. On December 20<sup>th</sup> 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 donation!

### 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

# Tee Off For Tots

AT TALLAHASSEE MEMORIAL



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

All Branches will have Raffle Tickets available for \$85. Each ticket enters your name in the drawing for a NEW 2019 Honda Accord 1.5T Sport (from Proctor Honda) along with other select prizes PLUS admission to the Tee Off for Tots Par-Tee on SUNDAY, October 28, 2018 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 be purchased at all TMH FCU branch locations and 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	1.10%	1.11%
2-Year Share Certificate	\$1,000.00	Monthly	1.30%	1.31%
3-Year Share Certificate	\$1,000.00	Monthly	1.45%	1.46%
4-Year Share Certificate	\$1,000.00	Monthly	1.70%	1.71%
5-Year Share Certificate	\$1,000.00	Monthly	1.95%	1.97%

The following certificate rates are effective 10/1/2018 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:

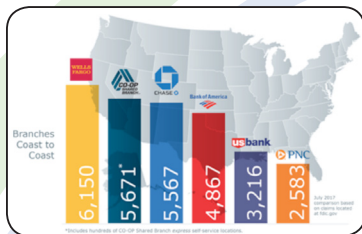
- Columbus Day – Monday, October 8, 2018**
- Veterans' Day – Monday, November 12, 2018**
- Thanksgiving Day – Thursday, November 22, 2018**
- Day after Thanksgiving – Friday, November 23, 2018**
- Christmas Eve Day – Monday, December 24, 2018**

All branch locations will close at 2 pm.

- Christmas Day – Tuesday, December 25, 2018**
- New Year's Day – Tuesday, January 1, 2019**

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.

## We've Got Branches!



Ever notice that the large banks have branches all over town? TMH Federal Credit Union appreciates that you love 'banking' with us and that's why we provide you with access to a network of over 5,500 credit union branches nationwide. Shared Branching extends the reach so that you've got branches wherever you live, work or play. To find the nearest branch:

- Visit [www.tmhfcu.org](http://www.tmhfcu.org) and select Shared Service under the Services tab or
- Download the CO-OP Shared Branch app or
- Call 888-748-3266 or
- Text a Zip Code to 91989 to find nearby Shared Branch Locations. SB = Shared Branch

## Check Your Free Credit Reports Throughout the Year

It's important to check your credit report at least once annually to monitor for signs of identity theft or fraud, as well as check for any errors.

The Fair Credit Reporting Act (FCRA) requires each of the nationwide credit reporting companies — Equifax, Experian, and TransUnion — to provide you with a free copy of your credit report, at your request, once every 12 months. But don't order the reports directly from the companies. They are providing free credit reports only through [annualcreditreport.com](http://annualcreditreport.com) or by calling 1-877-322-8228.

To take full advantage of these free reports, instead of ordering all three at once, order a report from a different company every four months. That way you can spread out these freebies and check your report throughout the year.

## 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 and 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 winner two tickets to **Florida State vs. Boston College November 17<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 14, 2018. 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 2.49% 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*  
Clarence Herring, *Director at Large*

### SUPERVISORY COMMITTEE

Summer Harrell, *Supervisory Committee Chair*  
J. Lynne Peters, *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

**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 24/7s

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*

