



QUARTERLY DIVIDEND

THE NEWSLETTER OF
TMH FEDERAL CREDIT UNION

Work in healthcare? You can join!



Own Your Dream Home

Do you dream of owning your home free and clear in 15 years? TMH Federal Credit Union can help make your dream a reality. Now – April 30th YOUR Healthcare Credit Union is offering a **15 Year Fixed Rate of 3.50%*** and TMH FCU will pay the 1% origination fee for qualifying members. This rate is way below market! Stop dreaming and lock in this low rate now. Visit www.tmhfcu.org to apply today!

(*Loans up to 80% of your home's value. Not eligible TMH FCU Mortgages. Membership is subject to eligibility. Other restrictions may apply. NMLS#812235. TMH Federal Credit Union is an Equal Housing Lender. This is not an offer to extend consumer credit as defined by Section 1026.2 of Regulation Z. Rates and terms are subject to change.)

Mark Your Calendar - APRIL 24, 2018

Join us for our **56th Annual Meeting** on **Tuesday, April 24** 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, Fire Pit and an Echo Pot.



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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
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes - to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes - information about your transactions and experiences	NO	We Don't Share
For our affiliates' everyday business purposes - information about your creditworthiness	NO	We Don't Share
For our affiliates' to market to you	NO	We Don't Share
For non affiliates' to market to you	NO	We Don't Share

Questions? Call 850-402-5301 or go to 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.



Elder Financial Exploitation

To con artists, down-on-their-luck relatives, or opportunistic acquaintances, they are gold mines. Individuals over the age of 50 control 70% of the country's wealth, and seniors between the ages of 65 and 74, with an average net worth of \$1.06 million, have more assets than any other age group.

"That's where the money is," says Jay Haapala, AARP associate state director of community outreach in Minnesota. "If college kids had a bunch of disposable income lying around, criminals would be trying to figure out how to scam college kids."

Dementia, disability, and decline can make it even easier for criminals. All told, it is a problem that costs American seniors billions of dollars every year.

Common forms of exploitation

There are myriad scams, unethical businesses, and unscrupulous individuals preying on seniors all the time. While the details vary, there are a few familiar scenarios.

Breach of trust

The vast majority of elder financial abuse—as much as 90%, according to the National Adult Protective Services Association—is committed by caregivers or close family members. A son is added to a checking account to help manage Mom's bills and then starts using the account to pay off gambling debts. Or Grandpa gives valuables to the housekeeper and eventually—at her suggestion—names her in the will.

Phone scams

Someone calls, ostensibly from the IRS, saying that an individual has a tax bill that is going to rise with interest and fees unless paid immediately. Or someone calls with news that there is a problem with a credit card and they need a Social Security number and birth date to access account information to clear things up.

Phishing scams

As more seniors head online, they grow more susceptible to phishing scams. Phishing emails look as though they come from legitimate sources such as banks or credit card issuers. They ask seniors to click on a link to enter account information in order to verify recent transactions or to rectify problems with accounts. Unfortunately, the links are fake, and criminals use them to gather personal account information, which they use to drain accounts or steal identities.

So, how do you protect yourself and your loved ones from elder financial abuse? Sign up on the Do Not Call Registry. This prevents businesses from contacting you. Those that do come through either don't know what they're doing or don't care. "Either way," says Haapala, "you should not do business with them."

Science of Saving

Saving your money isn't always easy, especially when you don't have a lot to spare. After paying all your usual expenses, there may be very little "fun" money at the end of the month. When we do find ourselves with some extra cash, like a tax refund, many of us rush out to buy those shoes or that electronic gadget we've been eying for months instead of putting it into our savings.

Why do we do that? Why do we spend the money we planned on using for our future? We can blame it on our brains. Behavioral science has shown that humans are hard-wired to act on impulse and that it takes conscious thought to delay gratification. It's also much easier to focus on the present than our future.

To help you save for your future, behavioral science suggests visualizing yourself as you might look when you're older. For instance, if you want to save for retirement, imagine yourself at age 67, living comfortably, maybe travelling the country, or having the time and the means to do something you've always wanted to do. According to a study done in 2014, this technique works. The researchers took photos of 50 college students and digitally altered each person's photo to make them look 70 years old. The participants were instructed to study the photos. Then they were told to imagine receiving \$1,000 and were asked how they'd like to use the money: buy something now for a special person or for extravagant night out, or put that money into a retirement fund. After seeing a photo of themselves at 70 years old, the majority allocated more of the money to their retirement fund than to the other options.

Another way to help you save for your future is by making it a habit. Start with small goals. For instance, commit to putting a certain amount, say \$10, into a savings account every week. If you have direct deposit, you might want to consider setting up an automatic transfer of \$10 into your savings account every time your paycheck is deposited. Over time, you can gradually increase the amount by a dollar or two.



I love saving money

Teach Your Children How to Save

To help your children get into the savings habit, start by having them cut out pictures of something they'd like to have someday and post the images where they'll see them often. Then help them open a savings account at TMH Federal Credit Union. You can open an account with as little as five dollars. Encourage your child to make regular small deposits each week. Tell them their money will earn interest while it's in their account. If they keep this routine going, they'll quickly see their savings grow.

This April, we're celebrating Youth Month. So stop by and get in on the action:

- From April 1 – 30 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 Fire HD Kids Edition***!
- 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 4/30/18, 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 04/1/18 and ends close of business 04/30/18. Both Claim Your Youth Club and Checking account members are eligible for drawing.)



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 28, 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.

2017 Giant Christmas Stocking Winners

TMH Federal Credit Union decked the halls this past holiday season with a Giant Christmas Stocking at ALL three locations. Kathy was our Main Office winner, Paige was the NE Branch winner and Dana was the Hospital Branch winner.



Congratulations to all of our winners of the giant 8 foot stocking!



Teaming Up For Tots

Thank you to all the members who donated toys during our Teaming Up for Tots toy drive. The TMH FCU Membership donated a very large box of toys to the Children's Center at Tallahassee Memorial.

National Medical Laboratory Professionals Week April 22-28

YOUR Healthcare Credit Union would like to acknowledge the 300,000 laboratory professionals around the country who perform and interpret more than 10 billion laboratory tests in the US every year. The theme for National Medical Laboratory Professionals Week 2018, also known as Lab Week, is "Get Results." To show our appreciation during Lab Week, April 22-28, TMH Federal Credit Union will be giving away pens to laboratory professionals while supplies last.

National Nurses Week May 6-12

TMH Federal Credit Union is joining the American Nurses Association in celebrating Nurses Inspire, Innovate, influence, as part of National Nurses Week, which is held May 6-12, every year. Nurses lead the way for their patients, colleagues, organizations, and the health care industry as a whole. To show our appreciation during Nurses Week, May 6-12, YOUR Healthcare Credit Union will be giving away pens to nurses while supplies last.

National Hospital Week May 8-14

Please join us in celebrating National Hospital Week. TMH Federal Credit Union would like to take the week of May 8-14 to recognize our members working in a hospital. To show our appreciation during Hospital Week, YOUR Healthcare Credit Union will be giving away pens to hospital employees while supplies last. Please stop by any branch location to receive a small token of appreciation.

IMPORTANT ANNOUNCEMENTS

For a 2017 deduction, the deadline for making contributions to your (individual retirement account) is midnight April 17, 2018. 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).

Are you age 55 or older? Don't miss out on these benefits! Our Silver Select Draft Account offers 1/2% discount on loans* (excluding mortgage and VISA® Credit Cards), Gold VISA® 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.

*APR – Annual Percentage Rates.

TMH FCU is a member of the CO-OP Shared Branch. The Credit Union's membership allows member access too many additional locations in Tallahassee plus more than 250 Service Centers in Florida and more than 5,000 nationwide. To use Shared Service you will need a government issued ID and account number. To find the closes Shared Service location visit our website or call 888-748-3266.

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 1.99% APR.

TMH FEDERAL CREDIT UNION LEADERSHIP

BOARD OF DIRECTORS

Berince 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*

SUPERVISORY COMMITTEE

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

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 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

- 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

