



QUARTERLY DIVIDEND

THE NEWSLETTER OF
TMH FEDERAL CREDIT UNION

Work in healthcare? You can join!

YOUR Healthcare Credit Union Welcomes a New Website.



TMH Federal Credit Union is proud to launch our new website over the summer. We are currently redesigning it with you in mind, streamlining menus, simplifying navigation, building a responsive layout for all platforms and providing more resources and information on our products and services.

We encourage everyone to visit and explore the site, discovering the full spectrum of information available to our members. The new landing page went live early June and the full new site will be up by August. We will continue to expand our resources and our electronic services to deliver the most updated and relevant tools for our members.

If you have any questions or feedback you would like to share with our team, please do so by emailing promotions@tmhfcu.org. We look forward to staying connected!



56th Annual Meeting

Thanks for joining us for our 56th Annual Meeting at the Goodwood Carriage House on April 24th. 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 appreciates your continued support and look forward to many more years with you as a member!

During the meeting **Vickie Woodell** and **Joseph Conklin** were reappointed to the Board for another three year term. For those members who were unable to attend, a copy of our 2017 Annual Report is available for your viewing at all branch locations.



Federally Insured by

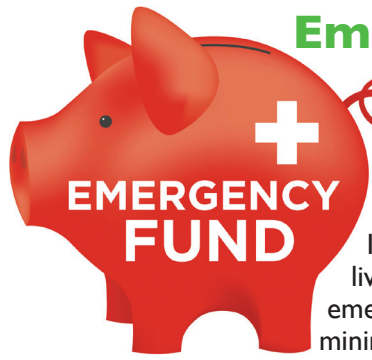
NCUA

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

VOLUME 23
ISSUE 3
SUMMER 2018

INSIDE

- Emergency Fund - Start Small, Think Big 2
- Check Your Free Credit Reports 2
- You can't beat this deal! 2
- Heading To College This Fall? Let Us Help. 3
- 2018 Scholarship Program 3
- The Benefits of Membership Have Never Been Better with TMH Federal Credit Union 3
- Important Announcements 4
- Holiday Closings 4



Emergency Fund - Start Small, Think Big

6 Many people wonder how they can build an emergency fund when they're trying to pay off debts. It isn't as hard as you might think. The strategy is to start small, change a few habits, and change your mindset.

If you're starting from scratch with your emergency fund, begin by saving one month's worth of living expenses while paying the minimum on your credit cards. When you have that first month of emergency funds started, turn your focus to your credit card debt and pay more than the monthly minimum. Once the credit card debt is paid off, go back to building your emergency fund.

If your credit card debt is very high and can't be paid in full within a couple of months, then alternate the extra payment every other month: The first month, add to your emergency fund and pay the minimum on your credit cards. The next month, pay more on your credit cards and skip the deposit to your emergency fund, etc.

Here are five ways to boost your emergency fund and change savings habits for life:

- **Treat savings as a bill.** Figure out what you can afford to save each month and stash away \$75, \$50, \$25, or even \$10 a month. No matter the amount, it adds up and can become habit-forming. As your financial situation improves, increase the amount.
- **Live one raise behind.** When you get a raise, don't begin spending more. Instead, apply the extra amount to your emergency fund.
- **Automate it.** Set up an automatic transfer to your emergency funds account. When the credit union receives your direct-deposited pay check, you can have a portion of it put directly into your savings or emergency account. Out of sight, out of mind, but you know it's there if you really need it.
- **Give savings a garage-sale boost.** Go from room to room in your home and purge stuff you no longer want and need. Then schedule a garage sale. Both your house and your savings will look better.

Think of it as a life jacket. If you can't find that initial spark to get started, ask yourself how you'd pay your bills if you lost your job tomorrow. Having an emergency fund will help you keep "your head above water."

Remember: The professionals at TMH FCU are ready to help with all your savings needs. Call us at 850.402.5301 to set up short-term and long-term savings vehicles that fit your needs.



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, 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.

You can't beat this deal!

Now – August 31, 2018, 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.

(* - 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 members 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 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.

2018 Scholarship Program

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 **2018**. 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 and all branch locations as of July 15th. All applications and supporting documents must be received by close of business on **Wednesday, August 8, 2018**. Scholarships will be announced on or before **Wednesday, August 29, 2018**.

The Benefits of Membership Have Never Been Better with TMH Federal Credit Union

Saving on the products and services you want and need has never been easier. Your TMH Federal Credit Union membership can help you save money today with exclusive discounts and benefits from trusted partners. Members have saved nearly \$2 billion with great offers, such as:

- ♥ Get a \$100 cash reward for each new line you activate, up to 3 lines. Plus, get a \$50 cash reward every year for as long as you are a Sprint customer.*
- ♥ Up to \$15 off TurboTax® federal products!
- ♥ An exclusive smoke communicator and a \$100 gift card with a new ADT® monitored home security system. You must call 844-703-0123 to receive this special offer through the Love My Credit Union® Rewards Program.
- ♥ Trusted protection at true savings with the TruStage® Auto & Home Insurance Program.
- ♥ Cash back at over 1,500 online retailers with Love to Shop.

Learn more about these and other valuable discounts at TMH Federal Credit Union or LoveMyCreditUnion.org, and start enjoying yet another benefit of being a valued TMH Federal Credit Union member.

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 - Wed., July 4, 2018

Labor Day - Monday, September 3, 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.

56th Annual Meeting



IMPORTANT ANNOUNCEMENTS

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 under the Loan 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 1.99% 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*
 Clarence Herring, *Director at Large*

SUPERVISORY COMMITTEE

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

