

QUARTERLY DIVIDEND

THE NEWSLETTER OF
TMH FEDERAL CREDIT UNION

Work in healthcare? You can join!

Save on TurboTax and get a chance to win \$25K!



As a **TMH Federal Credit Union** member, you can save up to \$15 on TurboTax® — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund — plus a chance to win \$25,000!

NEW: Expert review of your return. With TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return.

Get a head start on your taxes. Snap a photo of your W-2, or import it into TurboTax from over 1 million companies. Either way, you'll save time and get a jump start on your tax return.

Be sure nothing gets missed. TurboTax CompleteCheck™ reviews every detail in your return, walks you through any final changes, and gives you the green light to file.

To be automatically entered to win the \$25K Grand Prize or one of twelve \$1,000 First Prizes, just try TurboTax Online for FREE (and provide your email address) by February 15th.¹ **Start TurboTax now and save!**

#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products. Visit <http://turbotax.intuit.com/lp/joy/guarantees.jsp> for TurboTax product guarantees and other important information. ¹ Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/15/18. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit <http://turbotax.intuit.com/go/sweepstakesrules>. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.

Need help recovering from the holidays?

Let TMH Federal Credit Union help you recover from the holiday season with a **3.99% APR***

VISA® Credit Card for one year! Transfer all those high balances. YOUR Healthcare Credit Union has NO balance transfer fee. This limited time offer ends January 31, 2018. Stop by or apply online to get the best VISA® 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.)



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

ANNUAL MEETING DATE ANNOUNCED...



**Tuesday, April 24, 2018
6:00 PM**

**Goodwood Museum &
Gardens Carriage House
1600 Miccosukee Road,
Tallahassee, FL**

PROGRAM: Committee Reports and Elections

One of the most important functions of the Annual Meeting is selecting qualified members to represent you on the Board of Directors. The Board's responsibility is deciding policy and providing direction.

The following list of candidates has been selected by the Nominating Committee to fill two expiring terms:

Vickie Woodell – 3 year term Joseph Conklin – 3 year term

This year's Nominating Committee members are **Rob Moss, Janis Nall** and **Aaron Kinnon**.

Members who desire to be a candidate for the Board of Directors and are not nominated by the Committee are encouraged to file by petition in accordance with the bylaw requirements below.

Requirements for nomination by petition to TMH Federal Credit Union Board of Directors

1. Must be a member in good standing of TMH Federal Credit Union.
2. Agree to attend all educational and board meetings as required.
3. Be prepared to actively participate in credit union functions.
4. Must be able to be bonded.
5. Signed statement with intent to serve if elected.
(See sample Intent to Serve Statement below)
6. Provide Nominating Committee with biographical data on qualifications and reason for wanting to serve on Board.
7. Attach to resume (as described in #6 above): Petition signed by 1% of members (or maximum of 500) with the following information provided:
 - a) Name printed
 - b) Signature
 - c) Membership will be verified
 - d) Date signed
8. Present the information above in writing to the Chairman of the Nominating Committee, no later than March 20, 2018.

A final list of candidates will be posted in the lobby of the credit union for review by the membership. If there is more than one nominee per position, a ballot box will be placed in the credit union lobby the day prior to the annual meeting for voting purposes. The credit union staff will issue a ballot to members after verifying and noting their votes have been cast on the membership roll. Members attending that were unable to vote the day prior to the meeting will be issued a ballot and allowed to vote at the meeting. After the voting has been completed a final count will be taken and the new board members will be announced during the meeting.

Statement of Intent to Serve if Elected

If elected to serve on the Board of Directors of TMH Federal Credit Union, I will attend meetings and educational programs as required and execute duties and responsibilities of my elected position fairly for the benefit of all members.

X: _____ Date: _____
Credit Union Board of Directors

Ways to Make Saving for Retirement Easier

It's never too early to plan for your retirement. In fact, the earlier you start, the better off you'll be. Use these helpful tips to make retirement as easy as possible.

Max out your 401(k) match. If your employer matches your contributions to your 401(k), see if you can contribute the maximum amount. Experts recommend contributing 15% of your pre-tax income to your retirement savings, so take advantage of an employer match to help you get there.

Reduce your debt. By reducing your debt now, it'll be easier to save money for retirement and live comfortably. Start with the smallest balance, reducing that to zero, then focus on the next lowest. It'll make you feel good, help create some momentum, and build your confidence to tackle larger debts.

Diversify your retirement income. Try to have your money come in from multiple sources and which don't have the same tax on them. For instance, have some money come in from stocks (capital gains tax), some from traditional retirement accounts (regular income tax), and Roth accounts (tax-free withdrawals).

Build an emergency fund. This will prevent you from tapping into your retirement funds should a crisis occur. You can start with a small amount, but try to be consistent about deposits. You'll soon build a safety net to fall back on when unexpected expenses show up.

Reduce your cost of living. Look at all your expenses and see if there are ways to reduce or eliminate them. Start with small things, like packing your lunch instead of eating out every day. Then work up to bigger changes, like selling your home and buying a smaller one.

Know your full retirement age for Social Security. You can begin receiving Social Security benefits when you reach 62, but you'll get up to 30% more by waiting until your full retirement age. Check www.ssa.gov for more information.



Three Great Ways Membership Pays With Sprint®



It's Sprint's best Credit Union Member Cash Rewards offer ever!

Looking for a great plan and a little extra cash? TMH Federal Credit Union members can tap into the Sprint Unlimited Plan and these amazing cash rewards.

1. Members can get a **\$100 CASH REWARD** for **every new line** you activate with Sprint.
2. Current Sprint customers get a **\$50 cash reward** for **every new line** transferred into Sprint Credit Union Member Cash Rewards.
3. You'll get a **\$50 loyalty cash reward every year** for **every line**.
4. Plus, credit union members are eligible for **25% off accessories** with the Sprint Credit Union Member Cash Rewards program.

Plus, enjoy Sprint's reliability, which now beats T-Mobile and performs within 1% of AT&T & Verizon*. You can also enjoy a great price for fully featured Unlimited.

Get started today!

- Become a Sprint customer and mention you're a credit union member
- Register at LoveMyCreditUnion.org/SprintRewards
- Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account

Get all the BENefits of credit union membership. Sign up today!

*Claim based on Sprint's analysis of latest Nielsen drive test data for average network reliability (voice & data) in top 106 markets.

Five Resolutions to Trim Spending and Reduce Stress

With the new year approaching, now is the perfect time to make a resolution to save more money. These five tips will help you trim spending, beef up savings, and reduce stress.

1. Pay it off.

Pay off your credit cards to save money. Let's say you have a \$2,000 balance at 18% interest. If your minimum payment is 2% of the balance due each month, it will take you 19 years to pay it off and you'll incur \$3,862 in interest. But if you increase your monthly payments to 8% of the balance due--much more than the minimum--you'll reduce the payback time from 19 years to three years and nine months, and your interest costs now are only \$433. You've just "saved" \$3,429.

2. Conserve.

Small changes mean big savings on your utility bill:

- Properly insulate all ducts.
- Use programmable thermostats. Turn your thermostat back 10% to 15% for 8 hours each day during the winter to save as much as 10% a year on your energy bill.
- Use ceiling fans to reduce both cooling and heating bills.

3. So what's a buck?

Grab a calculator. Add up what you spend on so-called "little things" that end up being budget-busters:

- If you spend \$1.00 a day on soda, that adds up to \$365 a year.
- If you spend \$2.75 a day on coffee, that's \$1,003.75 a year.
- If you spend \$6 every weekday on fast food, that's \$1,560 a year.
- If you spend \$6.20 a day on cigarettes, that's \$2,263 a year.

4. Tune it up.

Regular automobile maintenance--including low-cost oil changes, filter changes, and tire rotation can save big bucks by preventing costly repairs. Keep your engine tuned and your tires inflated to their proper pressure. On the road, stay within speed limits--gas mileage decreases when you drive faster than 60 MPH. Avoid "jackrabbit" starts, unnecessary idling, remove excess weight from the trunk, and combine errands.

5. Transfer it.

Pay yourself first--set up automatic transfers to your share or money market account. Have your paycheck automatically deposited to your credit union account. Consider using direct bill payment from your share draft account for recurring payments like household bills, insurance premiums, automatic investment and savings plans, mortgage payments, auto loan payments, and charitable donations. Set up a Holiday Club Account. Participate in your employer's tax-advantaged retirement plan.

Here is a list of local shared service centers available for our members!

As of 1/11/2018

Here is a list of local Shared Service Centers available for our members!
As of 1/11/18

Envision CU
3618 N Monroe St
Tallahassee, FL 32303
(850) 942-9000

Envision CU
4942 Highway 90
Marianna, FL 32446
(850) 526-9710

Flag CU
3115 Conner Blvd
Tallahassee, FL 32311
(850) 488-6781

Florida State University CU
412 W Tennessee St
Tallahassee, FL 32301
(850) 224-4960

Campus USA CU
1511 Killlearn Center Blvd
Tallahassee, FL 32309
(850) 894-9098

Envision CU
440 N Monroe St
Tallahassee, FL 32301
(850) 942-9000

First Florida CU
325 W. Gaines St Ste 148
Tallahassee, FL 32399
(850) 402-5880

Florida State University CU
834-1 W St. Augustine St
Tallahassee, FL 32304
(850) 224-4960

Florida State University CU
2190 Crawfordville Hwy
Crawfordville, FL 32327
(850) 224-4960

Campus USA CU
101 N Blair Stone Rd Ste 202
Tallahassee, FL 32301
(850) 894-9098

Envision CU
517 W Jefferson St
Quincy, FL 32351
(850) 942-9000

First Florida CU
503 Appleyard Drive
Tallahassee, FL 32301
(850) 402-5883

Florida State University CU
2806 Sharer Rd
Tallahassee, FL 32312
(850) 224-4960

Tallahassee - Leon FCU
1827 Capital Circle NE
Tallahassee, FL 32308
(850) 576-8134

Envision CU
3190 Apalachee Pkwy
Tallahassee, FL 32311
(850) 942-9000

Envision CU
639 Pat Thomas Parkway
Quincy, FL 32351
(850) 627-3595

First Florida CU
1661 Raymond Diehl Rd
Tallahassee, FL 32308
(850) 922-7855

Florida State University CU
6274 Old Water Oak Rd
Tallahassee, FL 32312
(850) 224-4960

Tallahassee - Leon FCU
2020 W Pensacola St Ste 180
Tallahassee, FL 32304
(850) 576-8134

Envision CU
421 Appleyard Drive
Tallahassee, FL 32304
(850) 942-9000

Envision CU
U.S. Hwy 90 E
303 E Washington St
Chattahoochee, FL 32324
(850) 663-2407

First Florida CU
2770 Capital Circle SE
Tallahassee, FL 32311
(850) 402-5880

Florida State University CU
1412 W Tennessee St
Tallahassee, FL 32304
(850) 224-4960

Tallahassee - Leon FCU
2655-C Crawfordville Hwy
Crawfordville, FL 32327
(850) 576-8134

Envision CU
3519 Thomasville Rd
Tallahassee, FL 32309
(850) 942-9000

Envision CU
1400 Shotwell St Ste 140
Bainbridge Mall
Bainbridge, GA 39818
(229) 246-1106

First Florida CU
2521 S Blair Stone Rd
Tallahassee, FL 32301
(850) 414-7290

Florida State University CU
1612 Capital Circle NE
Tallahassee, FL 32308
(850) 224-4960



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:

Martin Luther King, Jr. Day – Monday, January 15, 2018
Presidents Day – Monday, February 19, 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.

eStatement Winner

Congratulation to **John Horne** for winning two tickets to the Florida State vs. Del State game on November 18th. Feature picture is of John Horne and Frances Locke, NE Branch Manager.



Silver Select Draft Accounts

Are you age 55 or older? Don't miss out of these benefits! Our Silver Select Draft Account offers 1/2% discount on loans (excluding mortgages and Visa), 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.

IMPORTANT ANNOUNCEMENTS

Stay in the Know – Join Our Email List!

Interested in receiving useful financial tips and the latest updates about YOUR Healthcare Credit Union via email? If so, you can disclose your email address to TMH FCU at any branch location, call 850.402.5301 or email tmhfcu@tmhfcu.org.

2017 IRA Contribution Deadline April 17, 2018

For a 2017 deduction, the deadline for making contributions to your IRA (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). The IRA contribution limit does not apply to rollover contributions or to qualified reservist repayments.

Our Annual Membership Questionnaire is Now on Our Website

Each year we request input to enhance areas of importance and obtain feedback on member service from those most important to us, our members. Please assist us by taking a few minutes of your valuable time to tell us how we are doing. **All completed surveys will be entered to win one of five \$25 Starbucks gift cards.** The survey must be completed by **end of business February 28th**. We look forward to your response as we strive to continue improving the financial lives of each member.

PERSONAL & LOAN RATES

Loan Type	Terms	Annual Percentage Rates
Personal/Personal LOC	48 Months	9.49% - 18.00%
Share/CD Secured	120 Months / 3% above rate earned	3.00% spread
New Auto/Used Auto (model year 2013 or newer)	60 Months	1.99% - 18.00%
New Auto/Used Auto (model year 2013 or newer)	72 Months / \$20,000 Minimum	2.99% - 18.00%
New Auto/Used Auto (model year 2013 or newer)	84 Months / \$30,000 Minimum	3.99% - 18.00%
Used Auto (model years 2008-2012)	60 Months	2.99% - 18.00%
Used Auto (model years 2007 and older)	60 Months	3.49% - 18.00%
New/Used Boat	Same as New / Used Auto Rates	Same as New/Used Auto Rates
New/Used Boat (model year 2013 or newer)	120 Months / \$30,000 Minimum	5.49% - 9.99%
Non-Motorized Camper	84 Months	5.75% - 10.25%
New/Used RV's	180 Months	4.75% - 9.25%
New Sport Vehicle	48 Months	6.99% - 11.49%

Loan Type	Terms	Annual Percentage Rates
Visa Premier Gold	Annual Fee \$10.00 / 25 day grace period	9.99%
Visa Classic	No Annual Fee / 25 day grace period	10.99%
Visa Premier Gold	Annual Fee \$10.00 / 25 day grace period	8.99%
Visa Classic Gold	No Annual Fee / 25 day grace period	9.99%
Freedom Visa	Annual Fee \$10.00 / 25 day grace period	12.99%

Offered Rates are Subject to Change Without Notice. The lowest auto loan rate available under the Silver Select discount and Pinnacle Share Draft discount is 1.99% APR. Rates may vary based on creditworthiness. Rates effective as of 01/01/2018 and are subject to change.

TMH FEDERAL CREDIT UNION LEADERSHIP

BOARD OF DIRECTORS

Bernice 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 Bulecza, *Director at Large*

SUPERVISORY COMMITTEE

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

Phone: (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 & 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
- E-Statements – GO Green!

Mobile Money – cell phone account access.
 Touch Banking Code: TMH Mobile

Facebook Page – Keep in Touch with YOUR Healthcare Credit Union

P.E.T.E – Transfer funds from another financial institution to your TMH FCU online

Facebook Page – Keep in Touch with **YOUR Healthcare Credit Union**

