



# QUARTERLY DIVIDEND

THE NEWSLETTER OF  
TMH FEDERAL CREDIT UNION

Work in healthcare? You can join!

## Back by Popular Demand

Now – August 31, 2019, TMH Federal Credit Union is offering rates as low as **4.00% APR\*** on ALL PERSONAL 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 anything! 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.)



## 57th Annual Meeting

Thanks for joining us for our 57<sup>th</sup> Annual Meeting at the Goodwood Carriage House on April 23<sup>rd</sup>. We had our largest 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 **J. Lynne Peters** and **Paul Lucas** were reappointed to the Board for another three year term. For those members who were unable to attend, a copy of our 2018 Annual Report is available for your viewing at all branch locations and website.



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

# CREDIT REPORT



## 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), 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.

## FICO Scores and Your Credit Rating

With an ever changing market, it has become imperative to be aware of your credit score, also known as your FICO score. Although the number helps to financially define you, many people are not sure what it is or how it is calculated.

The initials FICO stand for Fair Isaac Co., a business established in the 1960s. The company was the first to offer its unique credit scoring services to the financial industry. By giving the estimated credit risk of borrowers a numerical ranking, the company made it easy to get a quick, reliable snapshot of a consumer's credit worthiness or risk. Ever since then, the FICO score has been a vital tool for the financial industry.

FICO scores range from 300-850 and **the better your credit, the higher your score**. Good credit has its perks, including preferential rates on loans. A low score, on the other hand, can mean paying higher rates or being denied completely. The score is based on five main factors:

- Payment history, or whether you make timely and complete payments, makes up 35 percent of the score.
- Amounts owed to creditors, or your debt-to-income ratio, account for 30 percent of the score.
- The number of years you've had established credit makes up 15 percent.
- New credit influences the score 10 percent.
- The type of credit you use accounts for 10 percent.



## 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 draft account to theirs. Go to Virtual Branch > Pay Bills > Popmoney to get started. Terms and conditions apply.







## 2019 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 57 years. Two (2) scholarships of one thousand dollars (\$1,000) EACH will be awarded in the **FALL** semester of **2019**. 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 as of July 1st. All applications and supporting documents must be received by close of business on **Wednesday, August 7, 2019**. Scholarships will be announced on or before **Wednesday, August 21, 2019**.

## Our Youth Members Got STRONG About Saving!

Our 2019 Youth Month was a huge success with many new youth members! We would like to thank all of the young members who came out to support Youth Month during the month of April and who entered into our drawings. Congratulations to **James Scruggs** and **Rylee Sapp**, our First Mates Kid's Club winners and **Joseph Bracciale** and **Joshua Kittrell**, our CU Succeed Teen Account winners. James and Rylee won a Kindle Fire Kids HD and Joseph and Joshua won an iPod Nano!

## Have You Called Harry?

Need a new vehicle but don't have time to look? Harry is here to help members through the car buying process. He works 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. This service is a benefit of credit union membership and comes at no cost to 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.

## Need to Simplify Your Life? Try Bill Pay!

What if we said you could cut back paper clutter, reduce your risk of identity theft and manage your bills more efficiently? When you sign up for TMH FCU's Bill Pay you will receive all this and MORE! TMH Federal Credit Union offers an amazing **Bill Pay** product called CheckFree! With this product you can review your payments right online and view electronic versions of your paper bills. This program offers *easy navigation*, *greater simplicity* and *more control* all in one location. Enroll through Virtual Branch today!

## Refinance Your Mortgage to 15 Years



TMH FCU is offering a Fixed Rate of **3.50%\*** on **15 Year Mortgage Refinances**.

This rate won't last forever. Call 850.402.5301 for more details.

(\*Loans up to 80% of your home's value. Rate does not apply to refinance existing TMH FCU Mortgages. Membership is subject to eligibility. Other restrictions may apply. NMLS#812235. TMH Federal Credit Union is an Equal Housing Lender and federally insured by NCUA.)

# HOLIDAY CLOSINGS

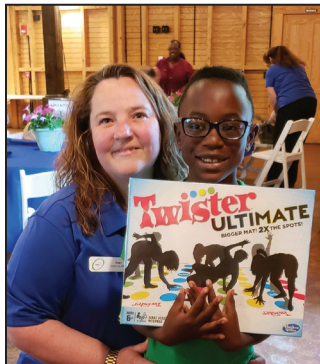
The Credit Union will close on the following days, with The 24 Hour Money Centers, PEARL, Virtual Branch and Mobile Money remaining available to serve members:

**Independence Day - Thurs., July 4, 2019**

**Labor Day - Monday, September 2, 2019**

We will reopen our Main Office the next business day at 9:00am and our Hospital Branch the next business day at 8:30am for regular business hours.

## 57th 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](http://www.tmhfcu.org) under the Loan tab and select DHSMV Electronic Title Information or visit your local Tax Collector.

### Free School Supplies for First Mates Kids Club and CU Succeed Teen Members

During the month of August First Mates Kids Club and CU Succeed Teen Members can choose five school supply items from our school supplies box at the Main Office. The box has markers, crayons, folders, paper, pencils and more.

### Financial Counseling

YOUR Healthcare Credit Union offers FREE Financial Counseling to our members! Need advice on qualifying for a home loan? Want to sit down with someone to review your credit report? This service is available for you at no charge. Call to schedule an appointment today.

## 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 2.95% APR.

## TMH FEDERAL CREDIT UNION LEADERSHIP

### BOARD OF DIRECTORS

Jamie Sheffield, *Chairperson*  
Paul Lucas, *Vice Chairperson*  
Joseph Conklin, *Recording Officer*  
J. Lynne Peters, CPA, *Financial Officer*  
Berinice Mercer-Lewis, *Director at Large*

### SUPERVISORY COMMITTEE

Summer Harrell, *Committee Chair*  
Chris Kennedy, *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  
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

PE.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

PE.T.E. – Payment Easily Transferred  
Electronically

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

