

# QUARTERLY DIVIDEND

THE NEWSLETTER OF  
TMH FEDERAL CREDIT UNION

Work in healthcare? You can join!

**Nothing's scarier than a bad credit card!  
Switch to our low interest card today.**

Now – January 31, 2020 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® 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.)

**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 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.

**ANNUAL MEETING DATE ANNOUNCED...**

**Tuesday, April 28, 2020 – 6:00 PM**

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



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**INSIDE**

Annual Meeting Date Announced	2
Five Tips on Getting the Best Deal on a New Car	2
The Best Time to Buy Your Favorite Products	3
Local Shared Service Centers	3
IRA Contribution Deadline	4
Holiday Closings	4
Loan Rates	4
Important Announcements	4



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

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## 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:

**Jamie Sheffield– 3 year term      Berinice Mercer-Lewis – 3 year term**

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

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	c) Membership will be verified
b) Signature	d) Date signed
8. Present the information above in writing to the Chairman of the Nominating Committee, no later than March 24, 2020.

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

SAMPLE

## 5 Tips for Getting the Best Deal on a New Car

So, you've found the perfect car. You've shopped around, and this car has your name on it. Well, not quite yet. Not if you want the best deal anyway.

Here are five simple things that can help you afford the car of your dreams.

### 1. Go to your credit union and get preapproved for an auto loan

Because credit unions are not-for-profit, and owned by their members, you can get better borrowing rates. Plus, knowing exactly how much you can spend, your interest rate, and what your monthly payment will be really gives you confidence when sitting across the desk from the salesperson.

### 2. Price check

Check out Edmunds or Kelley Blue Book. These sites have information that can help you figure out the dealer's wholesale cost—that's the price the dealership would pay the car manufacturer. Also, shop around to find out how other dealers are pricing your make and model.

### 3. Shop on a week day, at the end of the month, and, even better, at the end of the year

Yes, if you can slip out of work on a weekday when there aren't a lot of potential buyers in the place; the dealership will be eager to make a deal. At the end of the month, dealerships will be trying to hit their monthly sales goals, and you can take advantage of that situation. And, if you can hold off until the end of the year, when most dealerships are trying to unload inventory, that's a great time to buy!

### 4. Stick to the price of the car

Don't get pulled in another direction with options for add-ons, trade-in value, or a lower monthly payment. You can negotiate those things after you've confirmed the price of the car—that's the number you should be negotiating. Everything else is a distraction.

### 5. If the price is still too high, don't be afraid to walk away

Even if you believe this car is perfect, be prepared to let it go and don't look back. If you've followed these tips, you'll know if it just wasn't meant to be anyway. And when it is meant to be, your credit union will still be there to give you a loan you know you'll be able to afford.



# The Best Time to Buy Your Favorite Products



Stores and manufacturers like to offer deep discounts on certain popular products at specific times of the year. If you love a good sale (and who doesn't?), time your purchases so you can take full advantage of these traditions. The following list shows the best month to find the best prices on popular items:

**JANUARY** – Sales revolve around New Year's resolutions about getting in shape, or people looking for items to keep their home's interior cozy during the cold winter.  
Fitness products, TVs, electronics, bedding and linens.

**FEBRUARY** – Comfy interiors continue to be high priorities on everyone's To-Do list. People in the Northern states also need to deal with ice and snow.  
Mattresses, humidifiers, interior paint, snow blowers, winter apparel and sporting equipment.

**MARCH** – Many are planning kitchen renovations. It's also time to introduce new models for digital cameras.  
Countertops, space heaters, digital cameras.

**APRIL** – Spring cleaning is on everyone's mind, for the interiors and exteriors of their homes.  
Vacuum cleaners, lawn mowers, tractors, air purifiers.

**MAY** – Time to begin sprucing up the exterior of homes and after a hard-day's work, enjoy a good barbecue!  
Roofing, siding, and decking materials, gas grills.

**JUNE** – Summer begins, and many people can now really work on the exterior of their homes.  
Pressure washers, cordless drills, string trimmers, smartwatches.

**JULY** – Hot and humid, so you'll find appliances to keep yourself dry, cool, and clean.  
Dehumidifiers, laundry machines, dish washers, refrigerators.

**AUGUST** – It's Back-to-School season, so you'll find the best prices for pricier school supplies.  
Laptops, headphones, printers.

**SEPTEMBER** – You'll find items to help to clean up your house, inside and out.  
Leaf blowers, washers, dryers.

**OCTOBER** – Time to check or replace smoke detectors and get ready for winter.  
Smoke detectors, snow blowers, interior paint.

**NOVEMBER** – A favorite month for Shopaholics because the biggest discounts are offered, starting with Veteran's Day and ending with Black Friday and Cyber Monday.  
Blenders, coffee makers, fitness trackers, TVs, refrigerators.

**DECEMBER** – The biggest gift-giving season heralds multiple sales on nearly everything through the entire month. It's also when car dealerships try to meet their end-of-year sales quotas.  
Headphones, wireless speakers, fitness trackers, cordless drills, smartwatches, automobiles.

## Can't make it to one of our locations and need to make a deposit or withdrawal? Here is a list of local Shared Service Centers available for our members!

As of 1/11/2020

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

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

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

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

Florida State University CU  
2520 N Monroe St  
Tallahassee, FL 32303  
(850) 224-4960

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

Campus USA CU  
3122 Mahan Drive #706  
Tallahassee, FL 32308  
(850) 894-9098

Envision CU  
600 N Monroe St  
Tallahassee, FL 32301  
(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  
6267 Old Water Oak Rd  
Tallahassee, FL 32312  
(850) 224-4960

Tallahassee - Leon FCU  
580 Appleyard Drive  
Tallahassee, FL 32304  
(850) 576-8134

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

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

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

First Florida CU  
503 Appleyard Drive  
Tallahassee, FL 32304  
(850) 402-5883

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

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

First Florida CU  
3339 Beech Ridge Court  
Tallahassee, FL 32312  
(850) 922-7855

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

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

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

Envision CU  
85 Liberty Street  
Thomasville, GA 31757  
(850) 942-9000

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

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

Florida State University CU  
11 Osceola Court  
Crawfordville, FL 32327  
(850) 224-4960

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

Envision CU  
112 S. Hansell Street  
Thomasville, GA 31757  
(850) 942-9000

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

Florida State University CU  
412 W Tennessee Street  
Tallahassee, FL 32301  
(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 20, 2020**  
**Presidents Day – Monday, February 17, 2020**

We will reopen our Main Office and our Hospital Branch the next business day for regular business hours.



## 2019 IRA Contribution Deadline April 15, 2020

For a 2019 deduction, the deadline for making contributions to your IRA (individual retirement account) is midnight April 15, 2020. The maximum you can contribute to all of your traditional and Roth IRAs is \$6,000 (or \$7,000 if you are age 50 or older). The IRA contribution limit does not apply to rollover contributions or to qualified reservist repayments.

## 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](mailto:tmhfcu@tmhfcu.org).



### Need a new vehicle and don't know where to start?

**Harry Burn** is here to help you! Harry is available to help members through the car buying process. He works with members to find their preferred vehicle for the best price. With over 37 years of experience in the car industry he is a great asset to our membership. Call Harry at 850.402.5301 ext. 105 and take advantage of this service today!

### 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 the five \$25 Starbucks gift cards.** The survey must be completed by **end of business February 28<sup>th</sup>**. We look forward to your response as we strive to continue improving the financial life 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 2015 or newer)	60 Months	2.95% - 18.00%
New Auto/Used Auto (model year 2015 or newer)	72 Months / \$20,000 Minimum	3.75% - 18.00%
New Auto/Used Auto (model year 2015 or newer)	84 Months / \$30,000 Minimum	4.75% - 18.00%
Used Auto (model years 2010-2014)	60 Months	3.74% - 18.00%
Used Auto (model years 2009 and older)	60 Months	4.24% - 18.00%
New/Used Boat	Same as New / Used Auto Rates	Same as New/Used Auto Rates
New/Used Boat (model year 2015 or newer)	120 Months / \$30,000 Minimum	5.49% - 13.99%
Non-Motorized Camper	84 Months	5.75% - 14.25%
New/Used RV's	180 Months	4.75% - 13.25%
New Sport Vehicle	48 Months	6.99% - 15.49%
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 2.95% APR. Rates may vary based on creditworthiness. Rates effective as of 01/01/2020 and are subject to change. Visit [www.thfcu.org](http://www.thfcu.org) for VISA Disclosure.

## 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, *Supervisory 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 24/7s

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**

