

THE NEWSLETTER OF TMH FEDERAL CREDIT UNION

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



TMH Federal Credit Union Announces its 47th Annual Meeting



On Thursday, April 23, 2009 TMH Federal Credit Union will hold its 47th Annual Meeting at the Elk's Lodge located at 276 North Magnolia Drive, Tallahassee, FL 32301. The meeting will begin at 6:00 pm and members can visit with board members, staff and old friends. Door prizes will be awarded so be sure to come and register to win one.

The evening will feature reports from your Board of Directors and a report from President Marion McCaskey. Join us; we look forward to seeing you there.

Following the annual meeting we will have our second membership dinner at 6:30 pm. Dinner tickets are required and can be purchased for \$2.00 each. Tickets must be obtained in advance and will be available beginning April 1, 2009 until all are sold or close of business on April 17, 2009 at both locations; 345 S. Magnolia Drive or the lobby of TMH at 1300 Miccosukee Road.

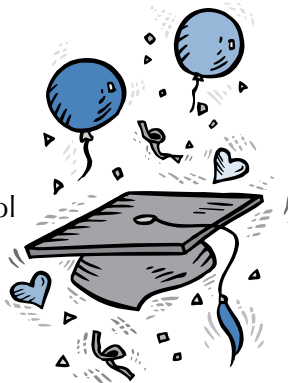
(Sorry, due to limited seating no tickets will be available for purchase at the annual meeting.)

TMH Federal Credit Union 2009 Scholarship Program

TMH Federal Credit Union is pleased to sponsor each year two (2) \$1,000 scholarships that enable graduating high school seniors, or individuals returning to school who are pursuing a career in the healthcare field, assistance in reaching their goals. We support the development of higher education for those individuals who would like to dedicate their lives to the healthcare field.

We continue our commitment to the Tallahassee healthcare community and encourage pursuing education goals. These scholarships provide aid for the high cost of education.

Applications, guidelines, and requirements are available at either TMH Federal Credit Union location or online at www.tmhfcu.org. Applications and supporting materials for the 2009 scholarship program must be submitted by July 31, 2009 and the recipients will be announced by August 28, 2009.



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DID YOU KNOW?

We Have \$\$\$ to Lend!

TMH Federal Credit Union's board of directors has declared for our members a special loan rate as low as 5% APR* for qualified applicants. \$1,000,000.00 has been set aside for consumer loans such as new and used vehicles, RV's & Campers, vacation, consolidation and mortgage refinance loans. When the \$1,000,000.00 allocated for this special rate is gone, regular rates apply. Apply today at either location of YOUR Healthcare Credit Union to take advantage of this great limited time offer.

*Annual percentage rate for qualified applicants, does not include credit cards. Other restrictions may apply.

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National Nurses Week May 6 -12, 2009



“Nurses: Building a Healthy America”

TMH Federal Credit Union would like to

recognize the contributions and commitments nurses make to the lives of so many. They work in hospitals, doctor’s offices, school based clinics, assisted living homes, to name a few. Nurses serve all with a passion for caring and a professional commitment to patient safety and patient education. Let us all show our appreciation by saying “Thank You” to a nurse. They are “Building A Healthy America.”

2008 Colleague of the Year



Financial Services Officer, **Brenda Smith** was voted by co-workers as Colleague of the Year for 2008. Brenda goes the extra mile for our members with her hard work and determination to do the job right. Congratulations!

National Credit Union YOUTH Week April 19-25

Hocus-pocus--my money grew! Well, maybe it’s not that easy to save, but by teaching kids from a young age, it can be. As they grow to tweens and teens, they’ll have one of the most difficult aspects of saving under their belt--being consistent.

Here are just a few examples to help teach kids of different ages about the magic of saving:

- Have young children--preschool age--sort different types of money into piles by color and size.
- Play grocery store or credit union/bank. Help them use a pretend cash register.
- At the grocery store, let kids of all ages help you shop. Teach them how to comparison shop--for example, show them that for every \$4.99 box of cereal, there may be similar brands on sale for half as much.
- As kids get older, share sales receipts and bills that you receive for items or services you’ve purchased for them.
- If you decide to pay your kids an allowance, don’t just establish one as parents. Sit down with them and discuss allowance amounts and what they should use their allowance for. The amount is your call, but allow them input. One idea is to have children set aside part of their allowance for spending, part for saving, and part for sharing. Clarify what you’ll pay for and what they should be responsible for. For example, when you’re at the movies, maybe you agree to pay for a small drink and popcorn, but the Milk Duds are on them.
- Show children what compounding interest means. Explain that as kids save, they’re constantly earning dividends on their savings--on top of that, they’re earning dividends on their dividends.
- As kids reach high-school age, clarify what you will pay for and what your children are responsible for. For example, your kids may want the newest style of tennis shoes that come with a really high price tag. Establish what you’d pay for athletic shoes--say, \$50. If they still want the more expensive pair, have them make up the difference. Often, once the responsibility of paying for items is on kids, the latest, greatest fashions aren’t so important.

Join us this year as we celebrate National Credit Union Youth Week from April 19-25. Our theme for 2009 is **“The Magic of Saving.”** We have a lot more ideas to help you raise financially savvy kids.

Get your kids started right financially and see how many bunnies--we mean monies--they can pull out of their hats.

Current and New CU Succeed® Teen Account Members can come in and register to win a Portable DVD Player*!

Current and New First Mates Kid’s Club members can come in and register to win a \$75 Toys R Us gift certificate*!

For more information, contact TMH Federal Credit Union at 850-402-5301.

(* - Drawings to be held after close of business April 24, 2009, odds of winning depend on number of eligible entries received, value of deposit into CU Succeed® Teen Account/First mates Club. Entry window begins open of business Monday 04/20/09 and ends close of business Friday 04/24/09)

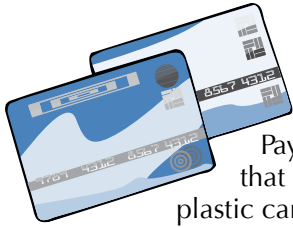


2008 Giant Christmas Stocking Winner

Inez Austin a retired employee of TMH was the 2008 winner of the giant Christmas stocking. Ms. Austin was able to share the many toys and games with children and grandchildren of all ages to enjoy. Congratulations again Ms. Austin.



Inez Austin with Lyndell Maxwell, COO



Plastic Card Fraud

Please be advised Heartland Payment Processing had a data breach that compromised tens of millions of plastic cards across the US. Heartland

Payment Systems processes plastic card transactions for more than 250,000 businesses. About 40% are small to medium sized restaurants across the country. Upon finding out about the breach, the U S Secret Service and two breach forensics were contacted to investigate. They found malicious software planted on the company network. It is unknown how long it had been there or how many accounts were compromised. It is important for you to know that no merchant data or SSN, PIN, addresses or phone numbers were taken. The stolen data includes name, plastic card numbers and expiration dates.

Since possible liability is significant, a decision has been made to protect you and the credit union by removing potentially compromised cards from our system. Potentially compromised cards will be hot carded and new cards will be reissued. Some members may see some down time between the hot card date and the arrival of their new cards and PINs. We apologize for any inconvenience and want to assure you that Heartland is NOT one of our processors and we are in NO way responsible for the breach.

We appreciate your patience and understanding in this matter. Fraud and electronic theft continues to be on the forefront. Be assured we will always do our part in protecting your assets at TMH FCU.

Old Electronics Could Hand Crooks Your Identity

When discarding computerized electronics, such as PDAs, cell phones, and computers, you may be setting yourself up as an identity theft victim. How? By improperly erasing--or not erasing at all--your personal information from the device.

Data deleted via the computer's recycling bin only erases the record of the file, not the data the file points to. With the right tools, deleted data often is still retrievable. Similarly, erasing data on cell phones or PDAs by resetting them--or using the "clear" option on the interface--leaves private information stored in flash memory and available for thieves.

Identity theft can cost victims countless hours and dollars trying to salvage their credit and clear their name. Follow these tips to help protect yourself:

For mobile devices:

- Consult the user's manual or manufacturer's Web site for advice about permanently resetting the device.
- Remove SIM (subscriber identity module) cards from phones containing them.
- Delete the contact list; any lists of calls; voice mail, e-mail, and text messages; organizer folders; Web search history; and photos.
- Follow the manufacturer's guide for properly erasing USB drives or iPods, which may hold private data as well.

For computers:

- Be sure to totally erase your hard drive (so it's "wiped") -- either hire someone or do it yourself.
- If wiping the drive yourself, go to download.com and type "erase hard drive" into the search box. Here, you can find downloadable software that safely and permanently erases data from your hard drive.

After data is deleted, companies such as Green Disk (greendisk.com) safely recycle and dispose of a variety of electronic devices. Also, the Environmental Protection Agency offers information about recycling programs at epa.gov.

You also could consider physically destroying an item when unsure about the safety of your personal information.

TMHFCU Family News

New Family Additions - Two Precious Baby Boys

Kelby Tardi, Supervisory Committee Member, and her husband, Steven welcomed Bryson James Tardi on January 14, 2009 and Senior Financial Services Specialist, **Meghan Whitney** and her husband, Stephen were blessed with the arrival of Connor Jacob Whitney on February 23, 2009.

Congratulations to both sets of new parents!



Locations/ Hours**Main Office**

345 S. Magnolia Drive, Suite F-1
Tallahassee, FL32301

Lobby:

Monday - Friday - 9:00am - 5:00pm

Drive Thru:

Monday - Thurs. - 9:00am - 5:00pm
Friday - 9:00am - 6:00pm

TMH Branch Office

1300 Miccosukee Rd.
Tallahassee, Florida 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 both offices

Nationwide Shared CU Service Centers

check the *ATM/Shared location link*
@ www.tmhfcu.org for locations and
hours of a service center near you

**TMH
FEDERAL
CREDIT
UNION
LEADERSHIP**

HOLIDAY CLOSINGS

The Credit Union will close on the following day(s), with The 24 Hour Money Centers, PEARL and the Virtual Branch remaining open to serve members:

Memorial Day
Monday, May 25, 2009

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

DATES TO REMEMBER

April Fools Day – Wed., April 1, 2009

Annual Meeting – Thursday, April 23, 2009

Cinco De Mayo – Tuesday, May 5, 2009

National Nurses Week – May 6–12, 2009

Mother's Day – Sunday, May 10, 2009

Flag Day – Sunday, June 14, 2009

Father's Day – Sunday, June 21, 2009

IMPORTANT NOTICES

Florida Commerce Credit Union is no longer a part of the CU 24 network therefore; members using their ATM's will now be assessed ATM transaction fees.

**Technology Working for You...**

Sign-up ON-LINE for VIRTUAL BRANCH – Your 24 hour home banking solution.

Visit us at www.tmhfcu.org for printable forms, current rates, and specials 24 hours a day, 7 days a week, and 365 days a year.

PEARL is also available around the clock at 1-800-259-0762. Stay up to date and informed on the go with PEARL and www.tmhfcu.org.

**CELEBRATE YOUR BIRTHDAY WITH US!**

April • May • June

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 **AND** a one percent bonus rate on share certificates** purchased during **YOUR MONTH**.

*Normal credit qualifications apply.
Mortgage loans not included.

**See our Truth in Savings Disclosure for current, rates, fees and terms.

BOARD OF DIRECTORS

Rob Moss, Chairperson
Al Parker, Vice Chairperson
Glenn Strickland, Recording Officer
Joe Conklin, Financial Officer
Christie Sloan, Director at Large
Berinice Mercer-Lewis, Director at Large
J. Lynne Peters, CPA, Director at Large

SUPERVISORY COMMITTEE

J. Lynne Peters, CPA, Chairperson
Doug Nordby, CPA, Committee Member
Kelby Tardi, CPA, Committee Member
Jamie Sheffield, Internal Auditor

SENIOR MANAGEMENT

Marion J. McCaskey, President
Dorothy Daniels, Vice President
Grace H. Chambers, Chief Lending Officer
Lyndell W. Maxwell, Chief Operations Officer
Mindy Jordan, Chief Information Officer
Steven L. Stubbs, Chief Financial Officer