

THE QUARTERLY DIVIDEND



THE NEWSLETTER OF TMH FEDERAL CREDIT UNION

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

Happy Credit Union Day 2009

We're celebrating a special day, and you're part of it.

Join us Oct. 15 to celebrate International Credit Union Day with this year's theme "Your Money, Your Choice, Your Credit Union." Your money is hard-earned, and in a time of economic uncertainty, it's safe in the hands of TMH Federal Credit Union.



More than 177 million people worldwide belong to a credit union. Credit unions don't belong to shareholders hoping to turn a profit from your cash. Credit unions are member-owned, and any earnings are returned to you in the form of better rates and higher earnings. Take full advantage of your credit union membership. Meet your borrowing and savings needs with our member-friendly, low-priced services.

In honor of International Credit Union Day we will be giving away a gift basket at each location. Drawings will be held at the close of business on Thursday, October 15, 2009. To enter stop by either location on International Credit Union Day, fill out an entry ticket and you may be a winner!

It's your money, and this International Credit Union Day, we want to thank you for trusting YOUR Healthcare Credit Union to take care of you. We have only your best interests in mind. Let us know how we're doing and what we can do to make your credit union membership even better. Call us today at 850-402-5301 or stop by on October 15 and say hello.

We look forward to seeing you.

Scholarships Awarded in 2009



Al Parker, Board Chairman, presenting scholarship to Jhamieka S. Greenwood.

Congratulations to our 2009 winners, Jhamieka S. Greenwood and Christi J. Merritt! TMH Federal Credit Union is proud to announce the recipients of two Healthcare Scholarships each in the amount of \$1,000. Al Parker, Chairman of the Board, presented the scholarships at a reception for the winners held in the main office lobby on September 2, 2009. Jhamieka S. Greenwood is attending North Florida Community College, and will transfer to FAMU to pursue her degree in Pharmacy. Christi J. Merritt is a nursing student at the University of Central Florida.

Congratulations to these winners and continued success in their academic endeavors.

VOLUME 14
ISSUE 4
FALL 2009

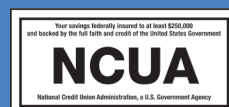
DID YOU KNOW?

E-Statements

Did you know you can avoid paper statement fees if you have Virtual Branch simply by enrolling for e-statements and electing to receive your statements electronically? Just login to your virtual branch account, under the self service tab select e-statements in the additional services section and follow the enrollment prompts to do away with excess paper, be eco-friendly and save \$\$\$.

INSIDE

Fee Schedule	2
Alerts, Alerts, Alerts	2
Debit and Credit Card Use	3
Important Notice of Change to Our Members With Loans	3
Introducing MyMoney	3
Celebrate Your Birthday with Us!	4
Holiday Closings	4
Tee Off for Tots	4



ALERTS, ALERTS, ALERTS

Take advantage of numerous alert settings available in Virtual Branch to assist you. There are three different categories to aid in notifying you by email when items take place on your account. Set up your alerts by logging into your virtual branch account and selecting the desired type of alert under the self service tab in the alerts section. Friendly reminders and notifications of specific transactions are available and aid in protecting your account. Here is a sample listing of notifications options offered:

- ◆ A payment I scheduled is unable to process
- ◆ A final in a series of recurring payments I setup has completed
- ◆ A merchant notifies you that there is a problem with one of my payments
- ◆ A merchant notifies you that my account number has changed
- ◆ A merchant has been added or changed
- ◆ Customer Service sends a message to my Inbox
- ◆ User Email Address Changed
- ◆ Logon ID Changed
- ◆ Security Code Changed

FEE SCHEDULE - (Effective September 1, 2009)

Christmas Savings (Share) Account

Early Withdrawals (each) \$10.00

IRA (Individual Retirement Account)

Termination of IRA Plan \$25.00

Business Account

Business Draft Fee (monthly) \$25.00 (Minimum daily balance to waive monthly fee is \$2500.00)

Checking Account (Share Draft)

Check Printing (fee depends on style and quantity of checks ordered)
 Pinnacle Fee (monthly) \$5.00 (Minimum daily balance to waive monthly fee is \$2500.00)
 Pioneer Fee (monthly) N/A
 Plus Fee (monthly) \$5.00 (Minimum daily balance to waive monthly fee is \$2500.00)
 Primary Fee (monthly) \$7.95
 Silver Select Fee (monthly) N/A (Fees waived for Money Orders and Telephone Transfers/Inquires through TMH FCU Staff)

OTHER FEES

Account History	(per month-per request)	\$5.00
Accounts Closed	(within the 1st 90 days)	\$10.00
Automatic Transfer Fee	(each)	\$5.00
Bill Pay Inactivity Fee	(monthly-less than 3 transactions)	\$10.00
Cashier's Check (Not payable to member)	(each)	\$5.00
Check Copy or Photo Copy	(per copy)	\$5.00 (No fee when accessed through Virtual Branch)
Collection Item	Incoming	\$10.00
Debit Card ATM Transaction Fee	(per transaction)	\$2.00 (Fee is waived at 24 Hour Money Centers and Credit Union 24 ATM's)
Garnishments, Levies, Executions	(each)	\$30.00
Inactive Accounts	(per month-per account)	\$5.00 (Fee waived for CU Succeed Teen and First Mates Kid's Club Accounts)
Letter Fee	(each)	\$15.00
Lost Debit Card	(each)	\$5.00
Money Orders	(each)	\$2.00
Non-Sufficient Funds	(per item)	\$31.50
Paper Statement Fee	(each)	\$5.00
Re-Open Closed Accounts	(each)	\$10.00
Re-PIN Debit Card	(each)	\$5.00
Research/Account Reconciliation	(per hour-1 hour minimum)	\$15.00
Reset Password Fee	(each)	\$5.00
Returned Deposit Item	(each)	\$10.00
Returned Mail	(per month-per account)	\$5.00
Statement Copy	(per month-per request)	\$5.00
Stop Payment	(per item)	\$31.50
Telephone Transfers, Inquiries through TMH FCU Staff	(each)	\$5.00
Uncollected Funds Fee	(per item)	\$31.50
Visa Gift Cards	(each)	\$5.00
Wire Transfers - Domestic	Incoming	\$10.00
Wire Transfers - Domestic	Outgoing	\$25.00
Wire Transfers - Foreign	Incoming	\$10.00
Wire Transfers - Foreign	Outgoing	\$30.00 (If fee exceeds \$30.00, then the actual fee will be passed on to the member)



Debit and Credit Card Use

Many of us rely on our cards for convenience when traveling however, please be aware that there are security features in place on these cards to protect against fraud and identity theft. To protect your account, your card transactions are monitored for potentially fraudulent activity which may include a sudden change in locale (such as when a U.S. issued card is used unexpectedly overseas), a sudden string of costly purchases, or any pattern associated with new fraud trends around the world.

If we suspect fraudulent card use, we'll be calling you to validate the legitimacy of your transactions. Your participation in responding to our call is critical to prevent potential risk and avoid restrictions we may place on the use of your card.

- Our automated call will ask you to verify recent transaction activity on your card.
- You'll be able to respond via your touchtone keypad.
- You'll also be provided a toll-free number to call should you have additional questions.

Our goal, quite simply is to minimize your exposure to risk and the impact of any fraud. To ensure we can continue to reach you whenever potential fraud is detected, please keep us informed of your correct contact numbers and address at all times.

In the meantime, please be diligent in monitoring transaction activity on your account and contact us immediately if you identify any fraudulent transactions. When traveling please notify us in advance so your account can be flagged to avoid any restrictions being placed on your card.

"One Stop Shopping"

Christmas is right around the corner and we have your solution for gift giving... **VISA Gift Cards!** Enjoy a hassle free holiday season when you come by the credit union to load up on the perfect gift for everyone on your list. Take advantage of "One Stop Shopping" at YOUR Healthcare Credit Union.

Introducing MyMoney....

YOUR Healthcare Credit Union is pleased to announce, MyMoney, a new product to enhance your account accessibility. MyMoney is a Facebook application that allows members who are also Facebook users to view account information, transfer funds between accounts, and see account history.

MyMoney connects members to their credit union account wherever they may be via the Internet. Members who have both a home banking account and an active Facebook account can use MyMoney. The MyMoney application brings online banking to Facebook users in a convenient and safe way.

MyMoney is much more secure than traditional paper banking. There are multiple layers of security so you — and only you — can access your account. For starters, there are the privacy features built directly into the Facebook platform. Then, a second built-in security system with a photo and phrase ID ensures it's really you signing on, and ensures it's really our financial institution that you're accessing. Throw in the fact that all data is sent between us using 128-bit encryption and you have one secure application.

Getting started is EASY AND FREE!

If you don't use Facebook, sign up today at www.facebook.com. Or, if you already have an account, just login and search for MyMoney. Then, click the "Add Application" button to add MyMoney to your profile. Next, search for TMH Federal Credit Union and click the info button on the right. Thank you for installing the MyMoney application will appear on the screen, select login to the right of our logo. Lastly, you will see the login screen and you will need to select the link to create a MyMoney account. Upon verification and completion of your security settings you will be ready to access your credit union account from Facebook!



IMPORTANT NOTICE OF CHANGE TO OUR MEMBERS WITH LOANS

IMPORTANT NOTICE

If you are enjoying a lending program with TMH FCU, you need to be aware of changes happening that impact you.

Due to a new Federal Regulation, the actual due date of your loan is being updated. You do not have to sign any forms for this to take place or contact the credit union when this change takes effect. The **Loanliner** loan disclosure you signed when you first obtained your loan plan will suffice as authority to change your due date.

For the credit union to be in compliance with the new regulations, the actual due date on each (non-mortgage) loan will be changed to the 28th of each month. A reminder of the date will appear in your monthly statement.

For you, there will be no change in how your payments are made or applied. If your terms are biweekly on payroll deduction, ACH or auto-transfer, no changes will take place; your payment will continue to be applied as always. If you make your loan payment on a specific day of the month, continue to do so.

Making the change in this manner will cause the least amount of disruption to you, our member and will help the credit union control expenses associated with changes caused by the regulation so we may continue to offer competitive loan and savings rates.

Thank you for your patience in this matter and we apologize in advance for any inconvenience this change may cause.

Locations/ Hours

Main Office

345 S. Magnolia Drive, Suite F-1
Tallahassee, FL 32301

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

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:

- Columbus Day – Mon., Oct. 12, 2009**
- Veterans Day – Wed., Nov. 11, 2009**
- Thanksgiving Day – Thurs., Nov. 26, 2009**
- Christmas Eve Day – Thurs., Dec. 24, 2009**
Both locations will close at 2 pm.
- Christmas Day – Fri., Dec. 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

- International Credit Union Day – Thurs., Oct. 15, 2009**
- National Boss Day – Fri., Oct. 16, 2009**
- Halloween – Sat., Oct. 31, 2009**
- Daylight Savings Time Ends – Sun., Nov. 1, 2009**
- Pearl Harbor Remembrance Day – Mon., Dec. 7, 2009**
- Hanukkah – Sat., Dec. 12, 2009**

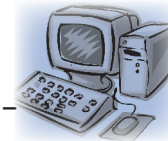
Technology Working for You...

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

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

P.E.A.R.L. is also available around the clock at 1-800-259-0762.

Stay up to date and informed on the go with P.E.A.R.L and www.tmhfcu.org.



It's that time again! TMH Federal Credit Union is assisting Tee Off for Tots, the Tallahassee Memorial Healthcare Foundation, Inc., and The Proctor Dealerships in a very important mission: **HELPING OUR COMMUNITY'S CHILDREN!**

Both of our locations will have Raffle Tickets available for **\$75**. Each ticket enters your name in the drawing for a 2010 **Honda Insight** along with other select prizes **PLUS** admission to the Tee Off for Tots Dinner Carnival on **SUNDAY, OCTOBER 25, 2009** from 6:00 to 9:00pm at Proctor Honda, 2373 West Tennessee Street.

Dinner will be catered by the Seineyard Restaurant, and one lucky person will win a **2010 Honda Insight Hybrid!** Only 1000 tickets will be sold, and you do not have to be present to win.

Proceeds benefit the Proctor Endowment for Children with Diabetes & Pediatric Programs at TMH. For complete rules & details contact the TMH Foundation at 850-431-5389.

Join us in helping our community's children!

**TMH
FEDERAL
CREDIT
UNION
LEADERSHIP**

BOARD OF DIRECTORS

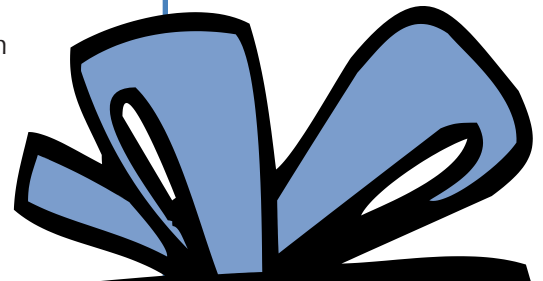
- Al Parker, Chairperson
- Berinice Mercer-Lewis, Vice Chairperson
- Glenn Strickland, Recording Officer
- Joe Conklin, Financial Officer
- Christie Sloan, Director at Large
- Rob Moss, Director at Large
- J. Lynne Peters, CPA, Director at Large

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



CELEBRATE YOUR BIRTHDAY WITH US!

**OCTOBER • NOVEMBER
DECEMBER**

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.