

THE QUARTERLY DIVIDEND



THE NEWSLETTER OF TMH FEDERAL CREDIT UNION

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

Our 47th Annual Meeting and Membership Dinner

Thanks for joining us for our Annual Meeting at the Elk's Lodge on April 23, 2009. The meeting began at 6:00pm with a barbecue dinner at 6:30pm. We had another great turnout and members visited with board members, staff and old friends. Door prizes were awarded.

Leadership positions for 2009 are as follows:

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

National Credit Union Youth Week Winners

TMH Federal Credit Union would like to congratulate our Youth Week Winners. The **First Mates Kid's Club** teaches the importance of savings through a system of rewards given to frequent savers. Lindsy Allman won a \$75 Toys-R-Us gift card to enjoy whenever and however she wants.

The **CU Succeed Teen Account** teaches responsible use of credit and checking accounts. Teens build good checking and credit history NOW, because it is never too early to develop good saving and spending habits.

Shelby Perkins was the lucky winner of a Portable DVD. Remember the real magic of saving is saving consistently each month.

(Chief Lending Officer, Grace Chambers with Lindsy Allman, the First Mates Kid's Club winner).



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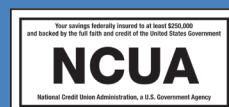
DID YOU KNOW?

A New Look for Virtual Branch

TMH Federal Credit Union's online banking service will soon have a new and improved look. These changes will make it easier for our members to navigate through the system and find items they use most often. The navigation tabs will be at the top of each page with submenus under each tab. The functions themselves work just as they do today, members can view account balances, account history, transfer funds or schedule transfers. Members logon with the same password and don't forget to "Go Green" and sign up for e-statements.

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Privacy Policy

To assure the continued privacy and confidentiality of your personal financial information, your credit union observes these practices and procedures:

INFORMATION WE COLLECT

We collect nonpublic information about you from some or all of the following sources:

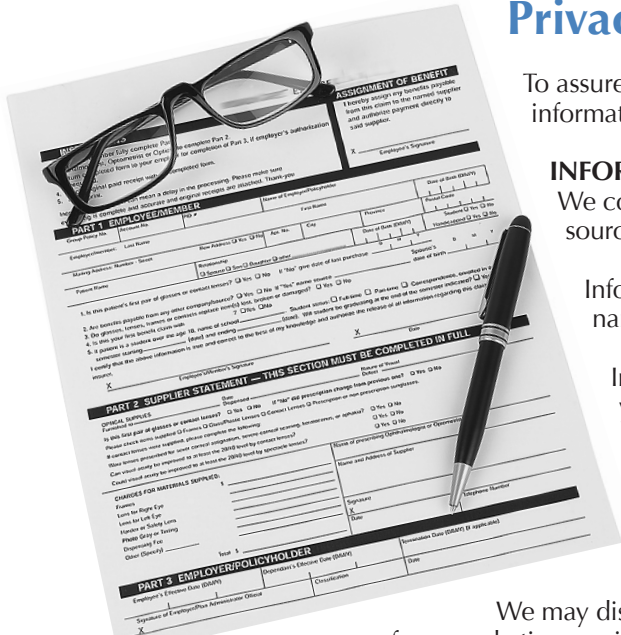
Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income.

Information about your transactions with us, your affiliates, or others such as your account balance, payment history, parties to transactions and credit card usage; and,

Information we receive from a consumer reporting agency, such as your credit worthiness and credit history.

INFORMATION WE DISCLOSE

We may disclose all of the information we collect as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose information about you under other circumstances as permitted by law.



OUR SECURITY MEASURES

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.

Credit union members and the public may receive copies of this notice of privacy practices by contacting the credit union.

PRIVACY POLICY FOR CHILDREN

We do not knowingly market to or solicit information from children, nor do we post offensive material that is harmful to children. We recognize that protecting children's identities and privacy online is important and that the responsibility to do so rests with both the online industry and with parents. We encourage parents and legal guardians to supervise the activities of children when using Web sites. We are not responsible for the data collection and use practices of nonaffiliated third parties to which our Web sites may link.

This notice meets the notification requirements of the National Credit Union Administration regulation of privacy of consumer information, Part 716.

Volunteer—Feel Better by Doing Good

Did you know that people who volunteer not only help their communities, but reap mental and physical health benefits as well? A 2007 study by the Corporation for National and Community Service (www.nationalservice.gov/) reports that those who volunteer have lower mortality rates, greater functional ability, and lower rates of depression later in life than those who don't volunteer.

Volunteers often experience the upbeat feeling referred to as "helper's high," along with increased trust in others and increased social and political participation. Older adults tend to receive greater benefits from volunteering than other age groups do.

So, as you plan your retirement life, consider making volunteerism a key component.

Here are a few tips for getting started:

- As a midlife worker, get out there now and see what volunteer opportunities are available, so you know what you enjoy and you aren't at a loss when you retire.
- Do the same type of self-inventory as when you're seeking a job.
- Figure out what your passion is, what issues you care about, and seek organizations devoted to that mission.
- Determine the right balance between leisure and structured activities, and make sure you give yourself some space to enjoy the freedom of retirement.
- Realize that any help you give is beneficial, and short-term assistance can be very helpful to nonprofits.
- Look around your own community and check out different organizations like you would if you were joining a gym, or making choices in another area of your life. Figure out which organizations are logistically reasonable for you.
- You also can check organizations that match volunteers with activities, like VolunteerMatch (volunteermatch.org).



Help Your Teen Driver Choose the Right Car

Parents can help teens get a good buy on their first vehicle by focusing on safety, affordability, and reliability.



START EARLY

Start by helping teens understand the responsibilities tied to owning and operating a vehicle.

Roughly six months to a year before the teen gets a license, begin sharing the cost of gasoline, insurance, and repairs. Set clear rules for teen drivers. Ask the teen to help care for the family vehicle.

CREATE AN AGREEMENT

When you're ready to buy, set clear guidelines by creating a written agreement that covers:

- Who pays for specific types of expenses, such as loan payments, insurance, or repairs.
- Rules for vehicle usage.
- How the teen's behavior affects driving privileges.
- What the consequences will be if the teen fails to live up to the agreement.

SAFETY FIRST

Insist that teens shop for vehicles with at least three safety features:

- Air bags, including side impact air bags, which can reduce injuries in a crash.
- Antilock braking systems, which can provide directional control in emergency braking.
- Electronic stability control (ESC), which can help reduce rollover accidents.

Safety experts say teen drivers' best option is typically a used sedan with a four-cylinder engine.

SHOP TOGETHER

Shop with your teens to teach them about dealer practices and negotiating a good deal. Issues to consider include:

- **Is the dealer reliable?** Check for complaints with the state attorney general's office or the Better Business Bureau.
- **Is the vehicle in good shape?** Have a mechanic inspect used vehicles. Another option is choosing used cars "certified" as meeting manufacturer standards.
- **What is the bottom line?** Add sales tax, title fees, and license fees to the sticker price.

TAKE YOUR TIME

Both teens and parents can benefit from taking their time in making a first vehicle purchase.

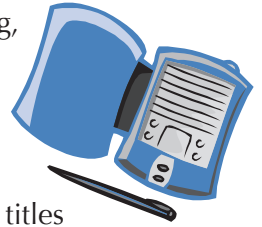
Remember, the longer the teen drives the family vehicle, the more time you'll have to reinforce expectations for good driving behaviors. In the end, that can save lives as well as money.

The professionals at TMH Federal Credit Union are ready to help with all your auto financing needs. Stop by or call today.

Electronic Titles Eliminate Risk, Save Money and Deter Fraud

Do you have questions about the electronic title process for your vehicle? TMH Federal Credit Union now has a web link on our web site to answer your questions about electronic titles.

Just go to www.tmhfcu.org, click on the loans tab, then click on the [DHSMV Electronic Title Information](#) link.



Electronically maintained titles can be confusing and this official site can assist owners when they need to trade or sell their vehicles. Check out the information available to help answer your questions! Improving the financial life of each member is our priority and our pleasure.



2009 Scholarship Program Deadlines

Don't forget to submit your completed scholarship application and supporting materials by July 31, 2009. We are committed to helping those who would like to dedicate their lives to the healthcare field and these scholarships provide aid for this education.

TMHFCU Family News

NEW FAMILY ADDITION

Congratulations to Chief Financial Officer, Steven Stubbs and his wife Jessica on the birth of their daughter Parker Lynlee Stubbs. Parker was 6 lbs 6 oz and born on 5/18/09. Big brother Maverick also welcomed his new baby sister. Best wishes to an awesome foursome!



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

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:

Independence Day – Sat., July 4, 2009

Labor Day – Mon., September 7, 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

Parents' Day – Sunday, July 26, 2009

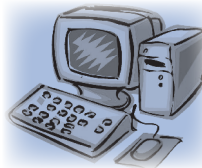
Friendship Day – Sunday, August 2, 2009

Grandparent's Day – Sunday, Sept. 13, 2009

Patriot Day – Friday, September 11, 2009

First Day of Autumn – Tuesday, Sept. 11, 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.

**IMPORTANT
ANNOUNCEMENTS**

A new Shared Service location is available in town!

Florida State University Credit Union has opened a new location at 1612 Capital Circle NE, Tallahassee, FL 32308.

They are now available for shared services transactions during lobby hours, Monday through Friday from 9:00am to 5pm.

NSF NOTICES

Effective August 1, 2009 we will no longer provide notification by mail for insufficient funds or transfers of funds. Virtual Branch and PEARL will remain available for information on these transactions and fees.

**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!**

July • August • September

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.