

# THE QUARTERLY DIVIDEND



THE NEWSLETTER OF TMH FEDERAL CREDIT UNION

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

## Our 48<sup>th</sup> Annual Meeting and Third Membership Dinner

Thanks for joining us for our Annual Meeting at the Elk's Lodge on April 22, 2010. 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, including a new youth prize.

Leadership Positions for 2010 are as follows:

### BOARD OF DIRECTORS

Al Parker	Chairperson
Berinine 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



(Jacob Whittington, our Annual Meeting Youth Prize Winner).

## Important Debit Card Regulatory Change

Due to recent regulatory changes you may lose the benefit of automatic overdraft protection on your ATM and everyday debit card transactions. Effective August 15, 2010, regulations no longer allow us to automatically cover shortages for these transactions unless you have opted-in to our [standard overdraft practices](#).

### What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but the Credit Union pays it anyway. We can cover your overdrafts in two different ways:

1. We have [standard overdraft practices](#) that come with your account.
2. We also offer overdraft protection plans, such as a link to your savings account, which is less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our [standard overdraft practices](#).

### What are the [standard overdraft practices](#) that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transaction made using your checking account number
- Automatic bill payments

After August 15, 2010, we will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We may pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

### What fees will I be charged if TMH Federal Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee each time we pay an overdraft. (see current Fee Schedule for fee amount)
- There is no limit on the total fees we can charge you for overdrawing your account.

### What if I want TMH Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, visit [www.tmhfcu.org](http://www.tmhfcu.org) print, complete, sign and return the form to the credit union or contact us at (850) 402-5301.

Thank you for your attention to this important matter.

As always we look forward to serving your financial needs.

## VOLUME 15 ISSUE 3 SUMMER 2010

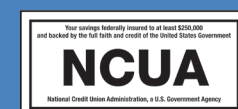
### DID YOU KNOW?

#### A New Feature on Virtual Branch

TMH Federal Credit Union's home banking service, Virtual Branch, now has a new feature that will notify you electronically when your account goes above or below a certain balance. Under the Self Service tab in the alerts section of your Virtual Branch account, click on Account Alerts. Set your desired alerts for each account individually. These notifications will be sent to your preferred email address. Don't miss the opportunity for convenient account notification!

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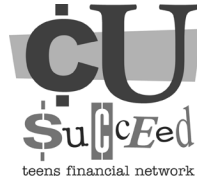
## National Credit Union Youth Week Winners

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. Ashlyn Dewit won a \$75 Toys-R-Us gift card to enjoy whenever and however she wants.

During Youth Week the main branch lobby was filled with color from our First Mates Kid's Club members only coloring contest. Thank you to all who participated. Congratulations to our coloring contest winners.

### Our First Place Winners:

- Taylor Brantley** (4-6 Age Division)
- Cole Brantley** (7-9 Age Division)
- Ashlyn Dewit** (10-12 Age Division)



*(Business Development Specialist, Liz Brunson with Ashlyn Dewit, the First Mates Kid's Club winner).*

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. Lindsy Allman was the lucky winner of an iPod Nano. Our theme for 2010 was "Get in the Savings Game." Just like playing a sport, learning to save money and budget take practice. Thank you to all who participated in Youth Week 2010.



## Think It Forward: Save Money on Your New Car

Ready to move ahead on purchasing your new car? Think it forward and save money. Before you visit the dealer, talk to one of our loan officers

at TMH Federal Credit Union about financing options.

Arranging your financing in advance is like having the money in your pocket when you go car shopping. It gives you the upper hand when you start negotiating price. And, as a member of a cooperative you reap the benefits of the lower rates that TMH Federal Credit Union offers.

There's more: Forward thinking your financing takes the pressure off when dealers offer you their special low-rate financing (based on a higher sticker price). Be ready for that. Car dealers might offer you a rebate. Prepare yourself by doing the math. You can find a financial calculator to compare when a rebate is better than a low-rate auto loan on [www.tmhfcu.org](http://www.tmhfcu.org) under the calculators tab.

Often you'll find it's best to:

- Take the rebate.
- Negotiate a lower sticker price.
- Use the financing you prearranged with your credit union.
- Use the rebate as part of your down payment.



Using the rebate as part of your down payment reduces the total amount of the loan. You'll pay less in finance charges and have a smaller monthly payment.

Too late? If you're at the dealership, and you didn't arrange your financing in advance, ask for TMH Federal Credit Union financing. It's almost always your best deal.

To contact a Financial Services Officer during regular business hours or Weekend Lending hours call (850) 402-5301.

## Weekend Lending

YOUR Healthcare Credit Union is now offering weekend lending hours. During these hours a Financial Services Officer will be on call to assist in all your lending needs. Remember the lowest dealership rate may not always be your best option. One simple call will confirm that we are looking out for YOU!

### Weekend Lending Hours

- Friday til 9:00 p.m.
- Saturday 10:00 a.m. - 9:00 p.m.
- Sunday 12:00 p.m. - 5:00 p.m.

To contact a Financial Services Officer during these hours call (850) 402-5301, option 2.

## Pay Day Stretch Loans

Weigh your options with US! TMH Federal Credit Union is now offering Pay Day Stretch Loans. This non-qualifying loan can be used for any expense, emergencies, auto repairs, outstanding bills, rent or mortgage payment. Cash can be deposited directly into your account. Minimum advance amount is \$100. Direct deposit or payroll deduction to a TMH Federal Credit Union account is required. Other restrictions may apply. Applications are available on-line at [www.tmhfcu.org](http://www.tmhfcu.org) or at either branch location.

## How to Be More Clever Than an Identity Thief

U.S. Department of Justice data show that identity theft is the fastest-growing crime in America, and studies show that the 18- to 29-year-old age bracket accounts for 30% of all identity-theft complaints.

Identity theft occurs when someone uses your personal identifying information, like your name, Social Security number (SSN), or credit card number, without your permission, to commit fraud or other crimes and to get credit in your name.

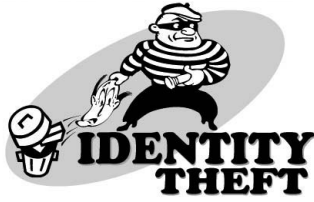
Identity thieves are clever and can obtain a victim's personal information in many ways:

- Dumpster Diving—Going through trash to find bills and papers with personal information on it;
- Phishing—Posing as financial institutions or companies like eBay or PayPal and sending spam or pop-up messages to get consumers to reveal personal information;
- Property theft—Stealing wallets and purses; mail, including bank and credit card statements; preapproved credit offers; and new checks or tax information;
- Smishing—Phishing with text messaging on smart phones. Victims are instructed to visit a fake Web site.
- Spyware—Tricking victims into downloading illicit software when they open an attachment. Spyware records keystrokes to get credit card numbers and passwords.

No one can totally eliminate the risk of identity theft. Think of your SSN, financial account numbers, and passwords as the Holy Grail—sacred and powerful. You can reduce your chances of becoming a victim:

- Don't carry your Social Security card in your wallet unless you need it that day.
- Avoid using public computers to access financial accounts, and use intricate passwords.
- Limit personal information online
- Shred any paperwork that contains nonpublic information.
- If you access financial accounts or shop online, make sure the Web site is secure. Secure sites have an "s" after the http—https://.
- Check your credit report regularly at [annualcreditreport.com](http://annualcreditreport.com) and monitor your transactions.
- Reconcile your accounts regularly.
- Keep an inventory of everything in your wallet and your PDA.

For more identity theft prevention tips, call or stop in to TMH Federal Credit Union today. And if you ever become a victim of identity theft, remember that we're here to help.



## Mobile Money Now Available

YOUR Healthcare Credit Union is pleased to announce, Mobile Money, a new product to enhance your account accessibility. Mobile Money provides access to your account through your mobile device and allows members to view account balances, transfer funds between accounts, pay bills and more.

Mobile Money connects members to their credit union account wherever they may be via their cell phone. Members who have a Virtual Branch account can use Mobile Money, and rest assured that Mobile Money is every bit as safe and secure as Virtual Branch.

You can be confident in knowing that the transactions performed using Mobile Money will be secure and performed correctly. Enrollment is quick and easy through Virtual Branch under the Self Service tab. Don't delay, try Mobile Money TODAY!

## 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.

**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](http://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](http://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 – Monday, July 5, 2010**

**Labor Day – Monday, September 6, 2010**

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 25, 2010**

**Friendship Day – Sunday, August 1, 2010**

**Patriot's Day – Saturday, September 11, 2010**

**Grandparent's Day – Sunday, September 12, 2010**

**First Day of Autumn – Thursday, September 23, 2010**

**Technology Working for You...**



**Sign-up ON-LINE for VIRTUAL BRANCH - Your 24 hour home banking solution and E-STATEMENTS as well as MOBILE MONEY- Your 24 hour cell banking solution.** Visit us as [www.tmhfcu.org](http://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, Mobile Money, [www.tmhfcu.org](http://www.tmhfcu.org) and our new Facebook page.

**IMPORTANT ANNOUNCEMENTS**

**Looking to Make Deposits and Withdrawals on Saturdays... Shared Service Centers are Available for our Members!**

Florida State University Credit Union on Thomasville Rd and First Florida Credit Union on Raymond Diehl Rd have Saturday hours. TMHFCU members can make deposits and withdrawals at these shared services locations from 9:00 am – 12:00 pm on Saturdays.

**New Financial Calculators on our Web Site**

Have you ever wondered how long it would take to become a millionaire or how much car you can afford? Visit our web site at [www.tmhfcu.org](http://www.tmhfcu.org) and select calculators to find over 20 financial calculators to assist you in answering questions just like these.

**Stay Connected with our New "Keeping You Informed" E-Mails**

To keep our members informed of new products and services as well as promotions that could benefit you and your family, TMH Federal Credit Union will occasionally be sending e-mails. To insure you receive these e-mails, please keep your personal information current on your account.

**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



**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.