

THE NEWSLETTER OF TMH FEDERAL CREDIT UNION

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

## Courtesy Pay Overdraft Service

TMH Federal Credit Union is pleased to announce Courtesy Pay Overdraft Service, a new service designed for **convenience**, **flexibility**, and **safety** for our members. This just-in-case service is designed with your protection in mind. Life doesn't always go according to plan and sometimes overdrafts do occur, read on to see how Courtesy Overdraft can protect you.

### What You Need to Know about Courtesy Pay Overdrafts

An overdraft occurs when you do not have enough money in your account to cover a transaction, but the Credit Union pays it anyway. TMH Federal Credit Union 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 a savings, money market account, or a line of credit, which may be less expensive than our standard overdraft practices.

This notice explains our Courtesy Pay Overdraft Service.

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 transfers made using your draft (checking) account number
- Automatic bill payments

Due to regulations, your authorization is required to receive Courtesy Pay Overdraft coverage on everyday ATM withdrawals and debit card purchases.

If you choose to Opt-In to our Courtesy Pay Overdraft Service, we will make every effort to cover your transactions when you are running short on funds, but of course, there will be a fee associated with this service.

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

- We will charge you a fee of up to \$31.50 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

### What are the benefits of Opt-In?

**Convenience:** May allow your debit card purchases to be approved when you have insufficient funds in your checking account.

**Flexibility:** Allows you to make a purchase even if you cannot make a deposit or transfer money until a later day.

**Safety:** Covers the unexpected expenses. Courtesy Pay allows you to use your debit card in case of an emergency, even if you don't have enough funds in your account.

### How do I Opt-In to Courtesy Pay?

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 the Courtesy Pay Overdraft Service Opt-In form, sign and return the form to the credit union or stop by either branch location. Should you have any additional questions regarding this new service, please contact us at (850) 402-5301.

*Thank you for your attention to this new service.  
As always we look forward to serving your financial needs.*

Please note: Only members with a TMHFCU draft account and debit card are eligible to Opt-In. Once you have used Courtesy Pay you understand that you are responsible to bring your account to a positive balance at least once every 30 days. The Courtesy Pay limit for draft (checking) accounts is \$200.00. No fees unless the service is used.

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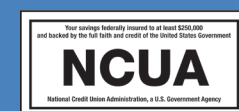
## DID YOU KNOW?

### NCUA Share Insurance Coverage Now Permanent

The funds you deposit into TMH Federal Credit Union are insured by the National Credit Union Share Insurance Fund, a division of the National Credit Union Administration (NCUA). As of July 2010 the standard deposit insurance amount of up to \$250,000 for your savings and IRA retirement accounts was made permanent. To learn more about exactly how your deposits are insured, go directly to [www.ncua.gov](http://www.ncua.gov).

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# Save Money On Your Credit Card Bill TODAY!

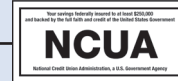
TMH Federal Credit Union Visa card offers interest rates as low as **7.99% APR\***, with no balance transfer fee and the same rate for cash advances and balance transfers. When you transfer a balance over \$10,000 from another institution, not only will you get a better interest rate, **WE WILL GIVE YOU \$100!!!**

So what are you waiting for? Apply for a TMH Federal Credit Union Visa credit card today and start saving money! Visit us at [www.tmhfcu.org](http://www.tmhfcu.org) or stop in at either of our branch locations to take advantage of our low rates.

\*APR= Annual Percentage Rate. \$100 offer valid for approved and booked Visas only, approval and interest rates based on creditworthiness.



## FEE SCHEDULE - (Effective November 1, 2010)



### 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 \$250.00)  
 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
Change in Terms Fee	(each)	\$25.00
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)	\$10.00 (Fee waived for CU Succeed Teen and First Mates Kid's Club Accounts)
Lost Debit Card	(each)	\$5.00
Money Orders	(each)	\$2.00
Non-Sufficient Funds/Overdrafts	(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)



## Happy Credit Union Day 2010

We're celebrating a special day, and it's all about our commitment to you.

Join us October 21 to celebrate International Credit Union Day with this year's theme "Local. Trusted. Serving You." At TMH Federal Credit Union we're proud to continue serving the needs of our members and our local community.

In tough economic times, it's our cooperative spirit and dedication to our members and community that sets credit unions apart from the rest. Credit unions don't belong to shareholders hoping to turn a profit from your cash. Rather, 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 Thursday, October 21, 2010. To enter stop by either location on International Credit Union Day, fill out an entry ticket and you may be a winner!

This International Credit Union Day, we want to thank you for trusting TMH Federal 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 experience even better. Call us today at (850) 402-5301 or stop by on October 21 and say hello.

**Hope to see you October 21!**



## New Credit Card Law Brings Changes for Young Adults

The Credit Card Accountability Responsibility and Disclosure Act of 2009 (CARD Act) limits credit card companies' access to young adults. Legislation regarding how credit card companies can market to young adults became effective Feb. 22, 2010.

Mike Schenk, vice president of economics and statistics at the Credit Union National Association, Madison, Wis., says the legislation will be good for overall credit use among young adults.

"The new legislation will lead to better money management, to young people being more careful about carrying balances and paying off balances on time," Schenk says.

Kelli Grant, senior consumer reporter for SmartMoney.com, says the new legislation could help protect young consumers from going into debt.

For example, credit card issuers have to include a minimum payment disclosure that explains how long it will take to pay off the balance and the total cost in interest fees if you pay only the minimum amount due.

Schenk reminds consumers that credit unions weren't involved in the deceptive practices that led to the new law, and will not try to trick consumers into high interest rates or unfair payments.

"What [young adults will] ultimately discover is that credit unions are a good deal," Schenk adds.

If you don't yet have a TMH Federal Credit Union credit card, now is the perfect time to get one. TMH Federal Credit Union offers several different card types and has great interest rates.

For a better credit card, call us at (850) 402-5301 or stop in today.



Lisa Crum

### 2010 Colleagues of First and Second Quarter

YOUR Healthcare Credit Union is pleased to announce **Lisa Crum** as Colleague of the First Quarter and **Teresa Hawkins** as Colleague of the Second Quarter. Lisa and Teresa received outstanding recommendations from their fellow colleagues.



Teresa Hawkins

Please join us in congratulating these two ladies on a job well done.

The Holiday Season 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 gift giving list. Take away the pressure with "One Stop Shopping" this holiday season at YOUR Healthcare Credit Union.



## Tee Off For Tots

This is your chance to **WIN a new car!** 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 **2011 Subaru Forester** along with other select prizes PLUS admission to the Tee Off for Tots Dinner Carnival on **SUNDAY, OCTOBER 24, 2010** from 6:00 to 9:00 pm at Proctor Subaru, 1707 Capital Circle N.E. Dinner will be catered by the Seinyard Restaurant. 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. Tickets can also be purchased online at [www.TMH.org/Car](http://www.TMH.org/Car). For complete rules & details contact the TMH Foundation at (850) 431-5389.

**Join us in helping our community's children!**

**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:

- Columbus Day – Mon., Oct. 11, 2010**
  - Veterans Day – Thurs., Nov. 11, 2010**
  - Thanksgiving Day – Thurs., Nov. 25, 2010**
  - Christmas Eve Day – Fri., Dec. 24, 2010**
- Both locations will close at 2 pm.

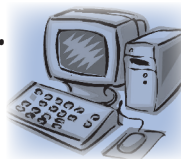
We will reopen our Main Office the next business day at 9:00am and our TMH Branch the next business day at 8:30am for regular business hours.

**DATES TO REMEMBER**

- National Boss Day – Sat., Oct. 16, 2010**
- International Credit Union Day – Thurs., Oct. 21, 2010**
- Halloween – Sun., Oct. 31, 2010**
- Daylight Savings Time Ends – Sun., Nov. 7, 2010**
- Pearl Harbor Remembrance Day – Tue., Dec. 7, 2010**
- Hanukkah – Thurs., Dec. 2, 2010**
- Christmas Day - Sat., Dec. 25, 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 at [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**

**TMHFCU Family News**

Congratulations to Financial Services Specialist, **Lisa Crum** and her husband David on the birth of their son Logan Crum. Logan was 4 lbs 8 oz and born on 08/02/10. Big brother Brandon also welcomed his new baby brother. Best wishes to an awesome foursome!

**Privacy Protection**

Do to a increase in identity theft nationwide, TMH Federal Credit Union wants you to know we will never initiate calls, texts, or emails requesting your personal or account information. If you ever receive a phone call, text, or email requesting your account number and/or personal information, disregard the request and do not submit any of your information. If you have been a victim of identity theft, please contact us immediately at (850) 402-5301.

To learn about identity theft deterrence, defense, and protection, visit [www.tmhfcu.org](http://www.tmhfcu.org), and select Protect Yourself on the left side of the home page.

**Show Off Your Favorite Team While Supporting NAFCU/PAC**



NAFCU/PAC is a voluntary, bipartisan political fund that supports federal candidates who back legislation in the interests of federal credit unions. Bears range in price from \$5.00 - \$8.00. Bears are available at both branch locations.

**TMH FEDERAL CREDIT UNION LEADERSHIP**

**BOARD OF DIRECTORS**

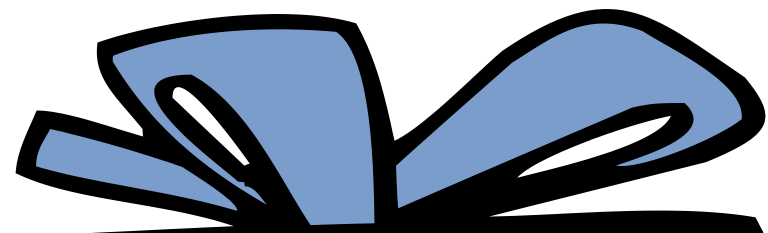
- Al Parker, Chairperson
- Berinice Mercer-Lewis, Vice Chairperson
- Glenn Strickland, Recording Officer
- Joe Conklin, Financial Officer
- Christie Sloan, Director at Large
- Rob Moss, Director at Large
- J. Lynne Peters, CPA, Director at Large

**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!  
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.