



QUARTERLY DIVIDEND

THE NEWSLETTER OF
TMH FEDERAL CREDIT UNION

YOUR Healthcare Credit Union



Our 49th Annual Meeting and Fourth Membership Dinner

Thanks for joining us for our Annual Meeting at the Elk's Lodge on April 28, 2011. The meeting began at 6:00pm with a barbecue dinner immediately following. We had another great turnout and members visited with board members, staff and old friends. Door prizes were awarded, including a youth prize.

Leadership Positions for 2011 are as follows:

Board of Directors

Al Parker	Chairperson
Bernice 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



RJ Sheffield, our Annual Meeting Youth Prize winner



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

Shield Valuables With a Fireproof Safe

You've made copies of all your family members' birth certificates, insurance policies, Social Security cards, legal documents, and other important papers in case of an emergency. Lest your computer crashes, you back up all your files—including photos—on an external hard drive. You have crossed all your t's and dotted your i's when it comes to being prepared.

Or have you? Despite your diligence, one catastrophe can trump your efforts—a fire. To truly protect your documents or valuables, you might consider a fireproof safe for your home.



The voluntary UL (Underwriters Laboratories) label on the safe signifies the maximum temperature the interior will reach during a fire. A safe with a UL350 rating, for example, would reach a maximum temperature of 350 degrees Fahrenheit. Typically, paper documents require at least a UL350 rating. If you are storing more heat-sensitive items—such as computer media, photographs, jewelry, or film—look for a rating of UL125.

Once you choose the amount of protection you need, gather your valuables.

LegalZoom.com recommends keeping these things in your safe—in zip plastic bags in case the box ends up downriver:

1. Current insurance policies and agent contact information.
2. Passports and original birth certificates.
3. A list of doctors, prescription medications, and pharmacy contact information.
4. CDs containing digital copies of photos with sentimental value.
5. Safe deposit box keys.
6. Important papers related to investments, retirement plans, savings and checking accounts, and associated contact information.
7. List of outstanding debts, due dates, and contact information.
8. Original Social Security cards.
9. Copies of important legal documents, such as powers of attorney, living wills, and health-care proxies.
10. Copy of wills, including those for which you are the designated representative.



Less Paper Equals More Benefits

It only takes seconds to enroll! The choice is yours. Go green and elect to stop receiving your monthly credit card statement in the mail to conserve paper and gain greater financial control.

View your credit card statement online – anytime, anywhere. You'll never miss the paper, and you'll enjoy the benefits of this free service to:

- Increase financial control. View your interactive online statements to find and sort transactions without searching through piles of paper statements and receive automated alerts, such as payment due notification.
- Receive faster statement delivery. Electronic statements are delivered on average three to five times faster than paper statements.
- Improve functionality. Online access gives you additional information to help you understand your statement and you can also easily review electronic statements from previous months.
- Reduce your risk of fraud. Electronic statements provide a feeling of security about the risk of mail fraud and identity theft.

Experience the convenience of paperless statements and protect your planet. It's fast, it's easy and it's secure.

To enroll, or for more information, please visit www.tmhfcu.org and click on VISA® Credit Card Access.

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. **Jacob Whittington** won a \$75 Toys-R-Us gift card to enjoy whenever and however he 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:

Sarah Kinnon (4-6 Age Division)
Donovyn Gantt (10-12 Age Division)

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. **Katie Smith** was the lucky winner of an iPod Nano. Our theme for 2011 was "Money Rock\$ at My Credit Union." Just like playing an instrument, learning to budget and save money takes practice. Thank you to all who participated in Youth Week 2011.



Chief Financial Officer, Anthony Geras with Katie Smith, CU Succeed® Teen Account winner



Liz Thiele, Business Development Coordinator with Jacob Whittington, the First Mates Kid's Club winner

Privacy Policy

WHAT DOES TMH Federal Credit Union DO WITH YOUR PERSONAL INFORMATION?

- Why?** Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
- What?** The types of personal information we collect and share depend on the product or service you have with us. This information can include:
- **Social Security number and name**
 - **account balances and payment history**
 - **creditworthiness and credit history**
- When you are *no longer* our member, we continue to share your information as described in this notice.
- How?** All financial companies need to share **members'** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **members'** personal information; the reasons **TMH Federal Credit Union** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TMH FCU share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s) respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes - to offer our products and services to you	YES	NO
For joint marketing and other financial companies	NO	We Don't Share
For our affiliates' everyday business purposes - information about your transactions and experiences	NO	We Don't Share
For our affiliates' everyday business purposes - information about your creditworthiness	NO	We Don't Share
For our affiliates to market to you	NO	We Don't Share
For nonaffiliates to market to you	NO	We Don't Share

Questions? Call 850-402-5301 or go to www.tmhfcu.org

WHO WE ARE

Who is providing this notice? TMH Federal Credit Union

WHAT WE DO

How does TMH FCU protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does TMH FCU collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- credit card or debit card

We also collect your personal information from other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions: Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- TMH FCU has no affiliates

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- TMH FCU does not share with nonaffiliates so they can market to you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- TMH FCU doesn't jointly market.

Other important information

For helpful information about identity theft, visit the Federal Trade Commission's website at <http://www.ftc.gov/idtheft>.

HOLIDAY CLOSINGS

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



Independence Day – Monday, July 4, 2011
Labor Day – Monday, September 5, 2011

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.



1st Quarter Shining Star

Congratulations to **Brenda Smith**, for being awarded 1st Quarter Shining Star. Brenda has been with TMH FCU for over 14 years. Currently she is a Financial Services Officer and supports our IT Department. Brenda is always willing to lend a hand to assist members and her fellow colleagues. Please join us in congratulating Brenda on a great accomplishment.

ELECTRONIC SERVICES - Through Virtual Branch

eStatements – Easy, convenient and ready when you are access to monthly statements. Retrieve account history for up to 6 months. Enroll today by selecting *eStatements* under the *Self Service* tab of Virtual Branch.

Bill Pay – Tired of writing checks? Send your bills electronically! Keep in mind you must have 3 or more bill pay transactions per month for the service to be free. Enrollment is located under the *Self Service* tab.

Mobile Money – Anytime, anywhere account access via your cell phone. Transfer funds, check balances, view account history using your mobile device. Enroll under the *Self Service* tab. Don't delay try Mobile Money today!

Account Alerts – Be notified of account activity by setting up alerts under the *Self Service* tab. Alerts can be sent via email or text messaging. The alerts can be adjusted at any time.

Secure Communication with CU Staff – Send and receive secure messages with credit union staff and be informed of all credit union news and events.

IMPORTANT ANNOUNCEMENTS

Funds Availability Policy Change

In some cases, we will not make all of the funds that you deposit by check available to you on the next business day after we receive your deposit. Funds may not be available until the second business day after the day of your deposit. The first \$100.00 of your deposit was available on the first business day after the day of your deposit. Due to regulatory requirements the amount has been increased to \$200.00.

Join Us on Facebook

Facebook users stay up-to-date with TMH FCU's news and events by joining us on Facebook. All members that 'Like' our page by August 31, 2011 will be entered into a drawing for 2 Florida State vs. Louisiana-Monroe tickets on September 3rd.

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. TMH FCU members can make deposits and withdrawals at these shared service locations from 9:00 am – 12:00 pm on Saturdays.

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*
Grace H. Chambers, *Chief Lending Officer*
Lyndell W. Maxwell, *Chief Operations Officer*
Mindy Jordan, *Chief Information Officer*
Anthony J. Geras, *Chief Financial Officer*

LOCATIONS/ HOURS

Main Office and Drive Thru
345 S. Magnolia Drive, Suite F-1
Tallahassee, FL 32301
Monday - Friday - 9:00am - 5:00pm

Extended Drive Thru:
Friday 'til 6:00pm

TMH Branch Office
1300 Miccosukee Rd.
Tallahassee, FL 32308
Monday - Friday - 8:30am - 4:00pm
TMH Paydays 7:30am - 4:30pm

Telephone Numbers
Main Office 850.402.5301
Pearl 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

Convenient Electronic Services 24/7

PE.A.R.L.- audio account access from anywhere, 800.259.0762

- On-Line – www.tmhfcu.org
- Current News and Events
 - Loan Applications and Forms
 - Protect Yourself – Fraud and Identity Theft Tips
 - Rates – Current Loan and Share Rates

Virtual Branch - home banking and bill pay solutions

E-Statements – GO Green!

Mobile Money – cell phone account access

Facebook Page –
Keep in Touch with
YOUR Healthcare Credit Union



CELEBRATE GREAT RATES DURING YOUR BIRTHDAY MONTH

1% discount on posted consumer loan* rates.

*Normal credit qualifications apply. Mortgage loans not included.

