



# QUARTERLY DIVIDEND

THE NEWSLETTER OF  
TMH FEDERAL CREDIT UNION

Work in healthcare? You can join!



## No Payments Until 2022 for New and Refinanced Auto Loans!

TMH Federal Credit Union is offering **NO PAYMENTS** until 2022\* and a **\$100 Gas Gift Card** on all qualifying auto loans. Plus, YOUR Healthcare Credit Union is offering rates as low as **1.49%APR\*\*** for 60 months on vehicles five years or newer. Apply online or at any branch location. Our refinance process is easy and in most cases everything can be done electronically.

These great interest rates are not going to last forever.

\*Loans must be funded between October 3, 2021 – December 31, 2021. Member must meet credit requirement, must not have any late payments on previous auto loans to be eligible and the LTV of the vehicle cannot exceed 115% of NADA value. \*\*APR = Annual Percentage Rate. Financing available to qualified borrowers. Other restrictions may apply. Rates do not apply to refinance existing TMH FCU loans. Membership is subject to eligibility.

## iPad Give-A-Way

Deck the halls with a new iPad this holiday season. TMH Federal Credit Union is changing it up this year and celebrating the holidays with a drawing for an iPad. All members will be entered to win an iPad at close of business on Friday, December 17, 2021.

\* Must be a member in good standing to win. Winners will be notified by phone Monday, December 20, 2021.



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

# Credit Unions: Building Financial Health for a Brighter Tomorrow

On Thursday, Oct. 21, credit unions in our community and worldwide will come together to celebrate International Credit Union Day® and the role that financial cooperatives play in improving the communities they serve and the lives of their members the world over. This year's theme is "Building financial health for a brighter tomorrow." It speaks to how the COVID-19 pandemic continues to challenge the financial well-being of credit union members around the globe—and how credit unions are responding to that challenge by working with those members to help them rebuild their livelihoods.

ICU Day 2021 is a celebration of the impact credit unions and other financial cooperatives have made—and continue to make for their members. It is also a chance to be thankful for the lives and communities that have been improved by our movement.

All credit unions share a common goal to offer access to affordable financial services to their members and provide even the most financially disadvantaged the tools and the opportunities to be financially self-sufficient. Making life choices and dreams a reality is the credit union difference that makes a real impact in our world.



Credit unions are unique because they are not-for-profit, democratically controlled, member-owned cooperatives. Credit unions pool their members' assets to provide low-cost loans and other financial services in the best interest of the members, not to earn shareholder profits. The credit union movement's cooperative spirit is embraced by 291 million members served by more than 86,000 credit unions in 118 countries worldwide.

Stellar member service and democratic control are just some of the many benefits of being a credit union or cooperative member. That is as true of credit unions here in Tallahassee as it is in other cooperatively owned financial institutions from Afghanistan to Zimbabwe. Credit Unions and other financial cooperatives are founded on community service, a principle that has set them apart for more than 150 years.

This year we celebrate 73 years of International Credit Union Day®. We hope everyone will join us in celebrating the Credit Union difference, our proud cooperative heritage and the wonderful opportunities Credit Unions and other financial cooperatives offer members of the Tallahassee community every day.



A healthy savings account is your best defense against life's curve balls. But sometimes setting aside some money every paycheck isn't enough—particularly when you're just starting out in life.

A good credit score can be an additional safety net, providing you access to low-interest credit options that can help cover any expenses your emergency savings can't. Here are your options:

1. Credit cards Can be useful for relatively small emergencies. Of course, this requires that you haven't maxed out your credit card on espresso and concert tickets. Keeping a decent chunk of

your spending limit available will not only offer you a good lifeline but can also boost your credit score. Plus, a good credit score can earn you the best rates.

2. Signature loans Also called personal loans, they can be used for making purchases like car repairs or for doing projects like updating your kitchen. Signature loans are good for moderate-sized projects.

3. Car loans Did you know that if you have paid off your car, or if you owe less than its worth, you can often take out a loan against your equity? If your car is newer than 10 years old, these loans usually offer significantly lower rates than signature loans or credit cards. Just keep in mind that you no longer own the car outright—you will have to pay off the loan if you decide to sell your vehicle.

4. CD Secure Loans If you have a Certificate of Deposit? You can borrow against it. This is a one-time lump sum loan, usually for the amount of the CD. This can be good for big projects, like remodels, additions, building a shop, or paying off your other higher-rate debt. Terms are more favorable than signature loans typically.

5. Line of Credit These are much like a signature loan, except instead of taking out one big lump sum, you can use the line of credit like a credit card. You can make purchases, pay the balance down, and make new purchases. This is great for regular projects or sizeable emergencies.

These are just some of the tools you can use to build a safety net. Even better—by using your available credit options, making payments on time, and paying things off, you are continuing to build your credit score.

## Teaming Up for the Tots

For the past 11 years the Board and Staff of TMH Federal Credit Union have collected and donated toys for the Tallahassee Memorial Children's Center for newborn to adolescent children. The pediatric unit at TMH is the largest in the Big Bend area and consists of 23 beds in all private rooms. The Children's Center is also home to the region's only Pediatric Intensive Care Unit (PICU).

Starting November 1<sup>st</sup>, we will have donation boxes at all branch locations. On December 17<sup>th</sup> the toys will be delivered to the unit on behalf of the TMH FCU Membership. Please see the

list below as examples of gift in kind items needed.

*Thank you in advance for your generous donations.*



### Infant Items

- Rattles - hand rattles, wrist rattles, booty rattles (plastic or vinyl)
- Baby books and baby flash cards
- Baby spoons, teething rings, foam puzzles
- Baby mirrors, Baby Einstein music mobiles
- Sippy Cups and Foam puzzles
- Onesies and infant socks
- Teething rings and teething toys

### Toddler and Preschool Items

- Little Tykes, Mattel, Hasbro
- Light-up and interactive toys
- Talking books, I-Spy books and Pop-up books
- Glitter wands, pinwheels
- Small and Large balls, toy trucks, cars
- Lego and block sets (plastic)
- Music CD's - Disney DVD movies
- Finger and hand puppets

### Toy Chest Items

- Small/medium balls (Nerf and rubber)
- Baby dolls and Barbie dolls
- Action figures, matchbox cars
- Bubbles, small puzzles
- Small stuffed animals
- Play jewelry, slinkies
- Play dough

### Elementary School/Pre-teen & Teen Items

- Medical play kits
- Activity books (puzzles, Sudoku)
- PG and PG 13 pre-teen and teen movies
- Pre-teen and teenbooks (new)
- Puzzles, playing cards, Yo-Yo's
- Arts and crafts supplies



Family road trips can become some of your most treasured memories...or your biggest headaches. With a little planning and a few family meetings, you can have a fun adventure you will all remember for years. [RoadTrip America](#) offers these travel tips:

### Get ready ...

1. Hold a planning meeting with your family and pull up a big map on a screen. Talk about places that would appeal to all family members.
2. Decide whether you will make reservations for your lodgings ahead of time or if everyone is comfortable just finding a roadside motel along the way.
3. Consider assigning part of a day to each child to plan activities and stops.
4. Have your vehicle checked out by a mechanic.

### Get set ...

5. Pack a "Go Kit" with food, water, maps, weather-appropriate outerwear (rain jackets, blankets, etc.), a first-aid kit, and essential safety devices and tools.
6. Charge your tablets, laptops, phones, and portable DVD players, and be sure to pack the chargers and power banks in your bags.
7. Pack a cooler with plenty of water and healthy snacks, including fruits and vegetables. Include enough ice packs to keep the cooler below 40 degrees.

### Go!

8. Remember that road trips become part of family lore; keep the pace relaxed and fun, not overly ambitious or stressful.
9. Take the unexpected exit and make it a true adventure.
10. Take frequent breaks at rest stops. Get everyone out of the car to stretch and walk a bit.
11. Eat in unique, nonchain restaurants when possible.
12. Talk to other travelers. Share your family adventures and ask for tips and ideas.
13. Be patient. Drive fewer hours and spend more time enjoying each location.
14. Drive safely.

By following these tips, your family will have a happy adventure you will all remember for years.

If you are looking for some advice on how to save for and finance your trip, contact YOUR Healthcare Credit Union today at 850.402.5301 or visit [www.tmhfcu.org](http://www.tmhfcu.org).

# HOLIDAY CLOSINGS

The Credit Union will close on the following days, with ATMs, PEARL, Virtual Branch and Mobile Money remaining available to serve members:

- Columbus Day – Monday, October 11, 2021**
- Veterans' Day – Thursday, November 11, 2021**
- Thanksgiving Day – Thursday, November 25, 2021**
- Christmas Eve – Friday, December 24, 2021**
- Christmas Day – Saturday, December 25, 2021**
- New Year's Eve – Friday, December 31, 2021**
- New Year's Day – Saturday, January 1, 2022**

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

[www.tmhfcu.org](http://www.tmhfcu.org)

## CELEBRATE GREAT RATES DURING YOUR BIRTHDAY MONTH

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!

\*Normal credit qualifications apply. Mortgage, VISA® and promotional loans not included. The lowest auto loan rate is 1.49% APR.



## IMPORTANT ANNOUNCEMENTS

### Skip A Loan Payment over the Holidays

The holiday season can put added stress on your wallet. As a valued member for a low \$25 Change in Terms Fee, you have the opportunity to skip a loan payment. The **Skip a Loan Payment** form must be submitted at least two weeks prior to the next payment due date. Keep some extra spending money this holiday season. To see if you are eligible, contact us today!

You may elect to skip loan payments 1 month each calendar year, skip payments cannot be in consecutive months. Mortgage, Line of Credit, VISA® and promo loans are not included. Must be a member in good standing. Interest continues to accrue. Skip Payments will extend the term of the loan. Other restrictions may apply.

### Online Account Opening

TMH Federal Credit Union is pleased to announce that we will offer online account opening. Share the news with family and co-works eligible for membership. The new feature is available on our homepage. Share the gift of membership. Tell family and co-works to join at [www.tmhfcu.org](http://www.tmhfcu.org).

## TMH FEDERAL CREDIT UNION LEADERSHIP

### BOARD OF DIRECTORS

- Paul Lucas, *Chairperson*
- J. Lynne Peters, *Vice Chairperson*
- Jamie Sheffield, *Recording Officer*
- Aaron Kinnon, *Financial Officer*
- Berinice Mercer-Lewis, *Director at Large*

### SUPERVISORY COMMITTEE

- Summer Harrell, *Chairperson*
- Chris Kennedy, *Member*
- Morgan DeLoach, *Member*

### ADMINISTRATION

- Timothy L. Cook, *President*
- Grace H. Chambers, *VP Member Services*
- Maria B. Legate, *VP Administration*
- Liz B. Thiele, *VP Marketing*

## LOCATIONS/ HOURS

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

**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: 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 the Main Office and Hospital Branch

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.

## Convenient Electronic Services 24/7s

- PE.A.R.L.- audio account access from anywhere, 1.800.259.0762
- On-Line – [www.tmhfcu.org](http://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, bill pay solutions and Popmoney®
- E-Statements – GO Green!
- Mobile Money – Cell phone account access
- P.E.T.E. – Payment Easily Transferred Electronically

Facebook Page – Keep in Touch with **YOUR Healthcare Credit Union**



## Great Certificate Rates

Account Name	Minimum Deposit to Open Account	Minimum Balance <sup>1</sup> to Obtain APY <sup>**</sup>	Frequency of Compounding	Dividend Rate Percentage*	Annual Percentage Yield <sup>**</sup>
6-Month Share Certificate	\$1,000.00	\$1,000.00	Monthly	0.25%	0.25%
1-Year Share Certificate	\$1,000.00	\$1,000.00	Monthly	0.35%	0.35%
2-Year Share Certificate	\$1,000.00	\$1,000.00	Monthly	0.45%	0.45%
3-Year Share Certificate	\$1,000.00	\$1,000.00	Monthly	0.50%	0.50%
4-Year Share Certificate	\$1,000.00	\$1,000.00	Monthly	0.70%	0.70%
5-Year Share Certificate	\$1,000.00	\$1,000.00	Monthly	0.90%	0.90%

The following certificate rates are effective 10/1/21 and are subject to change