



# QUARTERLY DIVIDEND

THE NEWSLETTER OF  
TMH FEDERAL CREDIT UNION

*Work in healthcare? You can join!*

## Are Credit Card Points Really Worth It?

**Stop paying high interest for "points"!**

Now through January 31, 2020, TMH Federal Credit Union is offering **3.99% APR\***

**VISA®** Credit Card for one year! Transfer all those high balances, YOUR Healthcare Credit Union has **no balance transfer fee**. Stop by or apply online to get the best VISA® credit card rate around!

(\* - 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. VISA® rate only good for 12 billing cycles, then regular rates apply.)



## 1% Cash Back on Auto Refi's

Now – December 31, 2019 TMH Federal Credit Union is offering

**1% Cash Back\*** on auto refines plus we'll pay the lien fee! The bonus cash is 1% of the new principal loan balance and total amount financed must be greater than \$10,000. Apply online or any branch location to take advantage of our great rates and get some extra cash for the holidays.

\*If the loan is paid off within 12 calendar months amount paid to member will be added to loan payoff total.

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

## Local Service. Global Reach.

On October 17, 2019, TMH FCU will join with 56,000 credit unions around the world in celebration of International Credit Union (ICU) Day®. During this one day celebration TMH FCU will offer the following promotions.

- **During ICU Day, we would like to offer you a one percent discount\* on posted consumer loans rates**
- **During ICU Day, we would like to offer you a .25 percent increase\*\* on posted shared certificate rates**

There are 200+ million credit union members around the world—more than 100 million in the U.S. alone—and TMH Federal Credit Union joins them in celebration of the not-for-profit cooperative spirit that all credit unions share.

This cooperative spirit has led to life-changing opportunities for people all over the world who've wanted to start a small business, own a home or continue their education but were denied access to other financial institutions. In many parts of the world, people's first taste of democracy is through their credit union, where "one member, one vote" is the governing structure.

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans—it is literally people helping people. This is why TMHFCU celebrates ICU Day. Because credit unions empower people, wherever they are in the world or life, to take control of their financial future.

The public is welcome to stop by both branch locations and celebrate a movement that prides itself on the financial success of all people.

\*Normal credit qualifications apply. Mortgage and VISA® loans not included. The lowest auto loan rate is 2.95% APR. \*\* \$1,000 Minimum deposit to open account.

# iDrive Lending

TMH Federal Credit Union is pleased to announce that we have become an owner of iDriveLending, LLC. Previously TMH FCU was a business partner in the organization. The Credit Union Leadership is very pleased about the purchase of ownership in the CU Service Organization and hopes it will generate more new members and loans for our growing Credit Union.

## Great Certificate Rates

Account Name	Minimum Deposit to Open Account	Minimum Balance <sup>1</sup> to Obtain APY**	Frequency of Compounding	Dividend Rate Percentage*	Annual Percentage Yield**
6-Month Share Certificate	\$1,000.00	\$1,000.00	Monthly	1.00%	1.00%
1-Year Share Certificate	\$1,000.00	\$1,000.00	Monthly	1.50%	1.51%
2-Year Share Certificate	\$1,000.00	\$1,000.00	Monthly	2.00%	2.02%
3-Year Share Certificate	\$1,000.00	\$1,000.00	Monthly	2.25%	2.27%
4-Year Share Certificate	\$1,000.00	\$1,000.00	Monthly	2.50%	2.53%
5-Year Share Certificate	\$1,000.00	\$1,000.00	Monthly	2.75%	2.78%

The following certificate rates are effective 10/1/19 and are subject to change.

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

## Teaming Up for the Tots

For the past 9 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 20<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



This is your chance to WIN a new car! TMH Federal Credit Union is assisting Tee Off for Tots, the Tallahassee Memorial Healthcare Foundation and The Proctor Dealerships in a very important mission: helping our community's children!

The Hospital Branch and Main Office will have Raffle Tickets available for \$85. Each ticket enters your name in the drawing for a NEW 2020 Subaru Outback Premium PLUS admission to the Tee Off Social on SUNDAY, October 7, 2019 from 6:00 to 9:00pm at Lake

Iamonia Lodge, 379 Iamonia Farm Road, Tallahassee. Only 1000 tickets available, and you do not have to be present to win.

Proceeds benefit the Proctor Endowment for Children with Diabetes & the Tallahassee Memorial Children's Center. Tickets can be purchased at all TMH FCU branch locations and 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!

## Scholarship Winners

Congratulations to our 2019 Scholarship Winners, **Michael Mensah-Manfo** and **Jenna Allman!** TMH Federal Credit Union is proud to announce the recipients of two scholarships each in the amount of \$1,000.

Mr. Mensah-Manfo is currently attending Florida A&M University pursuing a Biology degree. Michael has a cumulative GPA of 3.5 and expects to graduate in the fall semester of 2020. After his uncle was misdiagnosed and passed away from dehydration in Ghana, he decided he wanted to help others and go into medicine.

Jenna is currently a student at Florida State University pursuing a degree in Social Work and hopes to continue on for her masters. She recently transferred to Florida State from Tallahassee Community College where she had a cumulative GPA of 4.0 and was on the President's List. She hopes social work will give her a platform to advocate for more mental health resources so that intervention can occur before tragedy does.

*Best of luck to all applicants on their future endeavors.*



Featured picture is of Tim Cook, President, presenting Michael with his certificate.



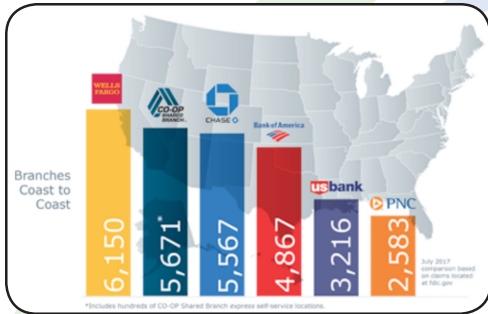
Featured picture is of Tim Cook, President, presenting Jenna with her certificate.

# 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 14, 2019**
- Veterans' Day (observed) – Monday, November 11, 2019**
- Thanksgiving Day – Thursday, November 28, 2019**
- Christmas Eve Day – Tuesday, December 24, 2019**
- All branch locations will close at 2 pm.
- Christmas Day – Wednesday, December 25, 2019**
- New Year's Day – Wednesday, January 1, 2020**

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.



## We've Got Branches!

Ever notice that the large banks have branches all over town? TMH Federal Credit Union appreciates that you love 'banking' with us and that's why we provide you with access to a network of over 5,500 credit union branches nationwide. Shared Branching extends the reach so that you've got branches wherever you live, work or play. To find the nearest branch:

- Visit [www.tmhfcu.org](http://www.tmhfcu.org) and select Shared Service under the Services tab or
- Download the CO-OP Shared Branch app or
- Call 888-748-3266 or
- Text a Zip Code to 91989 to find nearby Shared Branch Locations. SB = Shared Branch

## 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.

### eStatement Users

Going green just got even better! Enroll in eStatements before **Wednesday of the following three games** and be entered to win two tickets. The three games are **Florida State vs. Syracuse, October 26, Florida State vs. Alabama State, November 16 and Florida State vs. Miami, November 2.**

No more waiting for your statement to come in the mail, with eStatements your statement is available the first day of each month, plus you can retrieve six months of statements anytime. Enroll under the Self Service tab of Virtual Branch.

### Giant Holiday Stocking back at both Locations

Deck the halls with a giant 8 foot stocking loaded with toys to share! Starting **December 1<sup>st</sup>** enter for your chance to win\* a giant stocking at all branch locations.

\* Must be a member in good standing to win. One (1) 8 foot stocking will be awarded per branch. Drawings will be held after close of business Friday, December 20, 2019. Winners will be notified by phone.

## TMH FEDERAL CREDIT UNION LEADERSHIP

### BOARD OF DIRECTORS

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

### SUPERVISORY COMMITTEE

- Summer Harrell, *Committee Chair*
- Chris Kennedy, *Member*
- Aaron Kinnon, *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

P.E.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

# 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 2.95% APR.

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

