



QUARTERLY DIVIDEND

THE NEWSLETTER OF
TMH FEDERAL CREDIT UNION

Work in healthcare? You can join!

Own Your Dream Home



Do you dream of owning your home free and clear in 15 years? TMH Federal Credit Union can help make your dream a reality. YOUR Healthcare Credit Union is offering a 15 Year Fixed Rate of 2.75%* on refinances, plus the Credit Union will pay the 1% origination fee for qualifying members. This rate is way below market! Stop dreaming and lock in this low rate now.

Visit www.tmhfcu.org to apply today!

(*Loans up to 80% of your home's value. Not eligible TMH FCU Mortgages. Membership is subject to eligibility. Other restrictions may apply. NMLS#812235. TMH Federal Credit Union is an Equal Housing Lender. This is not an offer to extend consumer credit as defined by Section 1026.2 of Regulation Z. Rates and terms are subject to change.)

Join us for our 58th Annual Meeting on Tuesday, April 28 at the Goodwood Carriage House located at 1600 Miccosukee Road, Tallahassee. The meeting will begin promptly at 6:00 p.m. with information on the financial soundness and

upcoming Credit Union events. Following the annual meeting the credit union refreshments and door prizes will be awarded, so be sure to join us for your chance to win!.



MARK YOUR CALENDAR!

Tuesday, April 28, 2020
6:00 PM
Goodwood Museum & Gardens Carriage House

**VOLUME 25
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Improving the financial life of each member is our priority and our pleasure.

How You Can Do Better Than 0%

When it comes to auto loans, a 0% interest rate is a head turner. But it's not always the best deal.

Car dealerships generally advertise 0% offers in the summer when they're looking to make room in the showroom for newer models. The offers come from the financing arms of the large auto manufacturers, who, unlike traditional lenders, profit directly off the sale of the car and don't necessarily need the interest revenue.

But like any great deal—there's a catch. The New York Times reports that only about 10% of consumers actually qualify for 0% interest loans, which require pristine credit—usually a FICO score of 720 or higher. And the loans typically are reserved for a limited number of models and are not available if you're shopping for a used car, which obviously tend to cost less than newer models.

These 0% loans often are paired with shorter-term loans, which cost you less overall but mean a higher monthly payment.

Before you head to the dealership, keep these points in mind:

Look at All Available Deals

Check for other offers, such as cash back. If you can get a rebate—which lowers the overall price of the car—paired with a low-interest loan, it may save you more than the 0% financing. So be sure to crunch the numbers. You can find a number of online calculators to help you, visit www.tmhfcu.org under Loan select Financial Calculators. The “Should I Take A Rebate or Low-Cost Financing?” Calculator is a great place to start.

Negotiate the Price

Before you get to the interest rate, finalize a sale price and stick to it. Don't feel pressured to accept expensive add-ons. Once the sale price is established, then talk about financing.

Get Preapproved for a Loan at your Credit Union

Heading to the dealership with a firm offer in hand will give you a point of comparison and puts you in a stronger negotiating position. Credit unions, as not-for-profit financial cooperatives, offer competitive rates.



Privacy Policy

Rev. 4/2016

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 information about you according to our policies.

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.

Reason 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 with other financial companies	YES	YES
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 non affiliates' to market to you	NO	We Don't Share

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

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
- use your credit 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 purpose – information about your creditworthiness.
- affiliates from using your information to market to you.
- sharing for non affiliated 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.*

Non Affiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies. *TMH FCU does not share with non affiliates so they can market to you.*

Joint Marketing A formal agreement between non affiliated financial companies that together market financial products or services to you. Our joint marketing partners include: *CUNA Mutual Group's TruStage*

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

To Limit Our Sharing: Call 850.402.5301 or visit a branch location.

Please note: If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

TMH FCU wants to Help Your Kids Find Money Magic!

Promoting the financial health of our youngest members

Providing financial education embodies the movement's 'people-helping-people' philosophy. The theme for this year's Youth Month is "Money Magic. Share, Spend and Save at Your Credit Union". Together, we're encouraging our youngest members to learn common financial concepts kids should understand:

- Saving
- Spending
- Charitable giving
- Investing
- Budgeting

As more Americans seek financial guidance and more credit unions begin to offer services like financial counseling, it's essential to consider initiatives that also educate young members. If parents have trouble managing money, you can imagine that it's going to be even more challenging for them to have conversations about money with their kids. TMH Federal Credit Union can serve as an important ally for parents in their mission to teach their kids to be financially responsible. Providing this kind of support and education can help build long-term member loyalty.

If you have been wondering how to empower youth to save for their future, National Credit Union Youth Month is a great opportunity to start or boost your youth initiatives! Join us this April as credit unions across the country focus on educating youth about financial health. This year's kid-friendly theme emphasizes the benefits of wise saving and spending using a cast of whimsical, kid-friendly characters. This celebration is a great time to engage kids at TMH Federal Credit Union and within your community to help them develop healthy money habits.

Get involved by using the Twitter hashtag #CUYouthMonth to let everyone know how your credit union is making a difference in young members' lives.

We're here to help. For more information, contact 850-402-5301.

This April, we're celebrating Youth Month. So stop by and get in on the action:

- From April 1 – 30 if you open a new First Mates Kid's Club or Claim Your Youth Teen Club/Checking Account; **TMH FCU will match the first deposit up to \$25***.
- Now Claim Your Youth Teen Checking accounts come with a debit card** option.
- On April 30, 2020 ALL First Mates Kid's Club members will be entered for a chance to win a Fire HD 8 Kids Edition Tablet***!
- On April 30, 2020 ALL Claim Your Youth Teen Account Members will be entered for a chance to win a Fire HD 10 Tablet***!

By helping your child give a hoot about saving now, you'll help them soar when they're older. For more information, contact TMH Federal Credit Union at 850-402-5301.

(*Only initial deposit will be matched up to \$25. **Debit card must be authorized by joint adult account holder. ***Drawings to be held after close of business 4/30/20, odds of winning depend on number of eligible entries received, value of deposit into Teen Account/ Kids Club does not increase chance of winning. Entry window ends close of business 04/30/20. Both Claim Your Youth Club and Checking account members are eligible for drawing.)



HOLIDAY CLOSINGS

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

Memorial Day – Monday, May 25, 2020

We will reopen our Main Office and our Hospital Branch the next business day for regular business hours.



2019 Giant Christmas Stocking Winners

TMH Federal Credit Union decked the halls this past holiday season with two Giant Christmas Stocking. **Crystal Kelly** was our Main Office winner and **Shauna**



Macarages was our Hospital Branch winner. Congratulations to all of our winners of the giant 8 foot stocking!



Main Office Annex

TMH Federal Credit Union is pleased to announce the completion of our Main Office Annex. The Annex will house the Accounting Department. YOUR Healthcare Credit Union is growing fast! This new space will allow for more offices in the Main Office to assist members. If you are interested in seeing the new building please let one of our Member Services Specialist know next time you visit the Main Office.

Branches Everywhere!

TMH FCU is a member of the CO-OP Shared Branch. The Credit Union's membership allows member access too many additional locations in Tallahassee plus more than 250 Service Centers in Florida and more than 5,000 nationwide. To use Shared Service you will need a government issued ID and account number. To find the closest Shared Service location visit our website or call 1-800-SITE-CO-OP (888-748-3266).



IMPORTANT ANNOUNCEMENTS

2019 IRA Deadline Soon

For a 2019 deduction, the deadline for making contributions to your (individual retirement account) is midnight April 15, 2020. The maximum you can contribute to all of your traditional and Roth IRAs is \$6,000 (or \$7,000 if you are age 50 or older).

Benefits of Silver Select

Are you age 55 or older? Don't miss out on these benefits! Our Silver Select Draft Account offers a half percent discount on loans* (excluding mortgage and VISA® Credit Cards), Gold VISA® with no annual fee at **7.99% APR*** for approved applicants, no fee cashiers checks, no fee money orders and no fee telephone transactions just to name a few benefits! Contact our Member Services team today and upgrade your checking to our best draft account available.

*APR – Annual Percentage Rates.

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, *Supervisory 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

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 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
• 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

PE.T.E. – Payment Easily Transferred Electronically

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



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 and VISA® loans not included. The lowest auto loan rate is 2.70% APR.