

TYNDALL'S 56TH ANNUAL MEETING

MARCH 22, 2012, 7:00 PM (CENTRAL)

TYNDALL OPERATIONS CENTER | ATRIUM MEETING ROOM | PANAMA CITY, FL

Our 56th Annual Meeting will take place on March 22, 2012 at Tyndall's Operations Center, located at 3109 Minnesota Avenue in Panama City. The format will be a short, simple business meeting only, focused on the performance of the credit union in 2011. Reports will be presented by the Chairman and Treasurer of our Board of Directors, the Nominating Committee, and the Supervisory Committee. In addition, election results for the Tyndall Board of Directors will be announced. This meeting is open to all members and is an opportunity to meet the Credit Union's Officials, Management and Staff, all of whom work for you.

The support of our members is key to the credit union's success, which is clearly reflected in the performance reports provided at the Annual Meeting each year. To show our appreciation of your continued support, we will be celebrating Member Appreciation Day at all of our branches on Tuesday, March 20th. Watch for more information about this event to be posted in the branches and on the credit union's web site at tyndall.org. As a reminder, please note that refreshments and gifts will not be provided at the Annual Meeting.

NOMINATIONS BY PETITION

Because balloting will conclude prior to the Annual Meeting, nominations for Board of Directors will not be accepted from the floor of the meeting. Instead, members 21 years or older, who wish their name to appear on the ballot, must be nominated by petition. Petitions for Nomination, as well as Volunteer Application Forms and Release Authorizations, are available from Barbara Buchanan, Sr. Administration Officer, at 850-747-4443. Petitions require the signatures of five hundred (500) Tyndall members over the age of 16. Volunteer Application Forms seek necessary information regarding candidates' qualifications for the office. The petition form, Volunteer Application Form, Release Authorization (authorizing a background and credit check), a 5 x 7 photograph, and a biography of 250 words or less, along with an Agreement signed by the nominee stating they are eligible to hold the office and will serve if elected, must be submitted to the attention of the Secretary, Board of Directors. All required information must be received by Barbara Buchanan, Sr. Administration Officer, no later than 5:00 pm, February 7, 2012.

BALLOTING PROCEDURES

As in the last few years, all balloting will take place by electronic ballot prior to the Annual Meeting. There will be no balloting at Tyndall branches or by Absentee Ballot. You must be a member by January 31, 2012, to be eligible to vote. Should there be only one nominee for each position to be filled, there will be no election.

Electronic voting is scheduled to begin on February 17, 2012. On that date, members will be able to vote online at tyndall.org; you will be asked to enter your member number and the last 4 digits of your Social Security Number in order to enter the secure election site. Detailed voting instructions, along with each candidate's photo and biography, will be provided in the branches and on the credit union's web site at tyndall.org in the next few days.

If you do not have the electronic device necessary to vote electronically, but wish to cast a ballot, you may phone or write us to request a paper ballot. The phone number and mailing address will be provided in the election details that will be posted in the branches and on the credit union's web site at tyndall.org. For voting purposes, we will also have computers available at select branches.

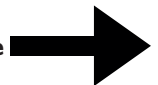
CANDIDATES FOR TYNDALL'S BOARD OF DIRECTORS

As a member of Tyndall Federal Credit Union, you are an owner. As such, you are entitled to vote for those who will represent you on the Board of Directors. Your Board of Directors consists of nine volunteers who each serve a 3-year term. The Board sets the credit union's policies, guides its strategic planning, and works closely with credit union Management to help ensure that Tyndall continues to be one of the top credit unions in the country.

Choosing who will represent you on the Board of Directors is a very important decision. This year, there are three positions open for election. We thank you for your membership and encourage you to use your right to vote.

Sincerely,
D.W. Smith
Chairman, Board of Directors

See candidate biographies on other side





Carlos E. Ramos, M.D.,
Nominee

Dr. Ramos has been in practice in Panama City for 12 years. He is a partner at Panama City Urological Center. Dr. Ramos received his medical degree from the University of Puerto Rico Medical School and completed his urology residency at the University of Texas Health and Science Center in Houston. He served in the US Army as a flight surgeon.

Dr. Ramos is a staff physician at both Bay and Gulf Coast Medical Centers, and is active in state and national professional organizations. He volunteers for the State of Florida Medical Reserve Corps, Bay County Area. He is a firm believer in the Credit Union Movement and currently serves on the Tyndall Federal Credit Union Supervisory Committee since May 2011.



Janis M. Humphrey,
Incumbent

At an early age, I married a career airman, traveled extensively, and resided in several states before choosing Bay County as "our home." Our daughter, two sons, and their families make their homes from Panama City to Houston, Texas.

My current career began in 1975 with a local brokerage firm. Since 1977, I have been the Managing Broker of Century 21 Commander Realty, Inc. My duties are to supervise the operation and administration of our offices, develop marketing strategies, preside over sales meetings and training programs, and supervise the daily activities of the organization. These challenging and various duties have allowed me to develop strong relationships with my sales force and staff, resulting in achieving mutual goals and high levels of job satisfaction within the company.

Away from work and family, I am involved with church, Gulf Coast Women's Club, Bay County Association of Realtors, and Panama Country Club Women's Golf Association, serving on many volunteer committees, which has given me the opportunity to meet and work alongside a wide cross-section of fellow Bay-Countians.

I have been a member of Tyndall Federal Credit Union since 1971, and served on the Board of Directors for over five years, during which time Tyndall has achieved tremendous growth in membership while maintaining solid financial stability, in spite of the challenging economic times we are experiencing. My hope is to continue to utilize my experience to be of service to the Board of Directors and fellow Tyndall Federal Credit Union members.



Anderson Edwards
Incumbent

As a 25 year member of Tyndall Federal Credit Union, I'm honored to have served you by effectively working on the Board of Directors for the past 9 years. During this period, TFCU adopted a new proactive leadership team, improved employee benefits, was recognized nationally for highest returns to members, expanded into Alabama, and reached \$1 Billion in assets while sustaining the highest standard of products, services and financial security. Some of these exceptional efforts were during economic uncertainty and I am proud to declare that TFCU remains strong and secure!

I am currently a caregiver and education consultant. As a retired Chief Master Sergeant, I have 30 years of Air Force experience in the information management, human resources, education, and IG career fields. My educational background includes graduation from Bay High School and Gulf Coast State College, a BA in Business Admin - Management from Saint Leo University, Saint Leo, FL and a MBA in HR Management from Wayland Baptist University, Plainview, TX.

I hold membership in several civic and educational organizations, including Anchorage Children's Home Board of Directors, Lynn Haven Planning Commissioner, CRA - Glenwood Working Partnership, Council on Aging, GCSC - College Reach-Out, Adjunct Instructor at Embry Riddle Aeronautical University, and Junior Achievement.

I advocate strong financial education programs for powerful effects on your monetary future. Please help me continue my role on a diversified board to build on our successes and TFCU's promise to exist for the benefit of its members. I ask for your re-election support.



Fred Bok
Nominee

I am asking for your support to become a member of the Board of Directors.

My BS degree in Business and AFROTC commission was from the University of Connecticut. After one year of law school, I entered AF pilot training and flew C-141s before volunteering for a Special Operations assignment as a helicopter pilot in Viet Nam. After my tour in SEA, I was selected to be in the initial cadre flying the C-5A. I completed my AF career as Director of Operations in charge of all airlift flow from the US to the Middle East during the first Gulf War. With 27 years of AF active duty and reserve service, I retired as a Colonel. As a civilian, I earned my MBA degree with an emphasis in Finance from Southern Illinois University. While working for the FAA, I specialized in the certification of new air cargo carriers as to their financial capability. For over 25 years, I was a commercial airline pilot, flying both domestic and international routes. My last company was AirTran Airways as a B-717 Captain. After moving to Florida in 2004, my wife and I built our home in a new community in Panama City, where I served on the initial HOA Board of Directors.

I am looking forward to being a Director, and appreciate your confidence in casting a vote for me. As a Board member, my emphasis would be to continue the exceptional level of service and trust that has been provided to you by the TFCU for over 50 years.