



THE Teller



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Fixed-Rate Home Equity Loans

Put your equity to work for you. Low monthly payments and flexible terms.

The equity you have in your home is probably the most valuable financial asset you have, so use your home to your advantage. With a Tyndall Home Equity Loan, you can use that equity to help fund the things you need—at today's very competitive interest rates.



- ★ Fixed rate of 5.75% APR*
- ★ Terms up to 15 years
- ★ 75% LTV
- ★ No closing costs up to \$500

Tyndall offers two different types of Home Equity Loans; a **Home Equity Line of Credit** and a **Fixed-Rate Home Equity Loan**. Each loan type has distinct features. Knowing how you plan to use the proceeds of the loan is important to determining which type of loan will be the best choice for you.

For more information, speak with a Financial Sales Representative at any of our branch locations or call us at 850-747-4321 (877-747-4321, toll-free). Or, visit us online @ tyndall.org/homeequity

*APR = Annual Percentage Rate. Closing costs paid up to \$500. Subject to application and approval. Some restrictions apply. Advertised rate is for qualified applicants, other rates may apply. Visit tyndall.org/HE0409 for complete details and disclosures.

Jim Warren meets with Congressman Allen Boyd

Area leaders discuss credit union contributions.

Jim Warren, CEO of Tyndall, recently met with Congressman Allen Boyd to discuss Tyndall's important role in Northwest, Florida. The two sat down on February 16, 2009, where Boyd expressed his support for the credit union industry and how impressed he was with Tyndall's performance for its members. Tyndall Federal Credit Union posted several records in 2009, including reaching total assets of \$938M.

Additionally, Boyd complimented Tyndall on programs such as the 'Helping Hands' mortgage. Tyndall would like to express our thanks to Congressman Boyd for the support he has shown Tyndall and the credit union industry.



Congressman Allen Boyd

MEMBER MEMOS: Holiday Closings

Memorial Day, **May 25** · Independence Day, **July 4** · Labor Day, **September 7**

Thank you to our *stars!*

Who needs actors when you've got members.

Many of our members and employees participated in our new TV campaign and we'd like to say thank you! Back in February, we sent out an email for a "casting call," to which members replied by submitting their photo. Many were interested and the new spots came out great, with shooting in various locations across North Florida. We hope you see yourself, or your friends, on TV soon!



You can also view our new TV campaign online @ tyndall.org/tyndallisnow

facebook

Be a Tyndall fan!
Find us today on facebook.com

Tyndall's Newest Branch Locations

Our second Panama City Beach location opens, and we're expanding into Dothan, Alabama!

We are pleased to announce our second Panama City Beach location is open for business at 2209 Thomas Drive, and we will soon be expanding our services outside of Florida with two Dothan, Alabama branches!

Tyndall's newest Florida location, which opened in January, offers even more convenience to our Panama City Beach members with its full-service lobby, two drive-thru lanes and a drive-up ATM.



2209 Thomas Drive location

In addition to providing more access and convenience to our Florida members, Tyndall will now be available to serve most residents of Houston County, Alabama, which includes the city of Dothan and the surrounding communities.

Our goal is to have two new Dothan branches up and running this summer with ATMs and drive-thru banking.

Find a Tyndall location near you online @ tyndall.org/locations

Tyndall Is Pleased To Announce:

2009 Elected and Appointed Officials

BOARD OF DIRECTORS

Joseph T. Manning	Chairman
David (D.W.) Smith	Vice Chairman
Harold L. Beyer	Treasurer
Anderson Edwards	Secretary
Janis M. Humphrey	Director
Andrew R. Jackson	Director
Michael T. Jones	Director
Lucy R. Lewis	Director
Theresa D. Roberts	Director

Do you have a question or concern you would like to share with Tyndall Federal's Board of Directors?

If so, please address your correspondence to:

Tyndall Federal Credit Union
ATTN: Board of Directors
P.O. Box 59760
Panama City, FL 32412-0760

SUPERVISORY COMMITTEE

Harry W. Johnson	Chairman
James A. Sowell	Member

MANAGEMENT

Jim Warren	President/CEO
Steve Ravin	Executive Vice President/CFO
Debbi Dial	Senior Vice President/CIO

FINANCIAL HIGHLIGHTS

As of March 31, 2009

Members.....	102,564
Assets.....	\$938,224,965
Shares.....	\$804,287,183
Loans.....	\$621,504,408

Member eligibility required.

We do business in accordance with the Federal Fair Housing Laws and the Equal Credit Opportunity Act.



Earn 2.50% APY* and receive up to \$15 per month in ATM fee refunds

Tyndall's e-Checking is quickly becoming a member favorite!

Want fast access to an account that pays you money?
Our Tyndall e-Checking Account is a smart choice.



- ★ Earn an incredible 2.50% APY* (e-Rate) on the money in your e-Checking Account.
- ★ Use ATMs worldwide and receive up to \$15 per month in ATM fee refunds. That's up to \$180 back to you each year!*
- ★ No minimum balance requirement.

It's simple - when we benefit, you benefit.

In fulfilling our mission as a not-for-profit financial cooperative, we've designed this account to help your money make more money. Traditionally, electronic transactions are less expensive in nature. So, each month that you meet the criteria of the e-Checking Account, the overall savings are returned to you in the form of a higher rate of return and ATM fee refunds.

Yes, IT'S THAT EASY!

Learn more about how our e-Checking Account can make your hard-earned money grow. Open your e-Checking Account today @ tyndall.org/openaccount

*APY = Annual Percentage Yield. Account subject to approval. To receive the monthly e-Rate APY and up to \$15 ATM Fee/Surcharge Refund, the following requirements must be met on a monthly basis: Online Banking user, enrolled in e-Statements, at least 1 Direct Deposit on the membership or 1 automatic debit from the e-Checking account, and at least 15 Check (Debit) Card on the e-Checking Account per month. If e-Rate APY requirements are not met for the month, the Base APY will apply. e-Rate APY will apply to the first \$50,000 of e-Checking Account balance; Cap APY will apply to any amount over \$50,000. All account criteria must be met by 7:30 pm (Central) on the last day of the month in order to receive the e-Rate. Other requirements or restrictions may apply; additional terms and conditions listed on Share/Share Draft Account Disclosure. Variable rate-rate subject to change after account opening. e-CHECKING ACCOUNT RATE, BENEFITS AND REQUIREMENTS ARE SUBJECT TO CHANGE AT ANY TIME. Member eligibility required.

Free Member Seminar: Benefits of e-Checking and Online Banking

Monday, May 11, 2009, 6-7pm

Limited Seating

Free of Charge

Door Prizes · Food · Giveaways

LOCATION:

Tyndall Federal Credit Union's Operations Center
(Behind Haney Technical Center)
Atrium Meeting Room
3109 Minnesota Ave., Panama City, FL

REGISTRATION:

Register by Friday, May 8th

Please register for the seminar online @ tyndall.org/eseminar
Or, you may email events@tyndall.org
Please include your contact information and the number of attendees.

Scam News

Is it real or is it a scam? Stay informed.

Tyndall has been alerted that some members and non-members have been receiving unexpected phone calls, text messages, and emails from people claiming to represent Tyndall Federal Credit Union. The messages ask that you call a particular phone number or visit a web site for some sort of "urgent" reason.

They may say there has been unusual or suspicious activity on your account, that your debit card is going to be blocked, etc. When you call the number provided, or log onto the web site, you are asked to enter personal information such as your account number, debit card or credit card number, or PIN. They often say they need you to "confirm" or "verify" your account information. *Is this real or is it a scam?*

Here's what you need to know:

Does Tyndall send emails?

Yes, so look for the Tyndall Security Zone. In order to help protect our members from scams, any promotional or informational emails we send have the Tyndall Security Zone in the top left corner of the email. The numbers that appear in that field should always be the last 3 digits of your Tyndall member number. That is information that is generally only known to you and your credit union. If you receive an unexpected email that does not have the Tyndall Security Zone or if the numbers are not correct, please do not respond to the email.

Does Tyndall make phone calls to members?

Yes, we do. There are many instances in which we need to contact members by phone. However, we will never ask for your PIN, credit or debit card number, account number, etc. in an unexpected phone call.

Note: Some members may receive an automated phone message asking them to call Tyndall Federal Credit Union at 800-342-1679. The same number should appear on Caller ID. This is NOT a scam. It is a legitimate call from Tyndall.

Does Tyndall send text messages?

No; not at the present time. If you receive any such message, you can be sure it is a scam.

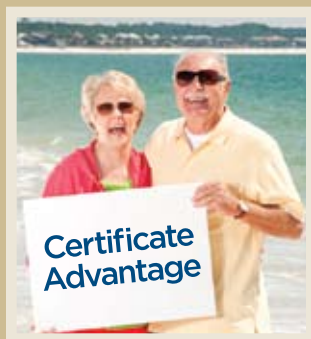
I gave out my information, now what?

If you should mistakenly give your debit or credit card information through what you now believe may have been a scam, please call and have the card blocked immediately!

- ★ During business hours call: 850-747-4300 or 888-896-3255, toll-free
- ★ After business hours or on holidays call: 1-800-VISA911 (1-800-847-2911)

We regularly monitor financial scams and feel it is important to pass current information along to our members. At any time, you may visit the Information Desk @ tyndall.org and click on the Scam News link to learn about scams that have been circulating. Stay informed and keep your account information secure.

Concerned about your IRA currently held in the stock market and mutual funds?



Tyndall's Certificate Advantage Program is available for IRA Certificates!

Make a smart move—bring your IRA to Tyndall. Certificate Advantage is available for IRA Certificates, with the same 0.25% APY advantage. For current rates and information about the Certificate Advantage Program, visit us @ tyndall.org/certificateadvantage

Or, call a Financial Sales Representative at 850-747-4300 or 888-896-3255, toll free.



Phone Numbers

Main	850-769-9999
Toll-Free	888-TYNDALL (896-3255)
Lending Center	850-747-4321
Toll-Free	877-747-4321
Call Center	850-747-4300
GENIE24	850-747-4200
TDD	850-747-4214

Branch Locations

Chipley - 1440 Main Street

	8:30 AM - 5:00 PM	Mon-Fri
Drive Up	8:30 AM - 5:00 PM	Mon-Fri

Lynn Haven - 1601 South Highway 77

	8:30 AM - 5:00 PM	Mon-Thurs
	8:30 AM - 5:30 PM	Friday
	8:30 AM - 12 Noon	Saturday*
Drive Up	8:00 AM - 5:30 PM	Mon-Fri
	8:00 AM - 12 Noon	Saturday

Marianna - 4926 Westside Plaza

	8:30 AM - 5:00 PM	Mon-Fri
Drive Up	8:30 AM - 5:00 PM	Mon-Fri
	9:00 AM - 12 Noon	Saturday

Panama City - 909 East 23rd Street

	8:30 AM - 5:00 PM	Mon-Thurs
	8:30 AM - 5:30 PM	Friday
Drive Up	8:00 AM - 5:30 PM	Mon-Fri
	8:00 AM - 12 Noon	Saturday

Panama City Beach - 10916 Hutchison Blvd.

	8:30 AM - 5:00 PM	Mon-Thurs
	8:30 AM - 5:30 PM	Friday
Drive Up	8:00 AM - 5:30 PM	Mon-Fri
	8:00 AM - 12 Noon	Saturday

Thomas Drive - 2209 Thomas Drive

	8:30 AM - 5:00 PM	Mon-Fri
Drive Up	8:00 AM - 5:00 PM	Mon-Fri

Parker - 838 S. Tyndall Parkway

	8:30 AM - 5:00 PM	Mon-Thurs
	8:30 AM - 5:30 PM	Friday
	8:30 AM - 12 Noon	Saturday*
Drive Up	8:00 AM - 5:30 PM	Mon-Fri
	8:00 AM - 12 Noon	Saturday

Port St. Joe - 501 Cecil G. Costin, Sr. Blvd.

EASTERN	8:30 AM - 5:30 PM	Mon-Fri
Drive Up	8:30 AM - 5:30 PM	Mon-Fri

Tyndall Air Force Base - Building 913

	8:00 AM - 4:30 PM	Mon-Fri
Drive Up	7:45 AM - 4:30 PM	Mon-Fri

*Member Accounts and Loan Services only; lobby Teller Services not available on Saturdays.

Call Center Hours

7:00 AM - 7:00 PM Mon-Fri

Lending Center Hours

7:00 AM - 7:00 PM Mon-Fri

Mailing Address

P.O. Box 59760
Panama City, FL 32412-0760

Operations Center

3109 Minnesota Avenue
Panama City, Florida 32405