



# THE Teller



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## Open a New Account Online

You've already got a Tyndall membership. Did you know you can add a new account in two minutes or less?

Certificate Accounts, Money Market Accounts, e-Checking and more. Opening an account is simple @ **tyndall.org**.

Get started today!

1. Visit tyndall.org
2. Click "Open Your Account"
3. Select type of account you want to open
4. Complete easy online form
5. Receive an email confirmation



As a member, you have access to a wide variety of great products. Explore our web site to see what's available to you.

And, as always, feel free to stop by any of our branch locations or call us at 850-747-4300 or 888-TYNDALL (896-3255), toll-free, for assistance.

## MEMBER MEMOS: Holiday Closings

Labor Day, **September 7** · Columbus Day, **October 12** · Veterans Day, **November 11**  
Thanksgiving Day, **November 26** · Christmas Day, **December 25** · New Year's Day, **January 1**

# Announcing ScoreCard's® 2008 "A Million & More" Winners

Mr. William B. Howle - 100,001 ScoreCard® Bonus Points  
Mr. Lindsay Roof - 10,001 ScoreCard® Bonus Points

From October 1 thru December 31, 2008, individuals who used their VISA® Gold Premium or Platinum Premium Credit Card were automatically entered to win up to 1,000,001 ScoreCard® Bonus Points in ScoreCard's "A Million & More" Sweepstakes.

We are pleased to announce that two Tyndall members were winners in the nationwide sweepstakes. William B. Howle was our big winner with a prize of 100,001 Bonus Points. We recently spoke with his wife who told us they were planning to use their points to take a trip to see the Grand Canyon this fall. They are very excited about their upcoming vacation. Mr. Lindsay Roof of Central Florida was our second winner with a prize of 10,001 Bonus Points. Congratulations to both winners!

ScoreCard® Bonus Points are a great and easy way to earn rewards. With every qualifying purchase you make with your VISA® Platinum Premium or Gold Premium Credit Card, your Bonus Points add up. In no time, you'll be enjoying your favorite gift or travel reward. Best of all, it's free!

To learn more about our ScoreCard® Program, visit us @ [tyndall.org/scorecard](http://tyndall.org/scorecard)



Grand Canyon National Park

## Planning on traveling out of the area?

For your credit convenience, let us know your travel plans.

We want to prevent any interruptions in your Check Card or Credit Card usage by making sure your cards are not blocked unnecessarily for what may seem to be unusual activity (for example: transactions made in a city or country in which you do not normally make purchases).

### Please help us help you by keeping us informed:

- ★ Send us a secure email through the Messages tab in Online Banking
- ★ Contact our Call Center at 850-747-4300 or 888-896-3255, toll-free
- ★ Stop by any branch location and speak with a Financial Sales Representative

**Just let us know where and when you will be traveling** (dates and location). If you will be traveling to more than one destination, please let us know where you expect to be on which dates. If possible, please also provide us with a contact number at which we can reach you *while you are traveling* should we need to confirm a transaction.

For additional assistance, please stop by any of our branch locations or give us a call at 850-747-4300 or 888-TYNDALL (896-3255), toll-free.

## 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'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	Secretary
Clark "Buck" Rogers	Member

### MANAGEMENT

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

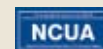
### FINANCIAL HIGHLIGHTS

As of June 30, 2009

Members.....	103,686
Assets.....	\$951,280,643
Shares.....	\$816,217,952
Loans.....	\$626,177,466

Member eligibility required.

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



# Tyndall Opens in Dothan, Alabama

We're pleased to announce our newest branch!

The Grand Opening for our new Dothan Branch was held Saturday, August 8, 2009 and we had a great turn-out with hundreds of new members!

Attendees enjoyed a special concert by Nashville recording artist and local favorite, Shane Owens, along with yummy eats provided by The CornDog Man. Jim Warren, President/CEO, and Joe Manning, Chairman, were also in attendance. Remember to remind your friends if they live, work, worship or go to school in Houston County, AL., they most likely qualify for membership.

Thank you to all who spent the day with us. We are proud to serve you!



Nashville recording artist, Shane Owens, entertains the Tyndall crowd.



Ribbon cutting at our newest branch, 3116 Ross Clark Circle, Dothan, AL.

# Fall Car Sale Event!

Thursday, October 22 - Saturday, October 24, 2009

**Bay County Fairgrounds**

Tyndall is teaming up with the Panama City New Car Dealers' Association for this great event! We will have hundreds of new cars and trucks, and easy, on-site financing.

PARTICIPATING DEALERS:

**Panama City Toyota**

**Honda of Panama City**

**Cook Whitehead Ford**

**Bay Suzuki**

**Bill Byrd Kia**

**Buzz Leonard Subaru**

**John Lee Nissan Mazda of Panama City**

**Bill Cramer Chevrolet Cadillac Buick Pontiac GMC**

**Bay Lincoln Mercury Jeep Chrysler Dodge Hyundai Mitsubishi**



**Did you know Tyndall is #1 in Bay County for car loans?** That's right. And, we know our members love their cars!

This event will be big and there's never been a better time with dealer incentives available. Visit [tyndall.org](http://tyndall.org) for today's Auto Loan rates.

**facebook**

Become a Tyndall FAN at [facebook.com/TyndallFCU](http://facebook.com/TyndallFCU)

# Tyndall Mortgages: \$450 off your closing costs!\*

*For a limited time only*

Whether you are purchasing your home or refinancing your existing loan from another institution, you can save with a low-rate Tyndall Mortgage Loan! Your conventional mortgage loan stays at Tyndall, and you receive local, friendly service. And remember, when you get a Mortgage Loan through Tyndall, you do not pay an intangible tax in the state of Florida.

## We make it easy.

Now, getting the right rate on a mortgage loan is both fast and easy. That's because the mortgage experts at Tyndall can answer any question you might have in a hurry. And you're sure to always get the same friendly service, because at Tyndall, you'll find a loan that's right for you and expert advice that's right on time.

- ★ Fixed-Rate and Adjustable Rate Mortgages
- ★ Home Equity Lines of Credit (HELOC)
- ★ Jumbo and Conforming Loans
- ★ Home Equity Loans
- ★ Affordable Housing Products
- ★ Construction/Permanent Loans
- ★ First-Time Homebuyers Programs
- ★ FHA/VA Loan Products
- ★ 90% Financing Options
- ★ USDA Rural Housing

### MORTGAGE

Visit our online Mortgage Center @ [tyndall.org](http://tyndall.org)

This all-in-one resource gives you immediate access to comprehensive mortgage resources, online applications and our up-to-the-minute low rates.

Call our Mortgage Department:  
850-747-4150

### Visit any of our convenient branch locations:

Our friendly staff is ready to assist you with all your financial needs.

*All times are Central. We lend in 48 states.*

\*Subject to application and approval. First Mortgage position required. Loan applications are subject to application and approval criteria, including credit history. Applies to purchase or refinance of primary residence and second homes, single-family, PUDs, townhouses, and condominiums. Up to 95% LTV. FHA, VA and RHS loans are not eligible for this program. Refinancing for existing Tyndall Federal loans does not apply. See a Tyndall Federal Credit Union Mortgage Loan Originator for complete details. Offer began May 7, 2009. Limited time offer. All rates and offers are subject to change without notice. Other restrictions may apply. Any rate quoted in a promotional email or ad is applicable as of the date/time stated in the promotion and is subject to change at any time. Member eligibility required.



**Pat Vrabel**  
Mortgage Manager

PHONE: 850-747-4401  
CELL: 850-624-3445  
EMAIL: [pvrabel@tyndall.org](mailto:pvrabel@tyndall.org)



**Brenda Britt**  
Mortgage Loan Originator

PHONE: 850-747-4158  
EMAIL: [bbritt@tyndall.org](mailto:bbritt@tyndall.org)



**Katie Franklin**  
Mortgage Loan Originator

PHONE: 850-747-4159  
EMAIL: [kfranklin@tyndall.org](mailto:kfranklin@tyndall.org)



**Lisa Shepherd**  
Mortgage Loan Originator

PHONE: 850-747-4167  
EMAIL: [lshepherd@tyndall.org](mailto:lshepherd@tyndall.org)

# Our Annual Calendar Photo Contest

## You may be the next winner!

From Port St. Joe to Pensacola and beyond, our members celebrate their great cities and towns all across the United States. Home is where the heart is, whether that's nearby Chipley or as far away as Chicago, and every year we print a special calendar that comes straight from our members. So get out your digital camera and show off **what makes your home town unique**. From the town square to a variety of interesting landmarks, let your creativity be your guide and share your passions with your friends at Tyndall.



2009 Calendar cover photo  
Tammy Nikolas, Honolulu, HI

## Enter Today!

Email your photo to us at [calendarcontest@tyndall.org](mailto:calendarcontest@tyndall.org). Photos will be accepted through 5:00 PM (Central) on **October 16, 2009**.

Email [calendarcontest@tyndall.org](mailto:calendarcontest@tyndall.org). In your email, please include the following information:

- \* Your full name
- \* Your email address
- \* The last four digits of either your Tyndall Member Number or your Social Security Number (please don't include entire number)
- \* Your daytime phone number
- \* Preferred method of contact (phone/email)
- \* A short (one or two sentences) description of the photo - this could include your impression of the photo, a caption, or just where the photo was taken

All photos will be reviewed by a panel of judges and 12 winning photos will be selected to appear in the 2010 Tyndall calendar; one of the 12 photos will be selected for use on the cover as well.

For more details and official rules, visit us @ [tyndall.org/2010calendar](http://tyndall.org/2010calendar)



Let your creativity be your guide, but here are a few examples.

## Board Nominees

Nominations for a position on the Board of Directors are now being accepted by the Tyndall Federal Credit Union Nominating Committee. Members who are at least 18 years of age and are willing to serve on the Board for a three-year term are eligible to seek office.

Please contact Barbara Buchanan, Administration Manager, at 850-747-4443 to request a Volunteer Application Form. Applications must be submitted no later than 5:00 PM, November 2, 2009.

Tyndall is proud to sponsor:

### Kid Zone

for the American Heart Association's 2009 Heart Walk

The Heart Walk will be held October 16, 2009 from 5:30-7 PM, at Pier Park.



# A Program to Help You Meet Your Financial Goals

The MEMBERS Financial Services Program makes available a variety of investment and insurance products that complement those offered by Tyndall. The program can provide a package of protection and asset accumulation products that can help you meet your personal financial objectives—whether those objectives involve saving for a home, providing a college education, or planning a comfortable retirement.

## We offer information on the following services and products:

- ★ Insurance Planning
- ★ Retirement Planning
- ★ Investment Planning
- ★ Education Funding
- ★ Business Planning
- ★ Mutual Funds
- ★ Stocks/Bonds



Michael Grant

## Michael Grant, Financial Advisor

MEMBERS Financial Services Program

[www.curep.com/tyndallfcu/michael](http://www.curep.com/tyndallfcu/michael)

As a Financial Advisor, Michael is especially qualified to provide credit union members with professional assistance, quality financial products and dependable service. Michael is a Registered Representative of CUNA Brokerage Services, Inc., a broker/dealer with a select portfolio of securities products, such as mutual funds, and is a member of FINRA and SIPC. Michael is also a licensed insurance representative of CUNA Mutual Insurance Society.

### Education:

B.S., Advertising, Minor - Business Administration, University of Florida, 1998

*For more information or to arrange a meeting, contact Michael Grant:*

*Office: 850-769-9999, Ext. 8007, Cell: 813-340-5724*

*Tyndall Federal Credit Union, 1601 South Hwy. 77, Lynn Haven, FL 32444*

*Email: [michael.grant@cunamutual.com](mailto:michael.grant@cunamutual.com)*

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.



## Updating your email address?

If you've recently changed your email address, be sure to inform us of your new information so that we can keep you updated with Tyndall's latest news, information and special offers.

Send us a secure message through Online Banking, visit one of our branches or contact our Call Center at 850-747-4300.

### 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

<b>ChIPLEY</b> - 1440 Main Street	8:30 AM - 5:00 PM	Mon-Fri
Drive Up	8:30 AM - 5:00 PM	Mon-Fri
<b>Dothan</b> - 3116 Ross Clark Circle	8:30 AM - 5:00 PM	Mon-Fri
Drive Up	8:00 AM - 5:00 PM	Mon-Fri
<b>Lynn Haven</b> - 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
<b>Marianna</b> - 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
<b>Panama City</b> - 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
<b>Panama City Beach</b> - 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
<b>Thomas Drive</b> - 2209 Thomas Drive	8:30 AM - 5:00 PM	Mon-Fri
Drive Up	8:00 AM - 5:00 PM	Mon-Fri
<b>Parker</b> - 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
<b>Port St. Joe</b> - 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
<b>Tyndall Air Force Base</b> - 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