

MONEY TALKS

APRIL 2015

WELCOME

***Pekin Community High School Students
Illinois Central College Alumni Association
Any Peoria County Public School Employee***

TCSECU is pleased to announce the eligibility for membership of the above groups in addition to our current groups.

If you know people who may fall into one of the new groups, please let them know they can join TCSECU!!

And remember, family members of current members are always eligible to join the credit union.

BOARD OF DIRECTORS

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Gail Rearden, Member Service Rep
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CONTACT INFORMATION:

1470 Valle Vista Blvd.
Pekin, IL 61554
PH. (309) 347-6013
FAX (309) 347-6239
Website: www.tcsecu.com
Hours: Mon-Fri 9am-5pm
Sat 9am-Noon

SHRED DAY

Do you have files and boxes of old receipts and personal confidential papers that you no longer need but don't know how to dispose of safely? TCSECU invites you to join us for a FREE Shred Day Event! Take this opportunity to get rid of that personal paperwork that may be cluttering your home.

On Saturday, June 27th from 9:00am-Noon, bring your paper documents to our credit union parking lot. Confidential Security Corporation will be on hand to ensure that your documents are safely and securely shredded and destroyed. Contact the credit union office for more information.

Cash Withdrawal Notification

To help us better prepare for your monetary needs, please contact us 48 hours in advance if:

- you have a need for cash of \$1,500 or more at any one time
- you need an abundance of small denominations (\$1, \$5, \$10)

As garage sale season will be here shortly, please remember we do not have coin.

MONEY TALKS

PAYDAY ALTERNATIVE LOANS (PAL):

Members who have no credit or have credit challenges may qualify for our Payday Alternative Loan (PAL) program. PAL provides members with an alternative option to the high cost credit of Payday loans elsewhere. These are small loans (max. \$400) with a short repayment period. The member will pay a disbursement fee of \$25 each time funds are disbursed.

LUCKY NUMBER

Finding the lucky number is easy. Simply locate the 4-digit, random number found in parentheses in this issue of Money Talks and email us at info@tcsecu.com. Five lucky members will be chosen at random to receive a \$5.00 deposit in their share account. Be sure to include your name, phone number and the random number. Good Luck!

HOLIDAY CLOSINGS

Memorial Day
Monday, May 25th

Independence Day
Saturday, July 4th

LIKE US ON
FACEBOOK



Take a moment to *Like Us* on Facebook and stay up to date on current information and events at TCSECU.



MONEY TREE Personal Loan Promotion **has been extended!!!**

Why not pay off those high interest credit cards, go on a vacation or do those summer home repairs and improvements?

Borrow a minimum of \$1,000* unsecured for any reason thru May 30th*, and get a rate as low as 4.99% APR*. That is a savings of 3% off the normal APR!!! Each qualified loan will be entered into a drawing for a 32-inch color TV, valued at \$300!**

* APR=Annual Percentage Rate. Loan must be a minimum of \$1,000 or greater in new money. Loan refinances are not eligible for this (8951) promotion. Rates are subject to change. All current qualifying lending criteria must be met. Application must be submitted to and received by TCSECU by NOON (CST) on 5/30/15 to be eligible for loan promotion. ** One 32-inch color TV will be awarded. Value not to exceed \$300. Random drawing for prize will take place by June 12, 2015.



SWEET DEALS ON VEHICLE LOANS

LOOKING FOR A NEW/USED VEHICLE?

We have a honey of a deal for you!! We have great LOW RATES and now we are making the deal even sweeter!

Any vehicle loan closed thru 6/30/15, will get 60 days to pay the first loan payment **AND** if you borrow \$5,000 or more new money, you'll receive a **FREE Casey's Gift Card****.*

Sign up on www.lovemycreditunion.org for discounts on General Motors vehicles plus possible savings on auto insurance and roadside assistance. See www.lovemycreditunion.org website for details.

* First loan payment will be due 60 days from the date you sign the loan paperwork. **Loans of \$5,000-\$10,000 new money will be eligible for a \$25 Casey's gift card, loans over \$10,000 new money will receive a \$50 Casey's gift card. Offer good thru 6/30/15.