

# MONEY TALKS

JULY 2014

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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](http://www.tcsecu.com)

Hours: Mon-Fri 9am-5pm

Sat 9am-Noon

## EXCITING NEW LOAN PRODUCTS

TCSECU will be offering two new loan products -  
Payday Alternative Loan and Private Student Loan.

### 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.

Payroll deduction or direct deposit is required before the loan is disbursed. The member will pay a disbursement fee of \$25 each time funds are disbursed.

*Our regular unsecured loans will still be available to our membership.*

### COMING SOON:

### PRIVATE STUDENT LOANS:

The private student loan program provides an alternative to Stafford or Plus Student Loans. It is funded by TCSECU, not the government.

Watch our FACEBOOK page for more information.

## STATEMENTS OF ACCOUNT

As of July 1st, only share draft accounts and accounts with ACH (automated clearing house) activity will receive a monthly statement. All other accounts will receive a quarterly statement. For your convenience, at any time you may (8195) access your account activity on TCSECU's **FREE** online banking. If you do not have access to our online banking, please visit our website, [www.tcsecu.com](http://www.tcsecu.com) to enroll.





***SUMMER SKIP A PAY IS HERE***

Need some extra money? Why not skip your August loan payment? Yes, we are offering Skip A Pay for the month of August and it's only \$25 per loan!

Skip A Pay eligibility:

Your loan may not be over 30 days delinquent within the last 12 months.

The \$25 processing fee may be made via TCSECU checking/savings account, cash or check.

Mortgage and Home Equity loans are not eligible for Skip A Pay.

Interest does accrue during the skip period.

Loan is extended out beyond the stated note and disclosure.

To take advantage of Skip A Pay, stop by our office, before July 31st to complete a Skip A Pay form. Summer Skip A Pay covers from the loan period from August 1st—August 31st.

If you have questions, please contact our office at 347-6013.

LIKE US ON  
FACEBOOK



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



**HOLIDAY CLOSINGS**

**LABOR DAY**

**Monday, Sept. 26th**

**COLUMBUS DAY**

**Monday, Oct. 13th**



**TCSECU Members Can Save with Sprint**

The average American family overspends on their wireless services by an average of \$200 a year. If this sounds like you, TCSECU thinks it might be time to start saving with the Sprint Credit Union Member Discount. To take advantage of these Sprint savings, remember to verify your credit union membership. (Details below.)

You or your business could save hundreds each year with these discounts:

**Personal – Save 10%**

- 10% discount on select regularly priced Sprint monthly service
- Waived activation fee on new lines (up to \$36 in savings)
- Waived upgrade fee (up to \$36 in savings)
- Buy online to save even more
- Unlimited data available on select phone plans
- Ready Now, one-on-one personalized setup, is provided at select Sprint Stores
- Use Corporate ID: NACUC\_ZZM to claim your discount



**Business – Save 15%**

- 15% discount on select regularly priced Sprint monthly service
- Waived activation fee on new lines (up to \$36 in savings)
- Waived upgrade fee (up to \$36 in savings)
- Unlimited data available on select phone plans
- Ready Now, one-on-one personalized setup, is provided at select Sprint Stores
- Use Corporate ID: NACUC\_ZDS\_ZZM to claim your discount

Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) to start saving with the Sprint Credit Union Member Discount.

**Credit Union Member Verification**

Verification is easy and only takes a few minutes to complete. There are four ways to verify credit union membership:

- ◆ Free Invest in America app for Android and/or iPhone  
iPhone users find it at the [Apple App Store](#).  
Android users find the app in [Google Play](#).  
Search for "Invest in America."  
You will be prompted to black out all confidential information within the app.
- ◆ Visit [www.Sprint.com/verify](http://www.Sprint.com/verify) from a mobile device. *Black out all confidential information on your documentation prior to faxing.*
- ◆ Sign up for Sprint's AutoPay using your credit union's checking account or credit union debit/credit card:  
<http://www.sprint.com/>.
- ◆ Fill out and fax the **Sprint verification form** and supporting documents to Sprint Corporate Accounts: 913.523.1987 or toll free: 877.687.8211.  
*Black out all confidential information on your documentation prior to faxing*

**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](mailto: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!

**VISION CARE DISCOUNT  
PLAN NOW AVAILABLE  
TO TCSECU MEMBERS**

Tazewell County School Employees Credit Union is pleased to offer to our members a Preferred Provider Discount Vision Care Plan in conjunction with Bard Optical. This plan offers you immediate savings on all your vision care needs.



**FOR YOUR SAFETY -**

*Please be careful when exiting our office parking lot. Traffic on Valle Vista moves fast. It can be difficult to see the approaching vehicles coming around the curve.*