

# MONEY TALKS

APRIL 2019



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## HOLIDAY CLOSINGS:

**Monday, May 27**

**Memorial Day**

**Thursday, July 4**

**Independence Day**



Monday	9:00am—5:00pm
Tuesday	9:00am—Noon
Wednesday	9:00am—5:00pm
Thursday	9:00am—5:00pm
Friday	9:00am—5:00pm
Saturday	9:00am—Noon

## 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)

Please remember to update your personal information if you move or change phone numbers. Doing so will ensure you receive important information about the credit union and your account.

**We would like to welcome *KENT AYERS* as our newest member to the TCSECU Board of Directors.**

## New Debit Cards

When you order a new Debit card it will now have a security chip. Cards from this time forward when expired will be issued with the chip as well. If you have any questions please contact the credit union office.

## CD Rate Special **2.20%** APR

For a limited time TCSECU is offering a 27 month certificate @ 2.20% APR.  
Minimum balance \$500.00.

## **Warning about using your debit card at the gas pump/stand-alone ATMs.**

Beware when using your debit card at the gas pump or stand-alone ATMS. Scammers attach devices called skimmers to the card readers. When you scan your debit card these devices can steal the data and record your PIN number. You will not know the device has been used until you find the discrepancy on your bank statement. Once you use your debit card, the money is subtracted from your account and may not be recoverable. *So, if you use a card at the gas pump it is safer to use a credit card. When using an ATM, it is best to use one located at a financial institution.*

## **INACTIVE SHARE DRAFT**

### **ACCOUNTS NOTICE**

SHARE DRAFT/CHECKING ACCOUNTS THAT HAVE HAD NO ACITIVITY FOR 12 MONTHS OR MORE WILL BE CLOSED ON A QUARTERLY BASIS. THE FUNDS WILL BE TRANSFERRED TO THE SAVINGS ACCOUNT.

## INACTIVE ACCOUNTS

Share 'A' savings accounts that have had *no deposit, withdrawal or transfer activity for 12 months* will be considered Inactive Accounts. A \$6.00 quarterly inactive fee will be accessed on these accounts. In order to avoid a quarterly fee, you must make a deposit, withdrawal or transfer on the account once every 12 months (on a rolling calendar, not calendar year). The transaction can be as little as \$1.00.

This fee will not be charged to those primary members under the age of 18 years old, members with a loan (on the same account number) or members with member-requested activity on the account within the last 12 months (on the same account number). *Note: Dividend postings and inactivity fee withdrawals are not considered activity.*

## USING DEBIT CARDS VS. CREDIT CARDS

When you use a Debit Card the funds are taken out of your account sometimes immediately or within a day or two. When you use the Debit Card you are giving your authorization for that transaction. You can't dispute the transaction because you changed your mind. It is important to take extra safety precautions when using your Debit Card. With a Credit Card the funds are charged to the card. *Importantly, if you are a victim of fraud on a debit card it can be tough – or impossible – to get your money back. With a credit card, you can alert the card issuer, decline the charges and relax.*

**IT IS ALWAYS SAFER TO USE A CREDIT CARD WHEN MAKING ONLINE PURCHASES OR WHEN TRAVELING.**

Here are some safety tips when using your DEBIT card.

1. Sign up for Virtual Branch Online Banking @ [www.tcsecu.com](http://www.tcsecu.com)
2. Go Paperless, sign up for E-statement.
3. Check Your Accounts online often
4. Never give out your PIN Number
5. Avoid Debit Card Use Online
6. Only Use ATMs at a Financial Institutions
7. Don't Use Public Wireless Access for Financial Transactions
8. Report Problems Immediately
9. Use a Secured Network
10. Never Reply to Emails Requesting Personal Info
11. Get Banking Alerts (thru Virtual Branch)
12. Destroy Old Debit Cards
13. Beware of Phishing Scams
14. Protect Your Computer/Mobile Devices
15. Consider Filing a Police Report if a victim of fraud.

## BOARD OF DIRECTORS

PAULA DAVIS, CHAIRPERSON

DANIEL BRIAN, VICE CHAIR.

CONNIE SUTTON, SECTY.

ED BABCOCK, TREASURER

KENT AYERS, DIR.

MURRAY BRIAN, DIR.

CORY BROWN, DIR.

MIKE RETTKE, DIR.

ROBERTA STILES, DIR.

## STAFF

Kevin, President

Crystal, VP Operations

**Member Service Reps.**

Gail, Kelly, Sharon



**NEED A VISA CARD?  
CHECK OUT**

<https://mycucard.com>

## Statements

As of January 31st, our data processor started printing/mailing the monthly and quarterly member statements. The statement format may look a little different than the previous statements. Only the last 2 digits of account number show (for security purposes). There is no checking account reconciliation section on the back of the statement. The statements may arrive to the members a little later than previously since they're not mailed out locally.

Reminder - Share accounts A, B and H will only appear on the Quarterly statements (March, June, September and December) *unless* you have an electronic transaction (i.e. ACH deposits or withdrawals, Debit card transactions or Virtual Branch transactions) during the statement month. CDs will appear on quarterly statements only.

When contacting the office regarding your account, please know your account number. If you have any questions regarding the new statement, please contact our office at 309-347-6013.