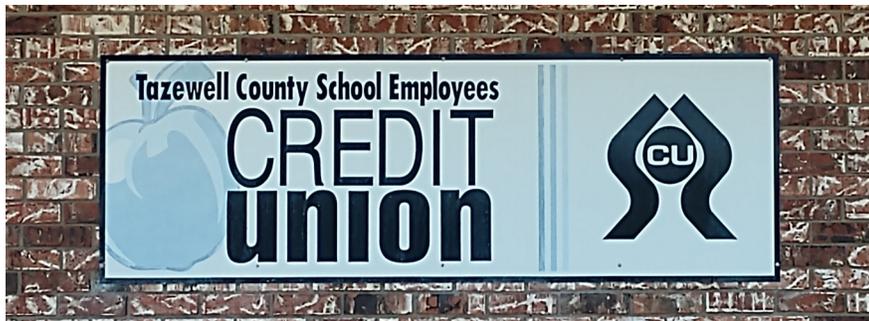


Fall Edition

# MONEY TALKS

OCTOBER 2021



### LIKE US ON FACEBOOK

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



Follow us on Twitter @tcsecu1



### HOLIDAY CLOSINGS:

**Columbus Day—Saturday, October 9th**  
**Monday, October 11th**

**Veterans Day—**  
**Thursday, November 11th**

**Thanksgiving—**  
**Thursday, November 25th**  
**Saturday, November 27th**  
(Note: Open Friday, November 26th)

**Christmas—**  
**Friday, December 24th Close at 12:00**  
**Saturday, December 25th**

**New Year's—**  
**Friday, December 31st Close at 12:00**  
**Saturday, January 1st**

### OFFICE HOURS:

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



### 2021-2022 Dining Tour Books

In today's world, most people are looking for ways to save money. The Dining Tour books are a great way to stretch your dollars. Each book has over 300 buy one - get one FREE coupons for over 120 Peoria area restaurants. Savings on meals by the 3rd use of a coupon usually pays for the cost of the book. They make great birthday, graduation or wedding/anniversary gifts!!! Get your book(s) before they are gone!!

Cost per book is \$30. Limited supply.

### SHRED DAY

**Saturday, October 23rd 9AM-11:45AM**

**We invite our members to bring any papers that need to be shredded to our office on Shred Day. Limit 3-4 boxes per Member please.**

**They will accept old computer components EXCEPT monitors.**



It's that time of year again! Holiday checks will be mailed out on November 1st. If you don't want your holiday check mailed, please let us know by Oct. 29th!

*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.*

### IMPORTANT DEBIT CARD INFORMATION

**\*\* Daily limits: \$1,000 daily (rolling 24 hr period) on Point Of Sale (POS) purchases, \$500 daily limit on ATM withdrawals**

*For your protection if you need to have your POS limit raised temporarily, you will be required to sign a form at our office before we can raise the limit. By requesting an increase in your limit, there is a greater possibility of fraud on your debit card, which you may be responsible for.*



When making reservations for hotels, tickets (airline, events etc.) it is **BEST** to use a credit card. When you use a debit card, a monetary pledge will be placed on your card for whatever amount the hotel/event sends thru. The pledge may stay on your account for several days and will subtract from your daily limit of funds that are available for you to use until the pledge is released. Credit cards usually have a higher line of credit than the limit on a debit card and if fraud happens it is easier to remedy.

## INACTIVE ACCOUNTS/ UNCLAIMED PROPERTY

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.*

*\*Annually on November 1st, any account that has not had any activity for a period of 3 years or more will be turned over to the Illinois State Treasurer's Office as unclaimed property.*

### TRAVELING SOON?

TCSECU has a safe alternative to cash, travelers checks or debit cards. Our re-loadable VISA Travel Money Card can be loaded with a value of \$100-\$5,000. These debit cards are **NOT** tied to a checking or savings, so your accounts aren't in jeopardy if the card is lost or stolen. Manage and reload the Card online, and use it wherever Visa debit cards are accepted worldwide.

### WARNING ABOUT USING YOUR DEBIT CARD AT THE GAS PUMP!

Beware when using your debit card at the gas pump. Scammers attach devices called skimmers to the card readers at the gas pump. 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. So, if you use a card at the gas pump it is safer to use a credit card. Fraudulent charges on your credit card are usually limited to no more than \$50 if reported soon enough.

### USING DEBIT CARDS VS. CREDIT CARDS

*When you use a Debit Card funds are taken out of your account sometimes immediately or within a day or two. When you use a 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.*

### ATM Withdrawal Limit

5 FREE ATM withdrawals per calendar month. \$1.00 fee per transaction charged (at the time of the transaction) thereafter.

Use CO-OP Network ATMs to avoid fees charged by ATM machine owners.

### E-Statements are Convenient

E-Statements are convenient, no more waiting for the statement to be sent thru the mail. You have access to your statements at any time day or night. To get started go to our website [www.tcsecu.com](http://www.tcsecu.com), and click on the Online Banking icon. Sign in on Virtual Branch and click on the Self Service Tab. In the Additional services box on the right side of the screen, click on the e-statements. Once signed up, you will receive an e-mail each month stating your statement is available on Virtual Branch. To view the statement, sign in on Virtual Branch on our website and click on the Self Service tab.

Note: The earliest statement to view will be available the month following the date you signed up for E-statements.

## BOARD OF DIRECTORS

PAULA DAVIS, CHAIRPERSON

DANIEL BRIAN, VICE CHAIR

CONNIE SUTTON, SECRETARY

ED BABCOCK, TREASURER

MURRAY BRIAN, DIR.

MIKE RETTKE, DIR.

ROBERTA STILES, DIR.

CORY BROWN, DIR.

KENT AYERS, DIR.

## STAFF

Kevin, President

Crystal, VP Operations

### Member Service Reps.

Gail, Kelly,

Sharon, Debbie



2022 Calendars will be available beginning Oct. 23rd.

Pick up your calendar at SHRED DAY!

To report a lost or stolen ATM/ Debit Card please call: 800-417-8715.

If you receive a call from 877-253-8964 or 800-262-2024, it is our debit card fraud center. It is OK to talk to them.