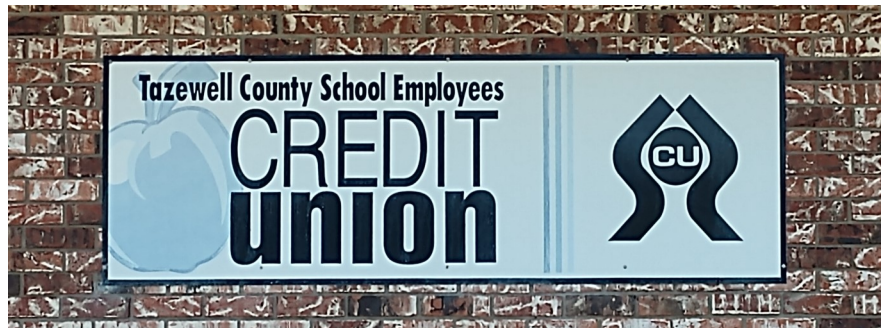


MONEY TALKS

OCTOBER 2020



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: Monday, Oct. 12**
- Veterans Day: Wednesday, Nov. 11**
- Thanksgiving Day: Thursday, Nov. 26 and Saturday Nov. 28**
OPEN Friday, Nov. 27th
- Christmas Eve: Thursday, Dec. 24**
Close at Noon
- Christmas Day: Friday, Dec. 25 and Saturday Dec. 26**
- New Year's Eve: Thursday, Dec. 31**
Close at Noon
- New Year's Day: Friday, Jan. 1 and Saturday, Jan. 2**



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

OUR MOBILE BANKING APP IS HERE!

To download our mobile app on an Android device, search Google Store Play and for Apple devices search the Apple App store. Search TCSECU and click on install. Once it is installed, click on the icon and enter the same Logon ID (if your Logon ID is your account number, you must enter 6 digits beginning with preceding zeroes before your account number) and the password you use for Virtual Branch. You must be enrolled in Virtual Branch before you can use the TCSECU App. Visit our website www.tcsecu.com for a short instructional video on the different features it offers. You are also able to set up Alerts to appear on your phone through Virtual Branch.



Mobile Deposit Available Now!!

NEED TO MAKE A DEPOSIT BUT CAN'T GET TO THE CREDIT UNION OFFICE?
 Make deposits right from your mobile device with Remote Deposit Capture!

Simply log into your TCSECU APP with your Virtual Branch (online) Logon ID and password. For detailed instructions, please refer to our website Home Page, www.tcsecu.com, and click on the Mobile Banking picture in the moving banner at the top of the screen. When you click on the Mobile Banking picture, it will take you to an instructional video. The video will give you an overview of the Mobile App. On the left side of the screen is a list of videos with information on different aspects of Mobile Banking. If you are familiar with the log on process but need information on how to deposit checks remotely, click on the Deposit a Check link on the left side of the screen.

TIPS FOR DEPOSITING CHECKS:

- * Endorse the backside of your check(s) by printing the words "For Mobile Deposit TCSECU" and signing your name underneath your print words.
- * If you have several checks to deposit, you will need to take a picture with your phone of each check individually and enter the amount for each check individually.
- * Take a picture of the check in a well-lit area with the check laying on a hard surface that is darker than the check for good contrast. Make sure the picture of the check is clear, in focus and that all four corners of the check are in the picture.
- * You can deposit checks with an amount up to \$750 with a total daily limit of deposits up to \$1,200.
- * *Third party checks are not accepted.*



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.



THANK YOU!!!!

A big thank you from the Board of Directors to our members for keeping us all safe by wearing masks when entering our building.

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.*

UNCLAIMED PROPERTY

As mandated by State of Illinois law, 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.

*To report a lost/stolen ATM/Debit card after office hours, please call
1-800-554-8969.*

Our debit card fraud alert center phone number is 877-253-8964. If you receive a call from this number, it is OK to talk to them about your TCSECU debit transactions.

- 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, Jaslyn, Debbie



2020-2021 DINING
TOUR BOOKS ARE
AVAILABLE
NOW FOR \$30.00



2021 Norman
Rockwell calendars
are here! Pick up
your free calendar
today!

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.



It's that time of year again! Holiday checks will be mailed out on November 2nd. If you don't want your holiday check mailed OR you want the funds transferred to your svgs/cking, please let us know by October 29th.

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)**

ATM Withdrawal Limit

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