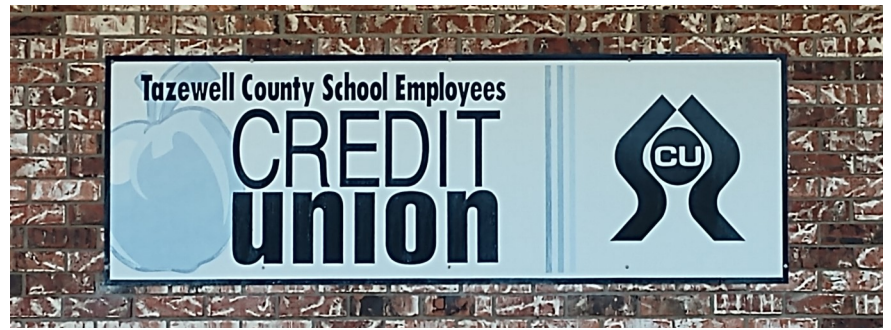


SUMMER EDITION

MONEY TALKS

July 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:

Monday, September 6th—Labor Day

Monday – October 11th—Columbus 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



SHRED DAY COMING FALL 2021!!

Watch website for more details.



Borrow a minimum of \$1,000* unsecured

June 1—August 31, 2021 and get a rate as low as 6.99% APR**

That is a savings of 2% off the normal APR!!!

*Loan must be a minimum of \$1,000 or greater in new money. Loan refinances are not eligible for this promotion. ** APR=Annual Percentage Rate. Rates as low as 6.99% APR for a term of 24 months for well qualified members. Applicable loan interest rate is based on current Experian credit score and term. Your actual rate may vary (or be higher). All current qualifying lending criteria must be Application must be submitted to and received by TCSECU by 5:00PM (CST) on 8/31/21 to be eligible for loan promotion.



SUMMER SKIP A PAY IS HERE

Need some extra money? Why not skip your payment made in August?

Yes, we are offering Skip A Pay during the month of August and it's only \$25 per loan!

Skip A Pay eligibility:

- **Your loan may not be or have been 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.
- **Credit Life and/or Credit Disability posts to the loan during the skipped payment period.
- **Loan is extended out beyond the stated note and disclosure.
- **Loans disbursed after 5/1/18 may have additional eligibility requirements.

To take advantage of Skip A Pay, stop by our office before July 30, 2021 to complete a Skip A Pay form. Summer Skip A Pay covers the payment period from August 1st—August 31st, 2021. If you have questions, please contact our office at 347-6013.

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 is upon us, please remember we do not have coin.*****



2020-2021 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. Great birthday, graduation or wedding/anniversary gifts!!!

Cost per book is \$30. Limited supply. Get your book before they are gone!!

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.

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 assessed 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 around November 1st, any account that has not had any activity for a period of 3 years or more must be turned over to the Illinois State Treasurer's Office as unclaimed property according to Illinois law.**

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, 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.

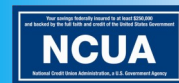
STAFF

Kevin, President

Crystal, VP Operations

Member Service Reps.

Gail, Kelly,
Sharon, Debbie, Brandee



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.

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.

To report a lost or stolen ATM/ Debit Card please call: 800-554-8969. If you receive a call from 877-253-8964, it is our debit card fraud center. It is OK to talk to them.