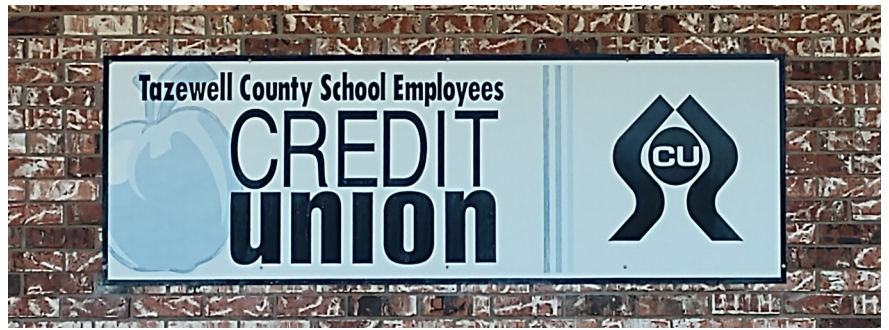


SUMMER EDITION

# MONEY TALKS

JULY 2022



## 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



## SHRED DAY

OCTOBER 22, 2022

9:00-11:45AM

We invite our members to bring any papers that need to be shredded to our office on Shred Day. This year they will be accepting old computer components, except monitors.

## HOLIDAY CLOSINGS:

**LABOR DAY**—Saturday, Sept. 3rd and Monday, Sept. 5th

**COLUMBUS DAY**—Saturday, Oct. 8th and Monday, Oct. 10th



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

*To report a lost/stolen Debit Card, please call 800-554-8969.*

FYI—In the event you need to report a lost/stolen debit card, you may need the card number. Prepare for that issue by writing your debit card number and expiration date down and keep in a safe & secured place so that you will have the card number if needed.

## NOTICE

With fraud on the rise worldwide, **please know that TCSECU will NEVER call you and ask for your personal information such as your account number, PIN or your password.**

*If you ever receive a call stating it is a Credit Union representative, you ALWAYS have the option to say you will call the employee back **without giving the caller any personal information.** After hanging up from the caller, you would call our office at 309-347-6013 (do not use re-dial) and ask for the employee. We would rather you call us back than to be scammed by an imposter.*

***If you have a TCSECU debit card, on occasion, we do call the member if we are concerned about a transaction being fraudulent, however we will not ask for any account numbers, PINS or passwords.***

## DEBIT CARD ACCOUNT HOLDERS

As we mentioned in the April 2022 Newsletter, our Debit Card Processor (Fraud Department) has begun to send Fraud Alerts to our members via text messages, e-mails or phone calls. If a debit transaction is flagged as suspicious, our debit card processor Fraud Department will send a text message to the phone number we have on file. **The message will say it is from Tazewell Cnty Sch ECU.** If the phone number(s) we have on file can't accept text messages, they will e-mail or call the number on file to try to reach the member. In the event they can not talk to the member, they will leave a message with a claim number and phone number to call.

When a debit cardholder receives a voice, e-mail or text communication from EnFact/Fraud Department, the member can retrieve their alerts from the phone numbers listed below. You will need the claim number from the alert.

Voice/E-mail messages call 833-735-1894      Text messages call 833-735-1892

*Our Fraud Department will call from 800-262-2024 or 877-253-8964.*

***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.***

## 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 \$25.00 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 29, 2022 to complete a Skip A Pay form. Summer Skip A Pay covers the payment period from August 1st—August 31st, 2022. If you have questions, please contact our office at 347-6013.

### BANKING MADE EASY WITH VIRTUAL BRANCH

VIRTUAL BRANCH (VB) is TCSECU's Online Banking. It allows you to view your account balances, transfer money between your accounts and see the account history. No more waiting for your account statement to arrive to see your account history. VB is convenient, secure and free to our members. Once you sign up, you will be able to access VB from any computer with Internet access. Go to [tcsecu.com](http://tcsecu.com), click on the Online Banking icon to log into VB. If you're a first time user, you will need to click on the ENROLL button and follow the directions. If you are already enrolled, you will be asked for your Logon ID and Security Code (password). It will allow you to set up a Security Phrase that will appear each time you enter your Logon ID. Verify that the Security Phrase is correct before entering your Security Code.

*Sign up today by going to [tcsecu.com](http://tcsecu.com) and clicking on the Online Banking picture!!*

## NO MORE WAITING AT THE MAILBOX...



E Statement

E-Statements are convenient, no more waiting for the statement to be sent through 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.

### CHANGE OF WORDING ON THE FEE SCHEDULE:

Nonsufficient Fund Items:	
Old wording: Nonsufficient Funds, each.....	\$27.00
New wording: Nonsufficient Funds.....	\$27.00 per presentment
Overdraft:	
Old wording: Overdraft (maximum charge per day).....	\$108.00 (NSF per day)
New wording: Overdraft.....	\$27 per presentment with a maximum charge of \$108 per day

### 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. *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 in compliance with Illinois law.**

### 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

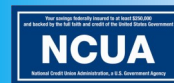
Kevin, President

Crystal, VP Operations

### Member Service Reps.

Gail, Kelly,

Sharon, Allie, Landon



**CHECK OUT OUR  
CERTIFICATE OF  
DEPOSIT (CD) RATES!**