

MONEY TALKS

JANUARY 2018

NOTICE

Due to a data processing conversion TCSECU will be **CLOSED** all day Tuesday, February 6, 2018.

Virtual Branch online banking will not be available on the 6th.

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



Annual Meeting 2018

The 68th Annual Membership Meeting will be held on January 17, 2018 at 5:00 pm in the credit union board room. Our members are allowed to vote for their volunteer Board of Directors. Each member has one vote regardless of the amount they have on deposit.

HOLIDAY CLOSINGS:

Martin Luther King, Jr Day
Monday, Jan. 15

President's Day
Monday, Feb. 19

TCSECU SCHOLARSHIP (FOR 2018-2019 ACADEMIC YEAR)

Tazewell County School Employees Credit Union (TCSECU) offers two Illinois Central College (ICC) scholarships for \$1000 per semester. The scholarships are to be used for tuition and/or books. Scholarship applicants must be members of TCSECU or the child or grandchild of a TCSECU member.

Scholarship Applicants must:

- 1) Rank in the upper half of their high school graduating class or have a minimum ACT score of 20. Returning ICC students must have a 2.50 ICC GPA or higher.
- 2) Intend to enroll as a full-time student (12 hours or more).

Application Process:

- 1) Complete an Illinois Central College application within the past five years.
- 2) Apply for the scholarship online at www.icc.edu/scholarships from January 15, 2018 through 11:59 p.m. April 1, 2018. You will need your ICC User ID and password to apply.
- 3) On the online scholarship application, **be sure to check the box titled "Tazewell County School Employees Credit Union member or child/grandchild of member"**. If this box is not selected, the applicant will not be considered for the scholarship.

Application Priority:

First priority will be given to applicants who are TCSECU members or are the child/grandchild of a TCSECU member. If no applicants meet this criteria, the scholarship will be made available to students pursuing a major in education.



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

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.

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 is 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. 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 or past inactive fee withdrawals are not considered activity.*

FASTER ELECTRONIC PAYMENTS ARE A REALITY

In September, the National Automated Clearing House Association made changes on how electronic withdrawals are processed. Companies and merchants can now process withdrawals through the ACH system more often.

This change could mean that your ACH withdrawals will clear your account sooner, reducing the time between your authorization of a withdrawal and the time it clears your account. In some cases, the withdrawal could clear within hours of your authorization. This can also be true for the checks you write. Some companies send checks through to be processed electronically as an e-check or as a debit to your account. Although some companies may not send the transactions through the same day, others may. *Don't be caught off-guard. You should no longer plan on the transaction taking a day or longer to clear your account.*

To avoid any NSF fees or returned items, it is important to make sure you have sufficient funds available in your account to cover all outstanding transactions.



Get a \$100 Cash Reward for Every New Line You Switch to Sprint

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn **\$100** for every line when you switch to Sprint®.

Here's how it works:

Members get a **\$100** cash reward for **every new line** when you switch to Sprint®. Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a **\$50** loyalty cash reward **every year** for **every line**.

Here's how to sign up for Sprint cash rewards:

Become a Sprint customer. Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!

BOARD OF DIRECTORS

PAULA DAVIS, CHAIRPERSON

CONNIE SUTTON, SECTY.

ED BABCOCK, TREASURER

DANIEL BRIAN, DIR.

MURRAY BRIAN, DIR.

LARRY CARR, DIR.

MIKE RETTKE, DIR.

ROBERTA STILES, DIR.

RUSSELL TROWBRIDGE, DIR.

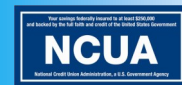
STAFF

Kevin, President

Crystal, VP Operations

Member Service Reps.

Gail, Kelly, Sharon



ATM WITHDRAWAL LIMIT

You are allowed 5 FREE ATM withdrawals per calendar month. A fee of \$1.00 per transaction (2018) is charged (at the time of the transaction) thereafter.

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.



Help us go GREEN and sign up for e-statements.