

# MONEY TALKS

JULY 2018

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**HOLIDAY CLOSINGS:**

**INDEPENDENCE DAY**

**Wednesday, July 4th**

**LABOR DAY**

**Monday, September 3rd**



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

**New CD Rates Effective**  
**May 18, 2018**

<u>Term</u>	<u>APR</u>	<u>APY</u>
3 mos.	0.35%	0.35%
6 mos.	0.45%	0.45%
12 mos.	0.55%	0.55%
18 mos.	0.75%	0.75%
24 mos.	1.00%	1.00%
30 mos.	1.55%	1.55%

**Loan Rates Effective 5/18/2018**

**Unsecured**

Up to 24 months 8.99%\*

\*Rates start at 8.99% APR for well qualified borrowers and can go up to 16.99% APR. Rates are based on credit score. Add 1.00% for terms over 24 months.

**Auto Loans**

2013–2018 Year models, up to 66 months 2.50%\*\*

\*\*Rates begin as low as 2.50% APR base rate for well qualified borrowers. Rates are based on your Experian credit score at the time of loan application submission.

Please call the Credit Union office for loan rate details.

*All loan rates are subject to change without notice.*

**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.

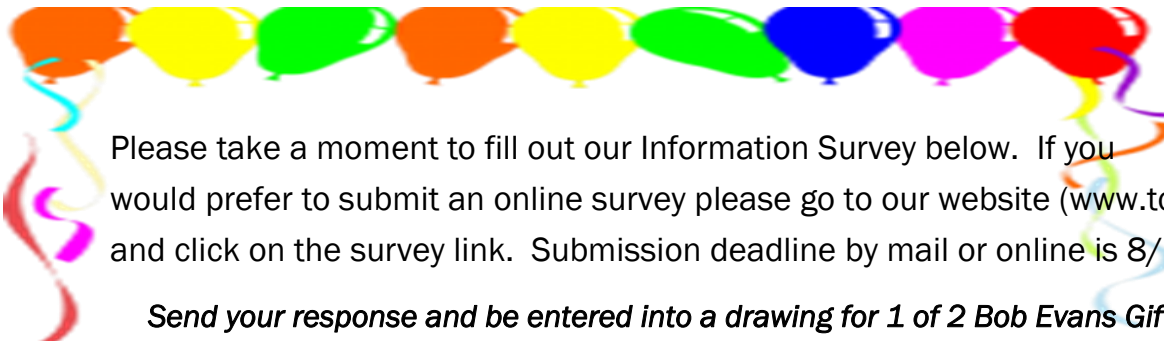
In order to avoid a quarterly fee, you must make a deposit, withdrawal or transfer on the ‘A’ account once every 12 months (on a rolling calendar, not calendar year). The transaction can be as little as \$1.00. Note: Dividend postings and inactivity fee withdrawals are not considered activity.



**NOTICE TO CREDIT UNION MEMBERS REGARDING UNCLAIMED PROPERTY**

The State of Illinois has enacted a new law governing unclaimed property held in the State. The Revised Uniform Unclaimed Property Act went into effect on January 1, 2018. Under this Act, the presumptive period of abandonment for deposit accounts changed from 5 years to 3 years.

***If you receive a letter from us regarding a dormant account, please respond as soon as possible in order for your account to not be considered unclaimed property.***



Please take a moment to fill out our Information Survey below. If you would prefer to submit an online survey please go to our website ([www.tcsecu.com](http://www.tcsecu.com)) and click on the survey link. Submission deadline by mail or online is 8/10/18.

***Send your response and be entered into a drawing for 1 of 2 Bob Evans Gift cards.***

**Tazewell County School Employees Credit Union Information Survey**

We would like your opinion. Please take a few minutes to fill out the survey below to let us know how you would like to receive notice of important information and events happening at your credit union.

Please cut along dotted line and return bottom portion to the credit union.

\*\*\*\*\*

Name: \_\_\_\_\_

How would you like to receive notice of information and events happening at your credit union? Please circle the method you prefer.

Newsletter/Statement      Facebook      E-mail      Direct Mail

Please list other suggestions: \_\_\_\_\_

**BOARD OF DIRECTORS**

- PAULA DAVIS, CHAIRPERSON
- DANIEL BRIAN, VICE CHAIR
- CONNIE SUTTON, SECTY.
- ED BABCOCK, TREASURER
- MURRAY BRIAN, DIR.
- CORY BROWN, DIR.
- LARRY CARR, DIR.
- MIKE RETTKE, DIR.
- ROBERTA STILES, DIR.
- RUSSELL TROWBRIDGE, DIR.

**STAFF**

- Kevin, President
- Crystal, VP Operations
- Member Service Reps.
- Gail, Kelly, Maria, Sharon

