

MONEY TALKS

MARCH 2018

WELCOME!

We would like to welcome Cory Brown as our new member to the Board of Directors.



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.

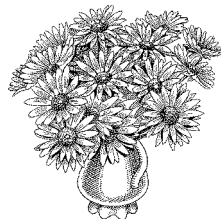


NOTICE TO CREDIT UNION MEMBERS REGARDING UNCLAIMED PROPERTY

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.

As a result, accounts without any owner activity for a 3 year period will be turned over to the Illinois State Treasurer's Office, upon completion of the owner notification procedure and subject to the criteria set forth in the Act.

DAISY OF A DEAL



Flowers are blooming, the grass is growing and the sun is shining. Looks like spring has sprung!! To celebrate we are offering a "daisy of a deal" on personal loans rates!!

During the months of April and May, borrow a minimum of \$1,000 new money for 24 months at a rate as low as 6.99% APR.*

*APR=Annual Percentage Rate. Loan must be a minimum of \$1,000 in new money. Loan Refinances are not eligible for this promotion. Rates are subject to change without notice. All current qualifying lending criteria must be met. Application must be submitted to and received by TCSECU by 5:00PM (CST) on 5/31/18 to be eligible for loan promotion.

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:

MEMORIAL DAY

Monday May 28

4TH OF JULY

Wednesday, July 4



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

MONEY TALKS

Credit Union Fees

Share Draft Printing.....fee depends on style and quantity of draft ordered.

The categories of transactions for which an overdraft fee may be imposed are by any of the following means:

Share draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Nonsufficient Funds, each..... \$27.00
Overdraft (maximum charge per day)..... \$108.00
(4 NSF per day)
Overdraft Protection..... \$3.00 per transfer

Account Balancing Assistance or Member Requested
Account Research..... \$10.00 per hour

Stop Payments - Share Draft..... \$20.00 each

Stop payments- Counter/Cashier Checks... \$30.00 each

Domestic Out going Wire Transfer..... \$17.00 each

Copy of Share Draft..... \$2.00 each

Extra Statement Printing..... \$2.00 per statement

Credit Union Cashier Check..... \$2.00 per check

Lost/ Replacement Debit Card..... \$5.00 per card

Inactive Account Fee..... \$6.00 per quarter
(savings with no member-requested activity in past 12
Months [rolling calendar])

Payday Alternative Loan Fee..... \$25.00 per loan

New CD Rates!

Term APR/APY

3 mos. 0.25%

6 mos. 0.35%

12 mos. 0.40%

18 mos. 0.60%

24 mos. 0.85%

30 mos. 1.05%



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

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..

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.

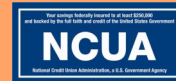
STAFF

Kevin, President

Crystal, VP Operations

Member Service Reps.

Gail, Kelly, Sharon



The Sprint logo, featuring the word "Sprint" in a bold, sans-serif font with a yellow and green swoosh to the right.

The benefits of credit union membership and the Reliability of Sprint's network will have you seeing \$\$\$.

Right now, TAZEWELL COUNTY SCHOOL EMPLOYEES CREDIT UNION members can get a \$100 CASH REWARD for every new line you activate with Sprint®. Plus, get a \$50 loyalty cash reward every year for every line.

GET YOUR BENS!

- \$100 for every new line you activate with Sprint.
- Current Sprint customers **receive a \$50 cash reward** for every line transferred into Sprint Credit Union Member Cash Rewards.
- A **\$50 loyalty cash reward** every year for every line.
- **25% off accessories** in store with the Sprint Credit Union Member Cash Rewards Program.

How to get it:

1. Become a Sprint customer and mention you're a credit union member.
2. Register at LoveMyCreditUnion.org/SprintRewards
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account.

Stay connected:

Visit LoveMyCreditUnion.org/Ben to learn about the **BENefits** you'll enjoy with Sprint's best **Credit Union Member Cash Rewards EVER!**

