

SPRING EDITION

MONEY TALKS

APRIL 2020



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HOLIDAY CLOSINGS:

Memorial Day— Monday, May 25th

Independence Day— Friday, July 3rd & Saturday, July 4th

Open on Thursday, July 2nd until 6:00 pm



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

REMOTE ELECTRONIC SIGN

We are now offering Remote E-Sign of loan documents. If you live outside the Pekin area or you have difficulty making it into our office during business hours, Remote E-sign is for you! E-sign is a convenient, secure way to sign your loan documents remotely through your computer, tablet or cell phone.

COMING SOON... WATCH THE WEBSITE FOR UPDATES

TCSECU APP – The APP will be available on Google Play or App Store for Apple.

Remote Deposit - Take a picture of your check and send it electronically (thru the APP) to the credit union to be deposited to your account.

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, 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 (your account number or something you chose) 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 and clicking on the Online Banking picture!!

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.

IF IT'S WORTH CELEBRATING, OUR VISA GIFT CARDS ARE THE PERFECT GIFT!



Need a gift for a birthday, graduation, holidays, retirement, wedding or to simply say thanks?

These non-reloadable microchipped debit cards can be used anywhere VISA is accepted worldwide, including in-store, online and by phone. They're more functional than a gift certificate and safer than cash. You choose the value of the card (\$10–\$1,000). Cost per card \$6.00 plus the loaded funds.

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 (VB) 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.

**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.

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 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.*



NEED HELP PAYING FOR COLLEGE?

College tuition and expenses continue to rise and many families are looking for funding solutions to finance higher education. Recognizing this need for our members, TCSECU offers a competitive private student loan designed to ease the burden of paying for college. The Tazewell County School Employees CU Private Student Loan can help pay for all qualified education expenses, including tuition, room and board, books, computers, and even past due tuition bills.

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Private student loans are supposed to be used to bridge the funding gap after federal funds have been exhausted. For families confronted with this funding gap, the Tazewell County School Employees CU Private Student Loan provides an affordable option while promoting responsible repayment habits through a modest monthly in-school payment.

To be eligible for the Tazewell County School Employees CU Private Student Loan, you must be a TCSECU member, U.S. citizen or permanent resident, enrolled at least half-time in a degree-granting program at an eligible school and meet the credit requirements.

Apply today at www.tcsecu.lendkey.com

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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.