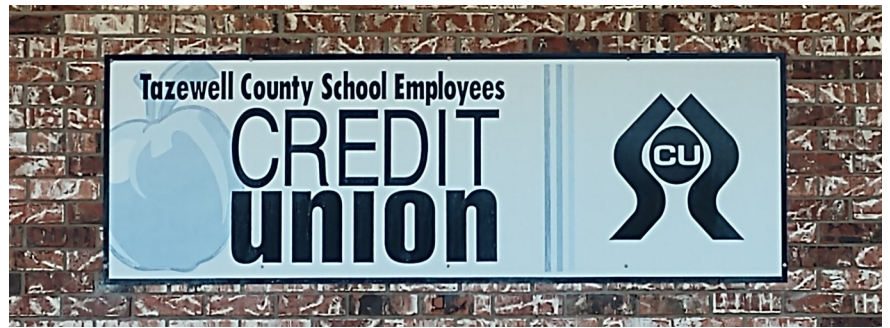


FALL EDITION

MONEY TALKS

OCTOBER 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



HOLIDAY CLOSINGS:

Columbus Day—Oct. 8th & 10th

Veterans Day—Nov. 11th & 12th

Thanksgiving—Nov. 24th & 26th,
Close at NOON on Nov. 25th

Christmas—Dec. 24th & 26th

New Years—Dec. 31st & Jan. 2nd



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.



PLEASE NOTE, IMPORTANT CHANGE: CHRISTMAS CLUB DISBURSEMENTS

Please note on November 1st all Christmas Club funds will be transferred into the member's Savings 'A' account.

If you want the funds transferred to your TCSECU checking account (*under the same account number as the Christmas Club*), please let us know by **October 28th.**



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.



CHECK REORDERS NOW AVAILABLE ON OUR WEBSITE.

Need to reorder your checks? If you ordered your last checks from us, you can now reorder those checks by clicking on the reorder button (toward the top of our Homepage) on our website. The general processing time is 7-10 business days once the order has been placed. The cost of the checks will be taken out of your checking account.

Please note: No changes to the style or information on the checks can be made to the order using when reordering through our website. If changes to the style or information on the check are needed, please order the checks through our office.



Loan Skip a Payment coming in December!

Need some extra money? Why not skip your payment made in December? *Yes, we are offering Skip A Pay during the month of December 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 10/1/22 may have additional eligibility requirements.
- ** Each signer on the loan must sign the Skip A Payment form.

To take advantage of Skip A Pay, stop by our office before November 29, 2022 to complete a Skip A Pay form. December Skip A Pay covers the payment period from December 1st—December 31st, 2022. If you have questions, please contact our office at 309-347-6013.



2023 CALENDARS

The 2023 Norman Rockwell calendars will be available beginning October 22nd at Shred Day. Stop by the credit union office to pick yours up.

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 Share '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.*

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).

UNCLAIMED PROPERTY

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.



PLEASE VERIFY/UPDATE YOUR PHONE NUMBER AND E-MAIL INFORMATION THE NEXT TIME YOU VISIT OR CALL OUR OFFICE. Thank you!

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, Landon, Bennett

