

MONEY TALKS

OCTOBER 2018

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[Great CD Rates, call the credit union for details!](#)



HOLIDAY CLOSINGS:

Monday, October 8th-Columbus Day

Monday, Nov. 12- Veterans Day Observed

Thursday, Nov. 22-Thanksgiving Day

Monday, Dec. 24-Close at NOON Christmas Eve

Tuesday, Dec. 25-Christmas Day

Monday, Dec. 31-Close at NOON New Years Eve

Tuesday, Jan. 1-New Year's Day



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:

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It's that time of year again! Holiday checks will be mailed out on November 1st. If you don't want your holiday check mailed, please let us know by Oct. 22nd!



COMING SOON!!! ATM/Debit Card Update

We are in the process of switching our Debit card program over to chipped cards. Look for future updates in our next newsletter.

SHRED DAY

SAT., OCT. 13th 8:30AM-11:30AM

We invite our members to bring any papers that need to be shredded to our office on Shred Day. Limit 3-4 boxes per member please.



2018-2019 DINING TOUR BOOKS ARE AVAILABLE

In today's world, most people are looking ways to save money. The Dining Tour books make a great way to stretch your dollars. Each book has over 300 buy one - get one FREE coupons for over 120 Peoria area restaurants. Savings on meals by the 3rd-4th use of a coupon usually pays for the cost of the book.

These make great birthday, graduation or wedding/anniversary gifts!!! Cost per book is \$30. Limited supply. Get your book before they are gone!!



2019 CALENDARS

The 2019 Norman Rockwell calendars are in. Stop by the credit union office to pick yours up.

MONEY TALKS

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.

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.*

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.

Money Market Correction

Due to a system error, our Money Market accounts received an interest rate of .20% APR from April to July instead of .25% APR. In July, the interest was recalculated and corrected. We apologize for any confusion this may have caused.

DISCOVER SPRINT'S NETWORK RELIABILITY & CASH REWARDS



Sprint

The BENefits of membership keep getting better! Right now, [CREDIT UNION] members can enjoy the reliability of Sprint's network and a **\$100 CASH REWARD** for each new line you activate with Sprint®. Plus, get a **\$50** loyalty cash reward **every year** for each line.

Reliability

You can also enjoy the reliability of Sprint's network, which now beats T-Mobile and performs within 1% of AT&T & Verizon*. And, a great price for fully featured Unlimited.

What you get::

Members get a **\$100** cash reward for **each new line** you activate with Sprint* Current Sprint customers receive a **\$50** cash reward for **each line** transferred into Sprint Credit Union Member Cash Reward* Plus, get a **\$50** loyalty cash reward **every year** for **each line*** Credit union members are eligible for **25% off accessories** with the Sprint Credit Union Member Cash Rewards program.

How you get it:

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

Sign up today to discover the cash BENefits you'll enjoy with Sprint Credit Union Member Cash Rewards! *Restrictions apply.

LEGAL: FPO *Claim based on Sprint's analysis of latest Nielsen drive test data for average network reliability (voice & data) in top 106 markets.

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DEBIT CARD SAFETY TIPS

- * Never give out your PIN Number.
- * Consider avoiding Debit Card use Online.
- * Consider avoiding Debit Card use at gas stations.
- * Use ATMs at a Financial Institutions or at other buildings.
Avoid stand-alone ATM locations.
- * Set up Alerts on your TCSECU Online account.
- * Go paperless, sign up for TCSECU E-statements.
- * Check your accounts Online often.
- * Create your own security profile.
- * Protect your computer and mobile devices.
- * Use a Secured Network, beware of FREE unsecured WI-FI.
- * Destroy old Debit Cards.
- * Never reply to E-mails requesting personal information.
- * Beware of Phishing Scams.
- * Report problems immediately to the credit union.



PLEASE VERIFY/UPDATE YOUR PHONE NUMBER AND E-MAIL INFORMATION
AT THE CREDIT UNION THE NEXT TIME YOU ARE IN OUR OFFICE.