

MONEY TALKS

FALL EDITION OCTOBER 2019



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:

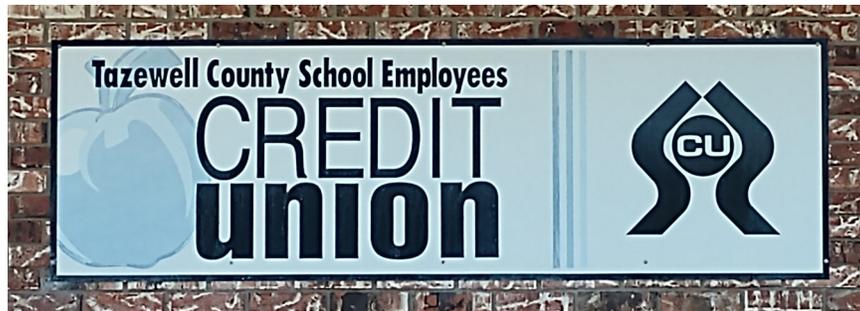
1470 Valle Vista Blvd.
Pekin, IL 61554
PH. (309) 347-6013
FAX (309) 347-6239
Website: www.tcsecu.com

HOLIDAY CLOSINGS:

Monday, Oct. 14— Columbus Day
Monday, Nov. 11— Veterans Day
Thursday, Nov. 28—Thanksgiving Day
Wednesday, Dec. 25— Christmas Day
Wednesday, Jan. 1— New Year's Day

UPDATE ACCOUNT INFORMATION

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.



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 OR you want the funds transferred to your svgs/ checking, please let us know by October 28th.

We have updated our check deposit process. This update will decrease the clearing time on checks that are deposited at our office. The process reduces the "float" time on the clearing of checks.



Please be aware that a check deposited in our office will be sent to the Federal Reserve the *same day* to be cleared from the institution it was drawn on.

If you have any questions, please contact our office.

Cash Withdrawal Notification

To help us better prepare for your monetary needs, please contact us 48 hours in advance if:

- you have a need for cash of **\$1,500 or more at any one time**
- you need an abundance of small denominations (**\$1, \$5, \$10**)



2019-2020 DINING TOUR BOOKS ARE AVAILABLE

In today's world, most people are looking for ways to save money. The Dining Tour books are 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 use of a coupon usually pays for the cost of the book.

Great birthday, Christmas or graduation gifts!!!

Cost per book is \$30. Limited supply.

**TAZEWELL COUNTY SCHOOL EMPLOYEES
CREDIT UNION FEE SCHEDULE
EFFECTIVE 11/1/2019**

Share Draft Printing...Fee depends on style of draft ordered.

The categories of transactions for which an overdraft fee may be imposed are by any of the following measures: share draft, in-person withdrawal, ATM withdrawal, other electronic means.

Nonsufficient Funds, each.....	\$27.00
Overdraft (maximum charge per day)	\$108.00 (NSF per day)
Overdraft Protection.....	\$3.00 per transaction
Account Balancing Assistance or Member Requested Account Research.....	\$15.00 per hour
Stop Payments-Share Drafts.....	\$20.00 each
Stop Payments-Counter/Cashier Checks.....	\$30.00 each
Returned check (items deposited/cashed check).....	\$10.00 each
Domestic Outgoing Wire Transfer.....	\$25.00 each
International Wire Transfer.....	\$45.00 each
Copy of Share Draft.....	\$2.00 per draft
Extra Statement /History Printing.....	\$2.00 per statement
Credit Union Cashier Check (if not payable to member).....	\$2.00 per check
Lost/Replacement Debit Card.....	\$7.50 per card
ATM Withdrawal Fee (after 5 withdrawals per calendar month).....	\$1.00 each
Account Inactive Fee.....	\$6.00 per quarter (Savings "A" with no member-requested activity over the past 12 months [rolling calendar])
Copies (first page free) each additional copy.....	\$.10 each
Closed Account Fee (if closed within 90 days of open date).....	\$10.00

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.

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 is 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. 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 or past inactive fee withdrawals are not considered activity.

WARNING ABOUT USING YOUR DEBIT CARD AT THE GAS PUMP!

Beware when using your debit card at the gas pump. Scammers attach devices called skimmers to the card readers at the gas pump. When you scan your debit card these devices can steal the data and record your PIN number. You will not know the device has been used until you find the discrepancy on your bank statement. So, if you use a card at the gas pump it is safer to use a credit card. Fraudulent charges on your credit card are usually limited to no more than \$50 if reported soon enough.

BOARD OF DIRECTORS

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

STAFF

Kevin, President

Crystal, VP Operations

Member Service Reps.

Gail, Kelly, Sharon

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Take a moment to *Like Us* on Facebook and stay up to date on current information and events at TCSECU.

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The 2020 Norman Rockwell calendars are in. Stop by the credit union and pick yours up.