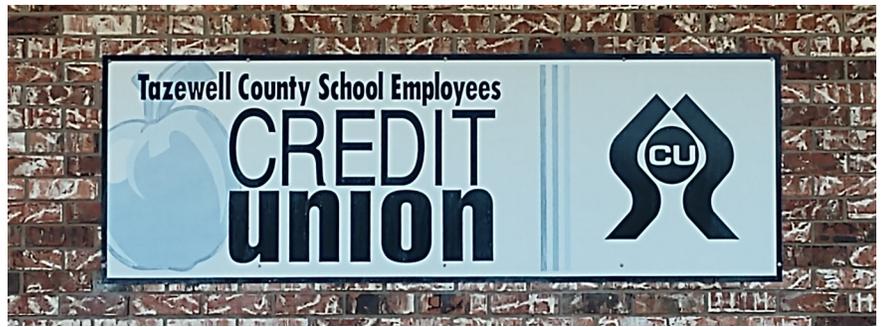


SPRING EDITION

MONEY TALKS

APRIL 2021



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:

Monday, May 31st - Memorial Day

Monday, July 5th - Independence 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:

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



Are your friends looking for a loyal financial partner? Lead them to TCSECU. Not only will we treat your pack to superior banking, but we'll also unleash a \$25.00 reward for you and your referred friends. Simply send your friends over to the Credit Union to open an account and tell them to mention your name.

*Both existing member and referred member will receive \$25 when the referred member opens an account and makes an initial deposit of \$25. Referred member must keep their new account open for at least 90 days. If closed before the 90 days, then the \$25 incentive will be forfeited. To avoid an inactivity fee of \$6 per quarter there must be activity in the account each year (rolling calendar). Offer extends to immediate family of existing members, school employees of Tazewell and Peoria counties, ICC students and faculty, PCHS and all eligible membership fields. Please see our website for other possible areas of membership.

REMOTE DEPOSIT THRU MOBILE APP



Make deposits right from your mobile device with Remote Deposit Capture.

Did you know that you can deposit checks into your account without leaving your home? That's right!

If you are signed up for VIRTUAL BRANCH and have downloaded the TCSECU Mobile APP from the Apple App Store or the Play Store thru Google you can make deposits using our Mobile App. Log in to our Mobile App using your Virtual Branch Logon ID (if your logon ID is your account number, you must enter 6 digits beginning with preceding zeroes before your account number) and Virtual Branch password. Once you have logged in, click on the *Deposit* tab at the top of the screen then click "Deposit a check". You will select

the account you are depositing into, enter the check amount and take a picture of the front and back of the check. When endorsing your check(s), before signing please write "For Mobile Deposit TCSECU" and sign underneath the words. If you have multiple checks, you will need to enter each individually and take individual photos of the front/back of each check.

TIPS FOR DEPOSITING CHECKS:

- ** Endorse checks by printing "For Mobile Deposit TCSECU" and signing underneath your print words.
- ** Take a picture of the check in a well lit area on a dark surface. Make sure the picture is clear and of the whole check. (Front and back.)
- ** You can deposit checks up to \$750 with a daily limit of deposits up to \$1,200. No third party checks are accepted.

USING DEBIT CARDS VS. CREDIT CARDS

When you use a Debit Card funds are taken out of your account sometimes immediately or within a day or two. When you use a Debit Card you are giving your authorization for that transaction. You can't dispute the transaction because you changed your mind. It is important to take extra safety precautions when using your Debit Card. With a Credit Card the funds are charged to the card. Importantly, if you are a victim of fraud on a debit card it can be tough- or impossible- to get your money back. With a credit card, you can alert the card issuer, decline the charges and relax.

IT IS ALWAYS SAFER TO USE A CREDIT CARD WHEN MAKING ONLINE PURCHASES OR WHEN TRAVELING.

Here are some safety tips when using your DEBIT card:

1. Sign up for Virtual Branch Online Banking @ www.tcsecu.com.
2. Go paperless, sign up for E-statements.
3. Check your accounts online often.
4. Never give out your PIN number.
5. Avoid Debit Card use online.
6. Only use ATMs at a Financial Institution.
7. Don't use public wireless access for financial transactions.
8. Report problems immediately.
9. Use a secured network.
10. Never reply to emails requesting personal info.
11. Get banking alerts thru Virtual Branch.
12. Destroy old debit cards.
13. Beware of phishing scams.
14. Protect your computer/mobile devices.
15. Consider filing a police report, if a victim of fraud.

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.*

****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.***

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 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.

*****As garage sale season will be here shortly, please remember we do not have coin.*****

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, Jaslyn, Debbie



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.

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.

To report a lost or stolen ATM/ Debit Card please call:

1-877-253-8964 If you receive a call from this number it is OK to talk to them.