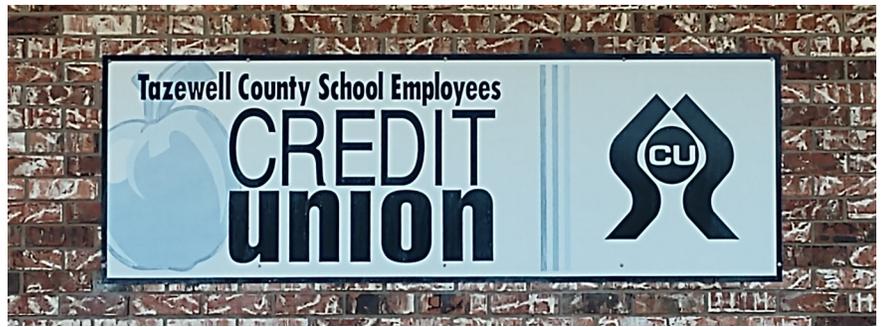


SPRING EDITION

# MONEY TALKS

APRIL 2022



## AUTO LOAN PROMOTION

Drive into Spring in a New or Used Vehicle!!

*Let TCSECU help you get into your dream vehicle!!*

**AUTO LOAN RATES AS LOW AS  
1.49% APR UP TO 66 MONTHS  
ON 2018 OR NEWER VEHICLES\***  
*Promotion ends at Noon on 4/30/22*

\*DISCLOSURE: APR=Annual Percentage Rate. Current TCSECU loan refinances are not eligible for this promotion. Promotion good on cars/trucks/SUVs only. All current qualifying lending criteria must be met. Rates and dates of promotion are subject to change without notice. Applicable loan interest rate is based on current Experian credit score from credit report we pull, vehicle age, NADA value of vehicle and the loan term. Your actual rate may be higher. 1.49% APR Promotional rate is for well-qualified members. Application must be submitted to and received by TCSECU by NOON (CST) on 4/30/22 to be eligible for loan promotion.



### DEBIT CARD FRAUD ALERT TEXT MESSAGES COMING SOON!



In an effort to help our members stay ahead of fraud, our Debit Card Processor (Fraud Department) will begin to send Fraud Alerts to our members cell phones by way of text message in late April or early May. If a debit transaction is flagged as suspicious, our debit card processor Fraud Dept. will send a text message to the phone number we have on file. **The message will say it is from Tazewell Cnty Sch ECU.** If the Fraud Dept. does not get a response from the member within 15 minutes, they will reach out to the next phone number we have on file with a text message. If the phone number(s) we have on file can not accept text messages, they will call the number to try to reach the member. In the event they can not talk to the member, they will leave a message.

If you receive a call from 800-262-2024 OR 877-253-8964, it is OK to talk to them. If they left you a message, you can contact them at 877-253-8964. If you have any questions, please contact our office.

**PLEASE MAKE SURE WE HAVE YOUR CURRENT CELL PHONE NUMBERS ON FILE.**

#### 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:

*We are closed on all Federal Reserve Holidays.*

Memorial Day- Sat., May 28th & Mon., May 30th

Juneteenth Nat'l Independence Day—  
Sat., June 18th & Mon., Jun. 20th

Independence Day- Sat., July 2nd &  
Mon., July 4th



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](http://www.tcsecu.com)

## USING DEBIT CARDS VS. CREDIT CARDS

When you use a Debit Card, funds are not always taken out of your account immediately, sometimes it is 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 instead of withdrawn from your account. 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.

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

### **ATM/DEBIT CARD DAILY AMOUNT LIMITS:**

ATM transactions—\$500.00

POS transactions—\$1,000.00

**TO REPORT LOST OR STOLEN  
ATM/DEBIT CARDS CALL  
1-800-554-8969**

## **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.**

## **REFER A FRIEND PROMOTION**



**When you refer your friend(s) for TCSECU membership\*, you both win. Not only will your friend(s) get great services such as low loan rates, high yields on deposits, free convenience services and personal attention. We will reward you and your friend with a \$25 referral bonus!\***

**\*DISCLOSURE:** Both existing member and referred friend will receive \$25 when the referred friend opens an account and makes an initial deposit of \$25. Referred friend must keep their new account open for at least 90 days; if closed before 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 and eligible employees of our membership field. Please see our website for our membership field.

**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.

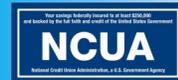
### **STAFF**

Kevin, President

Crystal, VP Operations

### **Member Service Reps.**

Gail, Kelly, Sharon,  
Allie, Katalina, Landon



***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.