

MONEY TALKS

July 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:

LABOR DAY

Monday, September 2nd

COLUMBUS DAY

Monday, October 14th

TRAVELING SOON?

TCSECU has a safe alternative to cash, travelers checks or debit cards. Our re-loadable VISA Travel Money Card can be loaded with a value of \$100-\$5,000. These debit cards are NOT tied to a checking or savings, so your accounts aren't in jeopardy if the card is lost or stolen. Manage and reload the Card online, and use it wherever Visa debit cards are accepted worldwide.



GET DRIVING TODAY

with an Auto Loan from
Tazewell County School Employees Credit Union.

Rates as low as

2.90%
APR*

Rates as low as 2.90% APR* up to 66 months

- Fast, in-house decisions
- Saturday loan closings
- 100% financing on NEW autos
- GAP and mechanical breakdown coverage options

Apply Online:

Visit tcsecu.com and click on "Credit Application" at the bottom of the page

*APR=Annual Percentage Rate. Base rate begins as low as 2.90% for well-qualified borrowers for 2014-2019 year models. Base rate is based on your Experian credit score at the time of your loan application processing.



SUMMER SKIP A PAY IS HERE

Need some extra money? Why not skip your payment made in August?

Yes, we are offering Skip A Pay during the month of August and it's only \$25 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 6/1/16 may have additional eligibility requirements.

To take advantage of Skip A Pay, stop by our office before July 31, 2019 to complete a Skip A Pay form. Summer Skip A Pay covers the payment period from August 1st—August 31st, 2019. If you have questions, please contact our office at 347-6013.

E-MAILS

For your safety and protection, please DO NOT e-mail the credit union any personal information (i.e. account numbers, social security numbers, birthdates, loan applications etc.). If you need to send information to us, please fax the information to 309-347-6239 and include a cover sheet with the department the information needs to go to (loan dept., accounts, etc.).

In the event that the credit union needs to e-mail information back to you that contains personal information, we will send the e-mail encrypted for security purposes. You will receive an email from noreply@barracuda.com which will say you have a new encrypted message from tcsecu.com. It will have a link to log into the Barracuda Message Center. Click on the link. You'll be prompted to either create a password or enter the one you may already have. Once inside the Barracuda Message Center, you will be able to open the message by clicking on it. To send a reply back to the credit union, click on the reply button above the message, type your reply and click on the Send button above the message. Your reply will be sent to the credit union encrypted. If you wish to delete the message sent to you, put a check mark in the box in front of the message and hit delete. Always logout of the Barracuda Message Center.



BACK TO SCHOOL

Need money for tuition, school supplies, clothes, fees, etc.? Let TCSECU help you get ready to go back to school!!

For the promotional period of July 1, 2019—August 31, 2019, we are offering great unsecured loan rates at low as 6.99% APR* for any unsecured loan of \$1,000.00 or more.

*APR=Annual Percentage Rate. Base rate begins as low as 6.99% for well-qualified borrowers. Base rate is based on your Experian credit score at the time of your loan application processing. Loan must be a minimum of \$1,000 in new money. Loan Refinances are not eligible for this promotion. Rates are subject to change without notice. All current qualifying lending criteria must be met. Application must be submitted to and received by TCSECU by NOON (CST) on 8/31/19 to be eligible for loan promotion.

BUYER BEWARE

(read the fine print)

We have been made aware that many items (such as vitamins, supplements, beauty aids, etc.) being sold online and on TV, are advertising that you can try something for FREE for 14 days and only pay a small shipping fee.

The consumer may not realize that if you don't return the item(s) within 14 days, you may be charged the full sale price and you may be set up on automatic monthly renewal.

By ordering with your debit card and giving your CVV number (Card Verification Value, a 3 digit number on back of your debit card), you are authorizing the merchant to charge your checking account and in some cases set up automatic monthly renewal.

The only way to recover your money once the amount has been charged to your account is for the consumer to contact the seller to try to get a refund and to revoke any future withdrawals. The credit union can not get a refund for you due to your authorization of the purchase.

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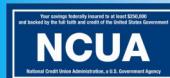
Gail, Kelly, Sharon

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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.