

SUMMER EDITION

MONEY TALKS

JULY 2020



LIKE US ON FACEBOOK



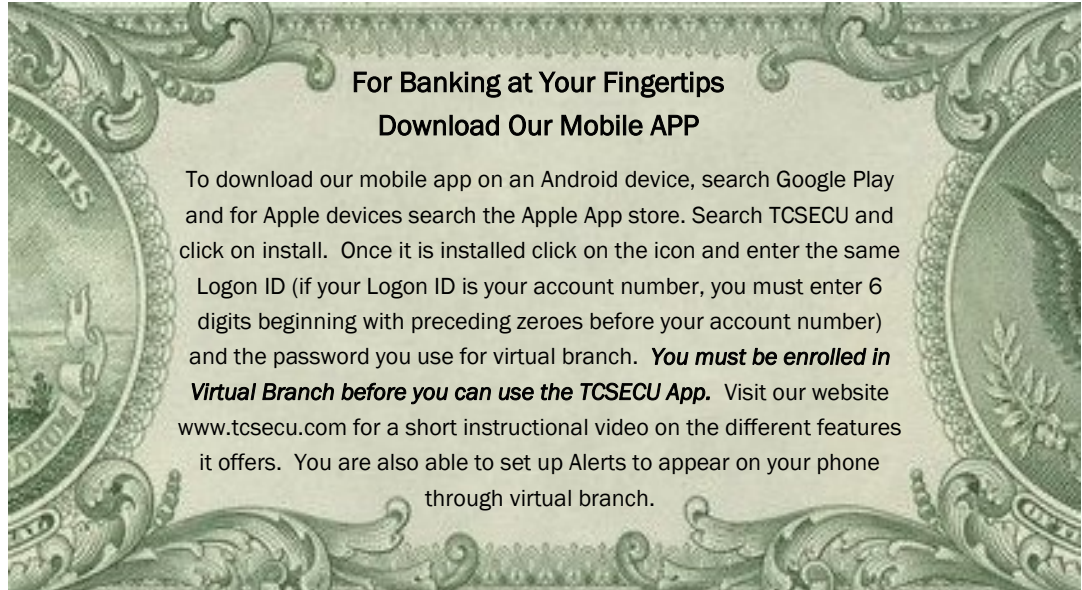
Take a moment to *Like Us* on Facebook and stay up to date on current information and events at TCSECU.

Follow us on Twitter @tcsecu1



Remote Deposit Coming in July

Take a picture of your check and send it electronically (thru the APP) to the credit union to be deposited to your account.



For Banking at Your Fingertips Download Our Mobile APP

To download our mobile app on an Android device, search Google Play and for Apple devices search the Apple App store. Search TCSECU and click on install. Once it is installed click on the icon and enter the same Logon ID (if your Logon ID is your account number, you must enter 6 digits beginning with preceding zeroes before your account number) and the password you use for virtual branch. **You must be enrolled in Virtual Branch before you can use the TCSECU App.** Visit our website www.tcsecu.com for a short instructional video on the different features it offers. You are also able to set up Alerts to appear on your phone through virtual branch.

HOLIDAY CLOSINGS:

**Independence Day — Friday,
July 3rd & Saturday, July 4th**

**Drive-Up Window will be open on
Thursday, July 2nd until 6:00 pm**

**Labor Day — Monday,
September 7th**



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

REMOTE ELECTRONIC LOAN SIGNING

We are now offering Remote E-Sign of loan documents. If you live outside the Pekin area or you have difficulty making it into our office during business hours, Remote E-sign is for you! E-sign is a convenient, secure way to sign your loan documents remotely through your computer, tablet or cell phone.

NOTICE



For the protection of our staff and members, *ANYONE* entering our LOBBY MUST wear a mask.

If you do not have a mask or choose not to wear a mask, please use our drive-up window.

Thank you for your cooperation in this matter!

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.

IF IT'S WORTH CELEBRATING, OUR VISA GIFT CARDS ARE THE PERFECT GIFT!



Need a gift for a birthday, graduation, holidays, retirement, wedding or to simply say thanks?

These non-reloadable microchipped debit cards can be used anywhere VISA is accepted worldwide, including in-store, online and by phone. They're more functional than a gift certificate and safer than cash. You choose the value of the card (\$10–\$1,000).

Cost per card \$6.00 plus the loaded funds.

Loan Rates

Unsecured

Up to 24 months 8.99% APR*

Auto Loans

Up to 66 months 2.25% APR*

*APR= Annual Percentage Rate. Base rates listed above are for well qualified borrowers. Rates are based on your Experian credit score and other factors at the time of loan application submission. Please call the Loan department for loan rate details. Rates are subject to change without notice.

Share (Savings) Secured Loans - 2.00% Over the Deposit Rate

To report a lost/stolen ATM/Debit card after office hours, please call 1-800-554-8969.

Our debit card fraud alert center phone number is 877-253-8964. If you receive a call from this number, it is OK to talk to them about your TCSECU debit transactions.

If you would like to have fraud alerts sent to you via TEXT, please contact our office.

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.

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 (VB) 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.*

Banking Made Easy With Virtual Branch

Virtual Branch (VB) is TCSECU's Online Banking. It allows you to view your account balances, transfer money between your accounts and see the account history. VB is convenient, secure and free to our members. Once you sign up, you will be able to access VB from any computer with Internet access. Go to tcsecu.com, click on the Online Banking icon to log into VB. If you're a first time user, you will need to click on the *Enroll* button and follow the directions. Sign up today by going to tcsecu.com and click on the Online Banking picture!

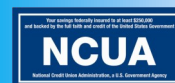
- BOARD OF DIRECTORS**
- PAULA DAVIS, CHAIRPERSON
 - DANIEL BRIAN, VICE CHAIR
 - CONNIE SUTTON, SECRETARY
 - ED BABCOCK, TREASURER
 - MURRAY BRIAN, DIR.
 - MIKE RETTKE, DIR.
 - ROBERTA STILES, DIR.
 - CORY BROWN, DIR.
 - KENT AYERS, DIR.

STAFF

- Kevin, President
- Crystal, VP Operations

Member Service Reps.

- Gail, Kelly,
- Sharon, Jaslyn



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.