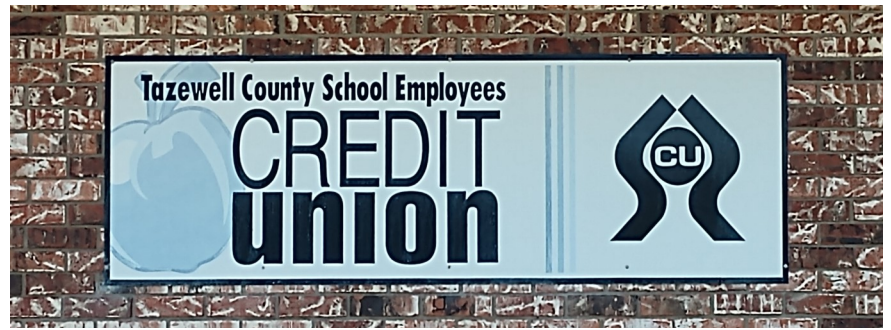


MONEY TALKS

JANUARY 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, January 18th—Martin Luther King Jr. Day

Monday, February 15th— Presidents' 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



LET US HELP SAVE YOU TIME!!

REMOTE DEPOSIT PROMOTION

We know your time is IMPORTANT and that there never seems to be enough time to get everything on your to-do list done.

We can help with our Remote Deposit thru the TCSECU App. It is easy, convenient and can be done anywhere. It will save you the time of making a trip to our office to make deposits.

Any member who makes a remote deposit thru the TCSECU App during the promotional period (December 1, 2020 thru January 31, 2021), will be entered into a drawing for a chance of winning 1 of 3 VISA Gift Cards.

Promotional period is December 1, 2020 thru January 31, 2021. Three member names from the promotional entries will be drawn on or around February 2, 2021 for the gift cards. Winners will be notified by phone.

2021 ANNUAL MEMBERS MEETING

Tazewell County School Employees Credit Union Annual Meeting will be held by electronic means on January 20, 2021 at 5:30 pm. If you are interested in attending the meeting virtually or by phone, please contact Kevin or Crystal at 347-6013 by 1/11/21 with your phone number and e-mail address.

HOLIDAY LOAN



Are you looking for extra cash to cover holiday expenses, bills, vacation etc.? We are offering a special unsecured personal loan rate during the promotional period.

Borrow a minimum of \$1,000 new unsecured money December 1, 2020—January 30, 2021, and get a rate as low as 6.99% APR*. That is a savings of 2% off the normal APR!!!

* APR=Annual Percentage Rate. DISCLOSURES: 6.99% APR rate for well qualified members. Loan must be a minimum of \$1,000 or greater in new money. Loan refinances are not eligible for this promotion. Rates are subject to change. All current qualifying lending criteria must be met. Applicable loan interest base rate is based on current Experian credit score when we pull it. Promotion period 12/1/2020 thru 01/30/2021. Application must be submitted to and received by TCSECU (in office) by NOON (CST) on 01/30/2021 to be eligible for loan promotion.

DEBIT CARD FRAUD NOTIFICATION

When a debit card transaction is flagged for possible fraud at the card processing center, you will receive a call from the Debit Card Fraud Center (phone number 877-253-8964) to ask if you authorized the item or if it is fraudulent. **You can now receive notifications from the Debit Card Fraud Center by text and/or e-mail. If you are interested in these options for your debit card, you will need to sign an authorization form at the credit union. If you have any questions, please contact the credit union.**

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 **1-877-253-8964**. If you receive a call from this number, it is OK to talk to them about your TCSECU debit transactions.

Warning About Using Your Debit Card

Beware when using your debit card at the gas pump, online and reserving hotels. When using your debit card for any of these transactions you are giving those establishments access to your bank account. It allows them to place monetary holds on your card and makes it easier for scammers to steal your money. So, if you use a card for any of these transactions it is always safer to use a credit card. Fraudulent charges on your credit card are usually limited to no more than \$50 if reported soon enough.



TCSECU Scholarship (for 2020-2021 Academic Year)

Tazewell County School Employees Credit Union offers two Illinois Central College scholarships for \$1000 per semester. The scholarships are to be used for tuition and/or books. Scholarship applicants must be members of TCSECU or the child or grandchild of a TCSECU member.

Scholarship Applicants must:

1. Rank in the upper half of their high school graduation class or have a minimum ACT score of 20. Returning ICC students must have a 2.50 ICC GPA or higher.
2. Intend to enroll as a full-time student (12 hours or more).

Application Process

1. Complete an ICC application within the past five years.
2. Apply for the scholarship online at <https://icc.edu/admissions/scholarships/> from October 1, 2020 through 11:59 p.m. March 1, 2021. You will need your ICC User ID and password to apply.
3. On the online scholarship application, **be sure to check the box titled "Tazewell County School child/grandchild of member"**. If this box is not selected, the applicant will not be considered for the scholarship.

Application Priority:

First priority will be given to applicants who are TCSECU members or are the child/grandchild of a TCSECU member. If no applicants meet this criteria, the scholarship will be made available to students pursuing a major in education.

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.

BOARD OF DIRECTORS

PAULA DAVIS, CHAIRPERSON

DANIEL BRIAN, VICE CHAIR

CONNIE SUTTON, SECRETARY

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.

Debbie, Gail, Jaslyn,

Kelly, Sharon



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.