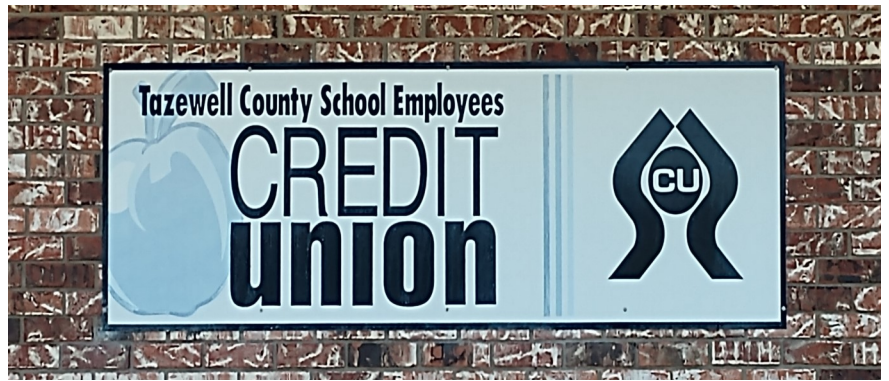


# MONEY TALKS

JANUARY 2023



LIKE US ON FACEBOOK AND FOLLOW US ON TWITTER

@tcsecu1.



Monday 9:00am—5:00pm  
 Tuesday 9:00am—Noon  
 Wednesday 9:00am—5:30pm  
 Thursday 9:00am—5:00pm  
 Friday 9:00am—5:00pm

**Effective 2/1/23, New Friday hours 7:30am—5:30pm**

Saturday 9:00am—Noon  
**Effective 2/1/23 Permanently Closed on Saturdays. Loan closings by appointment only.**



## HOLIDAY CLOSINGS:

Monday, January 16th—  
Martin Luther King Jr. Day

Monday, February 20th—  
Presidents Day

### CONTACT INFORMATION:

1470 Valle Vista Blvd.  
Pekin, IL 61554  
PH. (309) 347-6013

### Lost/Stolen Debit Cards

To report a lost or stolen ATM/Debit Card, please call 800-472-3272.

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 voice/e-mail message, you can contact them at 833-735-1894. If they sent you a text, you can call 877-253-8964.



## OFFICE HOURS CHANGE IN 2023

After much thought and deliberation, we are changing our Office Hours in 2023.

The Board of Directors/Management have given much consideration to the needs of our membership while making the necessary changes.

**Effective January 1, 2023:**

We will **EXTEND** our Wednesday Office Hours to 9:00AM - 5:30PM.

**Effective February 1, 2023:**

We will **EXTEND** our Friday Office Hours to 7:30AM - 5:30PM.

We will be **PERMANENTLY CLOSED** on Saturdays effective February 1, 2023. (Loan Closings will be by appointment only).

These changes allow our members additional time during the week to transact their business at our office.

*Please remember we also offer convenient services that can be used outside our office, such as:*

- **Virtual Branch Online Banking** - for transfers, balances, account history, account statements
- **Debit Cards** - for purchases at merchants/online and cash at ATMs/merchants
- **Remote Deposit** thru our Mobile App

## Warning About Using Your Debit Card

Did you know that if you make phone/online purchases with a Debit Card, you cannot place a stop payment on the transaction? Once you have given your debit card number and CVV/CVC code (3-digit code on back of card), you have given your authorization for the card to be used. For fraud prevention/resolution, it is better to use a credit card to make phone/online purchases.



**Tazewell County School Employees Credit Union Annual Meeting will be held January 18, 2023 at the credit union office at 5:30pm. If you are interested in attending please contact Kevin or Crystal at 347-6013 by 1/11/2023.**



**TCSECU Scholarship  
2023-2024 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/> until 11:59 p.m. March 1, 2023. 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.

**ATM WITHDRAWAL LIMIT**

You are allowed 5 ATM withdrawals from your account per calendar month at no charge from TCSECU. A TCSECU fee of \$1.00 per transaction is charged (at the time of the transaction) thereafter. NOTE: The ATM machine owner may charge a fee to use their machine. However, if you use ATMs that display the CO-OP ATM Network logo (shown above), you will not be charged to use the ATM by the machine owner.



**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.*

**Any account that has not had activity for a period of 3 years or more is required to be turned over to the Illinois State Treasurer's Office as abandon property on November 1st of each year.**

**BOARD OF DIRECTORS**

- PAULA DAVIS, CHAIRPERSON
- DANIEL BRIAN, VICE CHAIR
- CONNIE SUTTON, SECRETARY
- ED BABCOCK, TREASURER
- KENT AYERS, DIRECTOR
- MURRAY BRIAN, DIRECTOR
- CORY BROWN, DIRECTOR
- MIKE RETTKE, DIRECTOR
- ROBERTA STILES, DIRECTOR

**STAFF**

- Kevin, President
- Crystal, VP Operations

**Member Service Reps.**

- Gail, Lois,
- Sharon, Bennett



***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.***