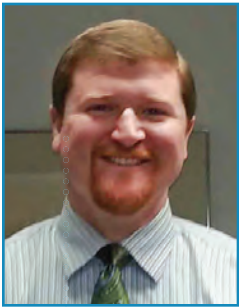




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As you read through this newsletter, you will notice the credit union philosophy of People Helping People. Whether it be the scholarship program, Freedom Tree Food Drive, the new community programs, or a multitude of other ways — we are all here to help each other. This is what makes credit unions special. When all 7,100 plus members work together, we can truly make a difference in our communities.

LETTER FROM THE PRESIDENT

My son has been running with a group of dedicated runners in Taylorville. This group includes kids from grade school all the way through adulthood. It's an incredible collection of novice and experienced runners that came together because of their love of running. The more experienced runners share their knowledge with the younger ones, and everyone benefits. Like all of us, each runner has their good days and bad. The strength and energy of this group helps to lift each member up, even when they have a day when they are struggling. On June 24th, this group participated in the Macklind Mile in St. Louis. Every single runner from our local group set a personal record in the mile. They could not have done this if it weren't for their dedication to each other and individual hard work. People Helping People.

Your credit union is a lot like this group of runners. By working together, we can make a difference in each other's lives and achieve our goals. We all go through difficult times in life. These times are made so much easier when you know you have a support group behind you to pick you up when you need it. Being a member of a credit union is about more than just where you bank, it's about being a part of a group of People Helping People.

Sincerely,
Will Perkins, President

WE APPRECIATE OUR MEMBERS!

We are proud and thankful that you are a member of TCCU. Your continued membership and loyalty mean a great deal to everyone at the credit union, and we appreciate it.

Part of our showing how much you all mean to us are our annual Member Appreciation Days. TCCU Taylorville hosted more than 260 members / families on Wednesday, June 14th.

MORE MEMBER APPRECIATION DAYS ARE PLANNED FOR:

Pana:	Wednesday, September 13
Litchfield:	TBD in the fall
Hillsboro:	TBD in the fall

Watch our website (TCCU.org) for more details.

Thank you all for your continued membership! Don't forget to *SHARE* that membership with your family members.



Don Enlow
Don won a \$100 Taylorville Chamber of Commerce gift card.



Kristi Wiseman
Kristi won a \$100 Taylorville Chamber of Commerce gift card.



Nikki Snapp
Nikki is the winner of our BBQ / Grilling package.



2023 SCHOLARSHIP WINNERS ANNOUNCED

The eight winners of \$1,000 awards in TCCU's 9th annual 'Stop. SHOP. VOTE!' program have been announced, and include:



Taylorville High School:

- **Carter Thomas** – Business, Southern Illinois University-Edwardsville
- **Aden Toberman** – Criminal Justice, Lakeland University

Hillsboro High School:

- **Kyle Butler** – Marine Science and Biology, University of Miami, Florida
- **Emilie Romelin** – Nursing, Maryville University

Pana High School:

- **Faith Horton** – Pediatric Physical Therapy, Maryville University
- **Monte Weddle** – Welding Academy, Union, Missouri



Litchfield High School:

- **Jenni Boden** – Elementary Education, Illinois College
- **Zach Boston** – Information Technology, Southern Illinois University - Carbondale

"TCCU is extremely proud to offer this annual program, and to provide financial assistance to local students pursuing their dreams," says TCCU President, Will Perkins. "We congratulate all of our scholarship winners, as well as all of their fellow 2023 graduates.

"We look forward to the 2023-24 school year and awarding eight additional students."

THANK YOU TO THESE BUSINESSES

TAYLORVILLE BUSINESSES

Amenities on Main
Anderson Jewelers
Angelo's
Audrey's Boutique & Luxuries
Battery Specialists
Bundles & Bliss
Country Kitchen
Florinda's Pizza
Glik's
Hair Studio
Happy Baked Goods
JMA Pawn Jewelry & Loan
Karma
Kompliments Salon
Little Luxuries
Lock Up Gym
Nesty's Burger Joint
Powderkeg Outfitters
Rebecca's Antiques
Rose's Furniture
Salon Madison Jane
Shadow Box
Shoe Sensation
Sydney Lynn's Little Book Shop & Vinyl
Taylorville Monogram
(The) Upper Cut
Uprooted by Willow & Birch
Vintage Dresser
(The) Wooden Flower
Wright Furniture
Zone Nutrition

HILLSBORO BUSINESSES

Cozy Café
EVI Salon
Frida's Tacos
Gianni's Pizza
(The) Hair Zone
Hillers Sheet Metal
(The) Holiday Shop
Moose Lodge 1377
Resale Station
Sage on Sage
Salvation Army Thrift Store
Shopping Cart, Inc. / Scrub Store in Hillsboro
Sullivan's Drugs
Tan Lines Hair Designs
Tee Shirts Ink

LITCHFIELD BUSINESSES

Briar Rose
Creative Expressions
Gianni's Pizza
Glik's
K9 & Cat Salon
My Formals
My Formals Boutique
Perry Estelle
Petal Pushers
Pizza Man
Shaggy Dog Pet Spa
Snap Fitness Litchfield
Sullivan's Drugs
WAM Computers
Wernsing's Appliance

PANA BUSINESSES

A-1 Furniture Wholesale
Anarchy
Brewin' Hope
Countryside Campers
Curly Girls
Cutz 'n Curlz
Eleven 11
Hair Razors
Holthaus Appliances
Locked & Loaded
Nohren's Hardware
Outdoor Power Source
Pana Bowl
Pana Save A Lot
Pizza Man
Rack Attack Archery
Scoop'd
Spring Garden Restaurant
Station 502 Pub / Pizza

Scholarship Registration Reminder

Registration for the 2023-24 "Stop. Shop. VOTE!" scholarship program begins in August, with the resumption of classes at Taylorville, Hillsboro, Litchfield and Pana High Schools.

If you have a student who will be a senior this coming school year – or know a student who will be – and who plans to continue their education at a trade school, 2-year college or 4-year university, make sure they register. It only takes a good quality photo and a signed Parental Permission slip. **Registration ends Friday, October 13th.**



YOUR FREEDOM TREE DONATIONS ARE IMPORTANT

Again this year, the greater TCCU community (Hillsboro, Litchfield, Pana and Taylorville) has been generous in donations to support our annual Freedom Tree food drive. Boxed and canned food items, as well as considerable cash donations, have been left at collection points in our four office locations.

A reminder that you still have through Friday, July 14 to make your donation. ALL collections of canned / boxed food items, as well as cash donations, go directly to LOCAL food pantries to aid LOCAL residents.

Each TCCU office is also accepting donations of soap, toothpaste, toilet paper, paper towels, shampoo, dish and laundry detergent, etc.

Cash donations (of any amount) are especially encouraged, because food pantries are able to purchase considerably more goods from food banks to help replenish their supplies.

Thank you, everyone, for helping make this annual program a success.



FREEDOM TREE
HELPING PEOPLE ACHIEVE FREEDOM FROM NEED



TCCU TO DEBUT NEW COMMUNITY PROGRAMS

Over the past nine years, TCCU has conducted two annual community-based programs to benefit our local residents: the **'Stop. SHOP. VOTE!'** scholarship program and the **'Freedom Tree'** community food drive.

Within the next six months, we will introduce two more programs, both of which will be under the umbrella of **"Help Us Help Them."**

The first, to debut in mid-August and run through the end of October, is voluntary cash donations to our local school districts to help with the purchase of school supplies (from kindergarten through high school).

The second donations program will debut mid-January, 2024, and run through mid-April. The four TCCU offices will each partner with a select local organization (Kiwanis, Pana Pride, etc.) in its specific community. These select community-based organizations will / can change each year, to ensure that a wide range of organizations can benefit.

The purpose of these new programs is to generate cash donations from TCCU members and the public at large to help support the needs and goals of the respective organizations.

We know how generous people can be. We've seen it year after year with our Freedom Tree community food drive. And we've also heard from members that they'd like to do more to help the community, but aren't quite sure how to do it.

We believe our new 'Help Us Help Them' campaigns provide a means through which people can contribute to programs and organizations that do so much good in our various communities.

ALL cash donations from all of the 'Help Us Help Them' programs go directly to the named organizations. TCCU simply serves as the collection point for donations.

As we go forward, we hope everyone will 'Help Us Help Them,' in whatever way you can. It's another illustration of the international credit union philosophy of People Helping People.



BEWARE OF MULTIPLE FRAUD SCHEMES

Third in a series

In this, the third article in a series highlighting multiple fraud schemes, we feature **Financial Account Takeover**.

Scammers use this online method to gain access to your online financial accounts. Not just your bank or credit union accounts, but online accounts of any kind: Amazon, Snapchat, retailers, etc. They steal your information (email address and password) via phishing, data breach, or if you use an unsecure public wi-fi.

Warning signs to watch for:

- If you are locked out of your financial or social media accounts.
- You receive notification of failed login attempts you didn't initiate.
- Your account looks different.
- Strange messages are sent from your social media accounts.
- Alerts that someone has logged into your account from a different IP address / location.
- Email or phone number associated with your account changed without your permission / initiation.



What to do if victimized:

- Contact the impacted companies immediately.
- Once your accounts are secure, change your passwords.
- Whenever possible, enable two-factor authentication on your online accounts. This is a special one-time code that is required to log into your accounts, along with your password and username.

Holiday Closures

All TCCU locations will be closed in observance of the following holidays:

Monday, September 4 | Labor Day
Monday, October 9 | Columbus Day

You *always* have 24 / 7 access to your TCCU accounts, even when the credit union is closed.

Just sign up for/use these handy, convenient services:

TCCU VISA Card, ATM network or Debit Card, or online at www.TCCU.org. Just follow the prompts.

TIME TO RECYCLE THE FAMILY JALOPY

WE HAVE THE PERFECT LOAN FOR YOU!

Whether you're looking to buy new or used, for a primary vehicle or a second (or third) one, we have the loan to make it happen.



- Rates as low as **5.44% APR***
- Payback periods as long as **84 months**
- AND you have the security and familiarity of working with your friends at TCCU!

Call us or stop in TODAY to learn more.

*APR = Annual Percentage Rate. Regular credit rules apply. Not all members will qualify, based on individual creditworthiness. The 5.44% APR is for a 60 month term and applies to new 2023 - 2024 models. Payments are \$19.11 per \$1,000 borrowed.

MAXIMIZE E-BANKING BENEFITS!

Don't stand in lines, write checks, waste time, or any of those old-fashioned banking methods – switch to e-banking!

Sign up TODAY for these TCCU services:



Mobile App. FREE to TCCU members, so you can conduct account business (deposits, transfers, balance confirmations, etc.) via your phone ... any time, any place.



Debit Card. Provides easy, safe access to your Checking Account – without writing a check! Use it whenever and wherever you need it. Features an ID protection chip for added security.



Direct Deposit. Your paycheck, pension and / or Social Security check is deposited directly and automatically into your TCCU account(s) per your instructions. And you enjoy added safety, security and convenience.



Payroll Deduction. The easiest way to make automatic loan payments, or have specified amounts credited to your checking, savings or Club account(s).

Don't wait ... sign up today!

TAYLORVILLE

422 W. MAIN CROSS ST.
217-824-9658

HILLSBORO

138 E. WOOD ST.
217-532-5300

LITCHFIELD

801 W. UNION AVE.
217-324-7496

PANA

101 E. FIFTH ST.
217-562-2516

www.TCCU.org

TCCU Times is a publication of Taylorville Community Credit Union.
422 W. Main Cross Street, Taylorville, IL 62568. 217-824-9658

NCUA accounts federally insured to \$250,000.
NCUA is an agency of the U.S. government.