

TCCU times

WINTER 2024



As we head into a new year, we look forward to the new beginning that every new year brings. We also need to take time to remember all the good that happened in the past year. For me, 2023 was a great year. My son broke a track school record in the 1600m that had stood for over 20 years. He showed amazing work ethic to break that record. Even though he was the one that set the record, he broke that record because

of a team. He runs with a great group of kids and coaches that push each other every day to get better. These kids are out there working hard to get better, no matter what the weather is like. They are there for each other on the good days and the bad.

We all lead busy lives, but it's important not to forget what is most important: our loved ones. It was nice getting to see family during the holidays. Cherish the time that you have together. Holidays can be hectic trying to run around and see everyone, but it is worth it. From listening to my son and nephew serenade us on the karaoke machine, to my youngest nephews playing with their toy cars and kinetic sand, a lot of fun memories were made.

I've been with the credit union for 10 years now. The time has really flown by. I've worked with so many amazing people over the years and have so many great memories of these past 10 years. Our credit union family continues to grow. We have more members in our credit union family than ever before. Seeing the amount of Christmas cards and holiday treats that members have brought to our facilities is heartwarming. As we look forward to a new year, I want to thank my family, and all the employees, directors, and members of TCCU for making 2023 a great year.

Sincerely,
Will Perkins
President

LETTER FROM THE PRESIDENT

INSIDE THIS ISSUE

Prize Winners From Credit Union Day	2
8 Reasons to Use e-Statements	2
Give the Gift of a Lifetime!	2
Scholarship Voting Continues!	3
Stay Vigilant Against Credit Card Fraud	4
Mobile Banking is Fast, Secure	4
Coming Soon: Free Remote Check Deposit Capture	4
TCCU Personnel Milestones	4
Holiday Closures	4

67TH ANNUAL MEETING

Our 67th Annual Meeting will be scheduled for mid-March.

Please visit our website (www.TCCU.org) for more details as we get closer to the date.



Remember to Vote for Our Student Scholars!

Voting is open for our 2023-24 scholarship program.
See inside for details.

SNOWED UNDER BY HOLIDAY BILLS?

TCCU can help shovel you out ... with a **low-interest Personal Loan**.

Our *low interest rates* and *flexible payback periods* (up to 60 months!) make a personal loan an attractive means to cover expenses. And there are *no loan fees or prepayment penalties*.

We know it's sometimes easy to get carried away by the spirit of the season. We also know we have the means to help you dig out from under.

Come talk with us at any of our four locations. We're here to help - *whatever the season, whatever the reason.*



PRIZE WINNERS FROM CREDIT UNION DAY

Congratulations to all of our loyal members who received various prizes in random drawings during our recent annual Member Appreciation / Credit Union Day celebrations.

TAYLORVILLE WINNERS

Rhoda Champley, Kristina Ray, Justin Hooper and **Ronnie Krouse, Sr.** all won \$50 Chamber of Commerce gift cards, while **Aaron Sampson** won the BBQ grill package.

Donna Stephens won a \$50 Chamber of Commerce gift card in our recent Christmas open house and **Linda Ackerman** received a custom floral arrangement and vase.



Rhoda Champley **Kristina Ray** **Justin Hooper** **Ronnie Krouse, Sr.**



Aaron Sampson **Donna Stephens** **Linda Ackerman**

HILLSBORO WINNERS

Linda Snow received a \$100 Paris Frozen Food gift certificate; **Michael Cerutti** and **Preston Lyerla** both won \$50 gift cards to the Korner Store; and **Alyson Fullhorst, Corey O'Dell** and **Pam Guinn** all won sets of four movie passes.



Linda Snow **Michael Cerutti** **Preston Lyerla**



Alyson Fullhorst **Corey O'Dell** **Pam Guinn**

LITCHFIELD WINNERS

James Gray, \$25 gift card for Rise & Grind Coffee; **Lonnie Law**, \$25 gift card for Pizza Man Pizza; **Clint Knight**, \$50 gift card to Ariston Restaurant; **Neil Dirks**, \$50 gift card to Casey's.



James Gray **Lonnie Law** **Clint Knight** **Neil Dirks**

8 REASONS TO USE E-STATEMENTS

- 1 **Immediate availability.**
Of your financial statements.
- 2 **Convenient access.**
Whenever, wherever you are.
- 3 **Increased security.**
Lessens worry about lost/stolen information.
- 4 **Constant availability.**
Just download to your computer, tablet or mobile device.
- 5 **Eco-friendly.**
Saves trees and reduces greenhouse gases.
- 6 **Less stress.**
Because you won't ever misplace your statements.
- 7 **Reduced clutter.**
Because you have less paper!
- 8 **Simple sign-up.**
Call or visit one of our four local branches!

GIVE THE GIFT OF A LIFETIME!

The holidays are over, but there's one more gift you should give: **TCCU membership.**

It lasts a lifetime, so no matter how old anyone is they can enjoy it for years to come!

YOU already know and enjoy the benefits of TCCU membership:

- Low interest rates on loans
- **9.99% APR VISA**
- Mobile and e-banking services
- Support and service from people who you know and trust**

So *share* them with your loved ones! Get them signed up *today*.



SCHOLARSHIP Voting Continues!

Voting in TCCU's 2023-24 scholarship program continues through **Thursday, February 29th**. You can shop and vote in as many participating businesses as you like, as many times as you like. For every \$10 you spend, you can cast one (1) vote for your preferred student.

Your votes will help determine the winners of \$1,000 awards to help local students continue their education after high school graduation.

Eight graduating seniors – two from each of the high schools in Taylorville, Hillsboro, Litchfield and Pana – will win \$1,000 awards toward their education, based on total votes.

Think Global, Shop Local

TAYLORVILLE BUSINESSES

Amenities on Main
Anderson Jewelers
Angelo's
Audrey's Boutique & Luxuries
Battery Specialists
Bundles & Bliss
Country Kitchen
Florinda's Pizza
Fur Love
Glik's
Hair Studio
Happy Baked Goods
Hello Beautiful
JMA Pawn Jewelry & Loan
Karma
Kompliments Salon
Little Luxuries
Lock Up Gym
Nesty's Burger Joint
Powderkeg Outfitters
Shadow Box
Shoe Sensation
Southern Belle Florist
Suessie's Resale
Sydney Lynn's Little Book Shop & Vinyl
(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
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
Hometown Treats-N-Eats
K9 & Cat Salon
My Formals
My Formals Boutique
Petal Pushers
Pizza Man
Snap Fitness Litchfield
Sullivan's Drugs
WAM Computers
Wernsing's Appliance

PANA BUSINESSES

A-1 Furniture Wholesale
Anarchy
Countryside Campers
Curly Girls
Cutz 'n Curlz
Hair Razors
Holthaus Heating
& Appliances
Junction Garden Center
Locked & Loaded
Nohren's Hardware
Outdoor Power Source
Pana Bowl
Pana Save A Lot
Pizza Man
Scoop'd
Sparrow Bicycle Co.
Spring Garden Restaurant
Station 502 Pub / Pizza

TAYLORVILLE STUDENTS

Emma Althoff
Jay Bliler
Justin Champley
Audrey Curtin
Megan Czajkowski
Abigail Erlenbush
Brenton Good
Ella Goodman
Chloe Grant
Claire Hadley
Milana Henson
Kyndall Hoy
Aubrey Kietzman
Hallie Lewis
Jake McConnell
Ian McGrath
Drew Mickey
Owen Morgan
Mia Morelock
Abby Norris
Ava Odam
Mylie Sims
Hallie Smith
Mia Stephens
Lyris Stockon
Claire Vaira
Jake Whetsell
Rhyker Wicks
Olivia Woodward

HILLSBORO STUDENTS

Ian Anderson
Jesse Balla
Melissa Bell
Kyleigh Currie
Marah Huber
Cooper Law
Alyson Mullen
Landon Reincke
Carson Walker
Annabelle Wright

LITCHFIELD STUDENTS

Johnathan Conlee
Cy Cress
Tatian Dobrinich
Amy Frerichs
Kindon Graham
Keanna Hawley
Zoe Hopper
Brawly Jacobs
Zach Leitschuh
Kenden Longwell
Madison Mix
Amanda Niemann
AJ Odle
Ian Otto
Annika Rhodes
Jacob Schwab
Camden Stewart
Kendall Stewart
Adam Sypherd

PANA STUDENTS

Lauren Ade
Xheneta Ademi
Nicole Arkebauer
Addison Bailey
John Berns
Chloe Bland
Jasmine Cooks
Bailey Evrley
Ross Glick
Delayni Jones
Griffin Kimbrel
Claire Kuhn
Claire Osborn
Megan Scoles
Logan Sims
Marissa Sisk-McKittrick
Rudy Zahradka

STUDENTS

Stop. SHOP. VOTE!



STAY VIGILANT AGAINST CREDIT CARD FRAUD

Much has been written about the many frauds and scams so prevalent these days. Unfortunately, none appears to be going away, so we must re-double our efforts to protect ourselves and our accounts. In this, our fourth in a series of 'how to protect yourself' articles, we focus on credit card fraud.

Credit card fraud is perhaps the most 'popular' of the numerous scams / frauds. Individuals steal your card info (or the *actual card itself!*) by tricking you to enter your information on a 'phishing' site or email, or they buy your information on the dark web.

WATCH FOR THESE WARNING SIGNS:

- Suspicious transactions on your card or bank statements
- Several unfamiliar, smaller charges on your account. *(They do this to validate your card before making large purchases)*
- Fraud alerts from your credit union/bank, card issuer or monitoring service
- Calls from creditors
- Lower account balance than expected
- Sudden changes to your credit score
- Transactions from stores/places you haven't been

WHAT TO DO

- Shut down your compromised account(s)
- Contact the fraud department of lender, card carrier etc. to freeze your account(s)
- Report it to the FTC and file a police report
THIS IS VERY IMPORTANT
- Review your credit report consistently
- Change ALL of your account passwords

The bottom line is:

we must all be aware, be vigilant, and be pro-active in protecting yourself and your accounts.

MOBILE BANKING IS FAST, SECURE

We know your time is valuable ... and limited. So we make it easy for you to conduct your business anytime, from anywhere ... with **Mobile Banking**.

Just download and use our FREE mobile banking app to make financial transactions from your cell phone, tablet, etc.

You can check account activity, pay for merchandise, transfer funds ... so many time-saving actions.

Sign up today!



COMING SOON

FREE REMOTE CHECK DEPOSIT CAPTURE

You'll be able to make free deposits of checks from your phone using our Mobile Banking app.

Watch for more details – and debut date – on our website!

www.TCCU.org

TCCU PERSONNEL MILESTONES

Seven TCCU employees will mark employment anniversaries during 2024. Congratulations to:

Michelle Beaman (15 years); **Will Perkins** (10 years); **Al Stupek, Linsey Richardson, Roberta Evrley, Pam Litz** and **Heather Dagen** (all 5 years).

You all help make TCCU the superior organization that it is.

Holiday Closures

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

Monday, January 15 | Martin Luther King, Jr. Day
Monday, February 19 | Presidents Day

Please remember that you have 24/7 access to your TCCU account(s), even when the offices are closed (holidays, weekends, nights, etc.).

Simply use these convenient and time-saving services: TCCU VISA Card, ATM, or TCCU Debit Card, or online at www.TCCU.org and follow the prompts.

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.

