

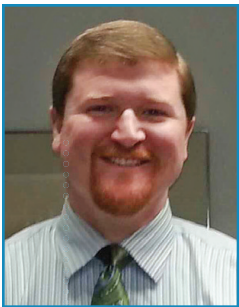
TCCU

times

FALL 2021

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It's hard to believe another year is winding down. In just a few more weeks, the kids will be done with their first quarter of school. I have been enjoying my son's football games and the soccer season is also in full swing. Soccer season is always one of my favorites because I get to coach our travel team. Our kids range in age from fourth through eighth grades. Despite this wide range of ages, our kids work

well together and are supportive of each other. We should all strive to be more supportive of those around us and to work together. So much more can be accomplished by working together.

In today's environment of constant spam calls, identity theft, and fraud, it is important that we all work together to combat these issues. I can't stress enough how important it is to protect your personal information. Over my almost 20 years in banking, I've seen and heard of numerous attempts by fraudsters to steal information from good honest people. These attempts have been made by phone call, email, regular mail, text messages, online chats, and any other way you can imagine. If you think you might have been the victim of one of these fraudsters, please contact us right away and we can help you. We are here for you.

Thank you to everyone who donated to our Freedom Tree Food Drive. It was a great success again this year. These donations provide assistance that so many in our local communities need.

As we head into the holiday season, I hope we can all put our differences aside and work together to help each other and our local communities. The best teams are those that work together. Let's all get out there and employ the credit union philosophy of "People Helping People."

May you have a great rest of 2021 and an even better 2022!

Sincerely,
Will Perkins, President

\$8,000 TO BE AWARDED IN SCHOLARSHIP PROGRAM

Registration Ends October 8th

This is 'last call' for high school seniors to register in this year's '**Stop. SHOP! VOTE!**' scholarship program. Registration ends on FRIDAY, OCTOBER 8th. All seniors at Taylorville, Hillsboro, Litchfield and Pana High Schools who plan to continue their education following graduation in May 2022, are encouraged to register immediately.

"The \$1,000 awards are available to any student at these four high schools who plans to attend a trade school, two year community college or a four year university," points out TCCU President, Will Perkins.

Eight \$1,000 awards (TWO at **each** of the high schools) will be presented in May, 2022.

To register, students need only to submit a good quality photo, the student's name, and signed Parental Permission form. Forms are available at all TCCU locations, online at www.TCCU.org, and at the high schools.

Awards winners are determined by the number of votes cast in participating businesses. For every \$10 people spend in a participating business, they can cast one (1) vote for any registered student.

Get your senior student registered by **Friday, October 8th!**



DON'T WRITE CHECKS OR STAND IN LINE!

Move to e-banking! You can save time and hassles with our comprehensive e-banking services. They are safe, fast and convenient. And with winter coming sooner than we'd like, NOW is a great time to go electronic and have easy access to your account(s).

Check out these availabilities:

- **Online Banking** -- available 24 / 7
- **Mobile Banking** -- available 24 / 7
- **Direct Deposit**
- **Debit Card**
- **Payroll Deduction**
- **ATMs** -- available 24 / 7

During these continuing 'COVID-19 times,' we've got you covered.



APPRECIATION DAY, CREDIT UNION DAY CELEBRATIONS CANCELLED

Due to the continuing threat of COVID-19 infections, we sadly have decided to cancel our Appreciation Day and Credit Union Day celebrations for 2021. Both are events we staff members look forward to each year ... we hope our members do, too.

"We plan to have both events back next year, better than ever," pledges TCCU President, Will Perkins.

He adds that holiday Open Houses this year likely also will be cancelled.

"The health and safety of our members and staff is foremost in our minds as we take these measures," Perkins says. "We're disappointed to take this action, but we're sure everyone understands ... rather to be safe than sorry."

PEOPLE YOU SHOULD KNOW

The TCCU family grew recently, with the addition of staff in the Taylorville, Litchfield and Pana offices. Nikki Bone and Ashley Cross are new full-time Tellers in the Litchfield and Pana offices, respectively. Both are responsible for assisting members with their day-to-day financial needs, such as deposits, withdrawals, funds transfers, etc.

Andrew Rybolt is TCCU's new CFO / Controller, in the Taylorville office. As such, he is responsible for overseeing the credit union's financial operations and ensuring compliance with state and federal regulations. He previously worked at BKD LLP, a public accounting firm in Decatur. He attained his undergrad from Millikin University in Decatur, and his Masters from the University of Louisville.



Nikki Bone
Litchfield



Ashley Cross
Pana



Andrew Rybolt
Taylorville

NEED A LITTLE HELP PUTTING THE HO-HO-HO BACK IN THE HOLIDAYS?

A multi-purpose Personal Loan from TCCU, or our money-saving, low interest VISA card, are both great options.

They can help ensure your family's holidays are everything you'd like them to be. Travel. Entertaining. Gift giving.

Or maybe something you've been putting off, like a much-needed new appliance or new furniture, help covering medical or education expenses, or to consolidate a number of other balances.

PERSONAL LOAN

- Amounts as high as **\$30,000**
- Low interest rates, based on individual creditworthiness
- Flexible payback periods up to 60 months
- No fees, no prepayment penalties

VISA CARD

- Low **9.99% APR** ... NOT a teaser rate!
- **FREE** balance transfers
- No annual fee
- Make payments online, by mail, in the credit union office

Visit us online at
www.TCCU.org
for more information



LOTS OF OPPORTUNITIES TO 'STOP. SHOP! VOTE!' IN SCHOLARSHIP PROGRAM

Our 8th annual '**Stop. SHOP! VOTE!**' scholarship program officially kicks off on Friday, November 12th, when voting begins to determine the winners of eight \$1,000 awards. We encourage everyone to visit the businesses participating this year, and vote for your favorite student(s).

Thanks to all our returning – and new – business participants for their support. First-time business participants are listed in **bold**.

We encourage everyone to '*think global, shop local*,' and support all of our communities' small businesses.

Voting to determine this year's winners begins Friday, November 12th, and runs through February 28th, 2022.

TAYLORVILLE

A Classic Bouquet
Amenities on Main
Anderson Jewelers
Angelo's
Audrey's Boutique & Luxuries
Battery Specialists
Cottage Rose
Country Kitchen
Family Traditions Bakery
Florinda's Pizza
Glik's
Hair Studio
Happy Baked Goods
JMA Pawn Jewelry & Loan
Karma
Kompliments Hair
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
Vintage Dresser
Wendy's
(The) Wooden Flower
Wright Furniture
Zone Nutrition

HILLSBORO

Cozy Café
EVI Salon
Gianni's Pizza
(The) Hair Zone
Hardcore Hammers/ Atlas 46
Hillers Sheet Metal
(The) Holiday Shop
Moose Lodge 1377

Nzuri
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

Briar Rose
Creative Expressions
Gianni's Pizza
Glik's
K9 & Cat Salon
Miss Patty's Flea Market & Antiques
My Formals
My Formals Boutique
Perry Estelle
Petal Pushers
Shoe Sensation
Snap Fitness Litchfield
Sullivan's Drugs
Sweet Repeats
WAM Computers
Wernsing's Appliance

PANA

A-1 Furniture Wholesale
Anarchy
Countryside Campers
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
Spring Garden
Station 502 Pub / Pizza
SuperStarz Tanning

'FREEDOM TREE' DONATIONS GROW



FREEDOM TREE

HELPING PEOPLE ACHIEVE FREEDOM FROM NEED

Public and member support of our annual 'Freedom Tree' community food drive continues to grow, as evidenced by donations collected this year. Several hundred pounds of boxed and canned food items were donated, as well as approximately \$2,000 in cash.

"Again this year, our communities came together to help ensure that those in need received some kindness and support," says TCCU President, Will Perkins. "All donations went to local food pantries to support their efforts, and the cash donations are used to purchase far more food items from food banks."

Thanks again to everyone for your generous support!



The TCCU Hillsboro staff created a lobby display of some of this year's Freedom Tree donations.

TCCU Membership Means MORE

...like more **MONEY** in **YOUR** family's pockets!

- **Great low rates** on loans
- **Higher dividends** paid on savings
- **Personal Attention**
- **Full range** of financial products & services

Make sure your family members join TCCU, so they can enjoy all of the benefits, too!

Visit us at
www.TCCU.org
or one of our local branches.

Member NCUA



STAY ALERT FOR IDENTITY THEFT

Technology has made our lives so much easier ... but it also has made us more vulnerable to scams and thefts. One of these is identity theft.

Identity theft is when someone uses your sensitive data to pose as you or steal from you. The thieves may drain your bank account, open new credit lines in your name, get utility service, steal your tax refund, and so much more.

Once a criminal has your information, they may use it in a number of ways, including:

- **CREDIT IDENTITY THEFT:** Criminals use your personal information, such as birth date and Social Security number, to apply for a new credit line.
Be vigilant – if you see an unexpected change in your credit scores or an account you don't recognize on your credit reports, chances are great that someone has your information. Best way to prevent this – **freeze your credit**.
- **CHILD IDENTITY THEFT:** Your child's identity can be stolen years before you know it, and is often not discovered until the child applies for college loans or other credit. Watch for credit card offers to your child, or calls regarding late payments. Again, you can freeze your child's credit to prevent such theft.
- **SYNTHETIC IDENTITY THEFT:** Criminals use a patchwork of identity details to create a fake consumer. They use a Social Security number that is not yet in the credit bureau's database and combine that with a name and address. They then apply for loans and credit cards. When the accounts are 'maxed out,' the criminal disappears. Easy warning – if you try to freeze your child's credit and discover their Social Security number is already in use, chances are they are a victim of identity theft.
- **TAXPAYER IDENTITY THEFT:** You may be a victim of this theft if you are unable to e-file because someone has already filed under your Social Security number, or you receive an IRS notice regarding some activity you know nothing about, or IRS records suggest you worked for an employer you did not. **Filing early** can help minimize the chances of you becoming a victim.



- **MEDICAL IDENTITY THEFT:** This activity can be especially dangerous because it can result in medical histories being mixed, giving doctors and hospitals wrong information as they are making health care decisions. If you see strange, unfamiliar claims or payments on your insurance explanation of benefits, check it out. Someone may be using your health care benefits. Report it to your insurance company, and inform your health care team to ensure your health care records are correct.
- **ACCOUNT TAKEOVER:** Your personal information can be used by criminals to hijack and access your financial accounts. They then change passwords or addresses so you no longer have access. **A warning sign** is if you receive an email, text or letter from your financial institution that refers to an action or transaction you don't recognize.
- **CRIMINAL IDENTITY THEFT:** This occurs when someone gives law enforcement another person's name and address during an arrest or investigation. This is often done with false identification, such as a fake driver's license. If this happens to you, you may be detained by a police officer, or denied employment or a promotion for identity theft you don't know about.

In short, there are numerous ways criminals can steal your identity. It is your responsibility to stay vigilant, check your credit reports frequently, and take aggressive action to protect yourself.

In the Winter issue of this newsletter, we'll offer some tips to help protect yourself from identity theft.

This article was adapted from one by Bev O'Shea, which first appeared in the August 4, 2021 issue of NerdWallet.

Holiday Closures

All TCCU offices will be closed in observance of the upcoming holidays:

Monday, October 11 - Columbus Day

Thursday, November 25 - Thanksgiving Day

Friday, December 24 - Christmas Eve Day (close at noon)

Friday, December 31 - New Year's Eve Day (close at noon)

You have 24 / 7 access to your TCCU accounts even when the offices are closed, when you use these time-saving services:

TCCU VISA Card

ATM or Debit Card

TCCU Mobile App

Online at www.TCCU.org

Just follow the easy 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

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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.

TCCU TAYLORVILLE COMMUNITY CREDIT UNION