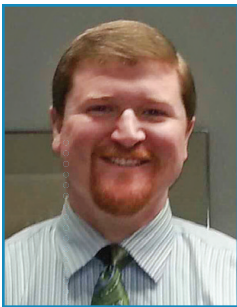


TCCU times

SPRING 2021

INSIDE THIS ISSUE



I talk about the credit union philosophy of “people helping people” a lot in this space. When we all work together, we can accomplish amazing things. A great example of this can be found at your local gymnasium, football field, soccer field, or baseball diamond. I have been coaching youth sports for over 20 years now. Whether it be baseball, soccer, basketball, or any other sport, it is always inspiring

seeing a group of individuals working together towards a common goal.

This past Saturday, our travel soccer team began practice. This is a junior high boys’ team. However, our team is co-ed and consists of players from 5th – 8th grades. Due to COVID-19, most of these kids have not played soccer in a year and a half. It took only a few minutes for the kids to pick back up where they left off in 2019. While this was just the first practice, you could see these kids working together to get better. The older kids genuinely wanted to help the younger kids. During our end-of-practice scrimmage, there was not any fighting over the ball or who got to play what position. The kids worked on passing the ball and rotated positions to give everyone a chance to improve. While they have a long way to go, this first practice was very encouraging.

As adults, I think we could learn a lot from these kids. As parents, don’t we teach our kids to treat others as we would like to be treated? Ask yourself, do you always follow this advice? Life would be much simpler if we all put our differences aside and worked towards a common goal. This is easier said than done, but we must start somewhere.

We have all been through a lot this past year. There are still many more challenges ahead. Wouldn’t it be a lot easier for all of us if we focused on working together?

Sincerely,
Will Perkins, President

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TAX TIME IS SCAM TIME

Each year around this time, the IRS sends out warnings regarding scams and frauds pertaining to your taxes and tax returns. This year is no different. Please be advised:

- The IRS DOES NOT call and demand money. They send a notice by mail if you need to take action.
- Always protect your Social Security number (SSN). Know exactly who you’re sharing it with, and why.
- File your tax return as early as possible.
- Make sure your internet connection is secure (if filing electronically), or mail your paper tax return directly from the post office.
- Do NOT share personal information without thoroughly researching a tax preparer.
- Check your credit report for any strange activity. It’s free once each year.

Scary or threatening phone calls are a fraudster’s favorite method. The caller may threaten you with fraud charges, an arrest warrant, and a “blacklisted” SSN. ANY communication related to your taxes has the potential to be fraudulent. The best thing to do is hang up ... then call the IRS’s REAL phone number listed on the IRS.gov website (<http://www.irs.gov>).

TIME REALLY IS MONEY

So refinance your mortgage loan **NOW!** Rates are at historical lows, so you could save thousands of dollars by refinancing your mortgage loan. We offer several options that may help you:

- Reduce your rate
- Shorten your loan term
- Lower your monthly payment
- Or a combination of all three!

Go to taylorvillecommunitycreditunion.com, or call us at 217-824-9658.

A little time now could save you BIG!



UNEMPLOYMENT FRAUD ALERT

We want all members to be aware of a new fraudulent unemployment campaign. Letters are being sent that state you have filed for unemployment benefits and your debit card is in the mail.

WARNING:

- If you have NOT filed for unemployment benefits
- AND you HAVE received this letter, you need to take action to protect your Social Security benefits.
- **Immediately** contact:
 - Federal Trade Commission – 877-382-4357
 - Office of Inspector General – 800-447-8477
 - IRS – 800-366-4484

ALSO, you will want to place a 'freeze' on your report to keep fraudsters from applying for accounts, such as loans and credit cards, using **your** Social Security number. Call TransUnion at 800-888-4213, or go to **www.transunion.com** to 'freeze' your account. You may also request a FREE copy of your credit report.

PLEASE NOTE: Your TCCU account(s) HAVE NOT BEEN HACKED. This alert is to help you protect your Social Security benefits.

NEW WEB SITE DEBUTS

TCCU's web site has been completely re-designed and re-written to help our members better navigate their way to the information they need. Months of development have been invested in the new site, which is cleaner, more user-friendly, and offers a new depth and breadth of information.

The new web site will go live in late April. We welcome your impressions. Please let us know what you think.

BOARD MEMBERS ELECTED

One of the highlights of TCCU's annual meeting is the election of its Board of Directors. These individuals all are members themselves, and serve as volunteer Directors. Collectively, they are responsible for setting TCCU's policies and procedures, and for ensuring the credit union's operations meet or exceed all state and federal guidelines.

Members of the 2021 – 22 Board of Directors are:

- Vance Fraley, Chairman
- Kim Sparks, Vice Chairman
- Tom Bellegante, Secretary
- Will Perkins, Treasurer

Supervisory Committee:

- Jim Dowdy
- Paul Schmitz
- Doug Ruddock, Chairman

Credit Committee:

- Duane Stock
- James Harrison, Chairman

FREEDOM TREE FOOD DRIVE VITALLY IMPORTANT



FREEDOM TREE

HELPING PEOPLE ACHIEVE FREEDOM FROM NEED

Due to the on-going effects of COVID-19 pandemic, the need for your donations during the Freedom Tree campaign is still great. Area families and food pantries continue to feel 'the hurt,' and thus continue to need our help.

We encourage all TCCU members – as well as the general public – to again support the Freedom Tree food drive with your generous donations. ALL donations benefit our *local* food pantries, who in turn provide much-needed assistance to *local residents* in need of help.

This year, the Freedom Tree food drive will feature something new. Yes, all TCCU offices will continue to accept your donations. And, yes, donations benefit local organizations.

But this year, everyone who donates has a chance to be rewarded. Visit our web site between now and June 1st for additional details, or stop in your local TCCU office for information.

Donations can be dropped off at any of the four TCCU locations:

422 W. Main Cross St., Taylorville; 138 E. Wood St., Hillsboro;
801 W. Union Ave., Litchfield, and 101 S. Fifth St., Pana.

SIX WAYS TO GET FINANCIALLY FIT IN 2021

Financial fitness – like physical fitness – doesn't happen overnight. There is no 'magic' pill. It takes a little work, some time, and a plan.

Put your money on auto-pilot. Set up direct deposit, authorize electronic payments, and automate routine savings. Online tools not only save you time, they also help avoid late fees and overdraft fees.

Create a spending plan. Join the 40% of adults who have a budget plan. Keep track of expenses (either with a free online budgeting tool or even a notepad!), and compare it to your monthly take-home pay. KNOW where your money is going ... and make adjustments where necessary.

Build an emergency fund. Most Americans don't have a 'rainy day' fund ... and 40% don't even have \$400 in cash saved for emergencies. YOU can do it – start small, with perhaps \$10 to \$20 per paycheck (or \$5 per week). Plan to save at least 3 to 8 months of income. Make it easier by setting up automatic transfer from your checking account to your savings account.

Increase your credit score. Pay all your bills on time, every time. Pay more than the minimum (if even by \$5 or more). Don't use more than 30% of your credit. Avoid opening many new accounts in a short time period. Keep the oldest existing credit (the longer a credit history, the better).

Get a copy of your credit report. Make sure there are no errors and no one is using your credit unlawfully. Request one free credit report annually from each of the three major credit reporting bureaus. Visit annualcreditreport.com.

Grow your retirement funds. Make regular contributions to a retirement savings plan, such as a 401(k) or IRA. If your employer offers a 401(k) plan, contribute **at least** enough to meet the company match.

Bottom line ... you *can* do it. Over time, the added 'muscles' in your savings account will prove it.



'Thank You'

TO OUR BUSINESS COMMUNITIES

Since we introduced our annual '**Stop. SHOP. VOTE!**' seven years ago, the businesses in our respective communities have always stepped up. In 2020-21, they continued to do so. A total of 79 locally owned businesses supported the program this year, and for that we say: THANK YOU!

Despite the challenges presented during what we all know was a bizarre year, our scholarship program again proved to be valuable to businesses, residents and students alike. Literally tens of thousands of votes were cast!

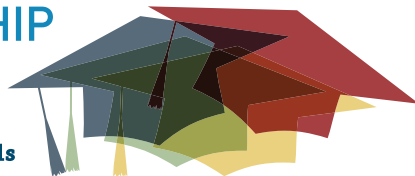
The support shown by businesses, residents, and students helps make the TCCU scholarship program the success that it is.

We thank you all – and hope everyone continues to 'think global, shop local.' Support our communities' locally owned businesses, and continue to be '**People Helping People!**'

SCHOLARSHIP WINNERS

TCCU will present eight (8) \$1,000 awards again this year.

Winners will be announced later this spring. Watch your local newspapers for the announcement. Winners also will be highlighted in the summer issue of this newsletter, as well as on the TCCU web site taylorvillecommunitycreditunion.com.



Taylorville businesses

A Classic Bouquet
Amenities on Main
Anderson Jewelers
Angelo's
Audrey's Boutique & Luxuries
Battery Specialists
Betty Rose Furniture
Cottage Rose
Country Kitchen
Dana's Book Exchange
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
Main Street Florist
Powderkeg Outfitters
Rebecca's Antiques
Rene's Drug Store
Salon Madison Jane
Shadow Box
Shoe Sensation
Taylorville Monogram
(The) Upper Cut
Venezia
Vintage Dresser
Wendy's
(The) Wooden Flower
Wright Furniture
Zone Nutrition

Hillsboro businesses

Blackboard Mercantile
Cozy Café
EVI Salon
Gianni's Pizza
(The) Hair Zone
(The) Holiday Shop

John's Medical Pharmacy
Moose Lodge 1377
Nzuri
Resale Station
Sage on Sage
Salvation Army Thrift Store
Sullivan's Drugs
Tan Lines Hair Designs
Tee Shirts Ink

Litchfield businesses

Briar Rose
Creative Flair
Gianni's Pizza
Glik's
Kg & Cat Salon
My Formals
My Formals Boutique
Petal Pushers
Shoe Sensation
Snap Fitness Litchfield
Sullivan's Drugs
WAM Computers
Wernsing's Appliance

Pana businesses

A-1 Furniture Wholesale
Anarchy
Countryside Campers
Cutz 'n Curlz
Eleven 11
Hair Razors
Locked & Loaded
Nohren's Hardware
Outdoor Power Source
Pana Bowl
Pana Save A Lot
Pizza Man
Rack Attack Archery
Rt. 51 Eats & Treats
Spring Garden Restaurant
Station 502 Pub / Pizza

First-time business participants are listed in **bold**.

WE ALL NEED A BREAK

... and we need it **NOW!** Don't wait until the 'dog days of summer' to plan your much-needed get-away. We have the tools available now to help you make your dream a reality. Use this handy check list to make sure you're ready to unleash your inner child.

- **TCCU membership** - Check
- **TCCU VISA Card** - Always-low 9.99% Annual Percentage Rate (APR) (don't have one? Apply NOW!)*
- **TCCU Personal / Signature Loan** - Amounts, interest rates and payback periods vary, based on individual creditworthiness, loan purpose. Not all applicants will qualify.

Stop in or call your local TCCU office TODAY so you're not left behind.

**Approval and credit limits based on individual creditworthiness and ability to repay. Not all applicants will qualify.*



Holiday Closures

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

Monday, May 31
Memorial Day

Monday, July 5 (Observed)
Independence Day

You have 24/7 access to your TCCU accounts even when the offices are closed (holidays, nights, weekends, etc.)

Just use these handy, time-saving services:
TCCU VISA Card | ATM | Debit Card

Or online at
taylorvillecommunitycreditunion.com
Just follow the prompts.

KEEP YOUR ACCOUNT ACTIVE!

A reminder that when you do not use your TCCU account(s) for some time, they become classified as dormant. Lack of use could be that you've moved, forgot you have an account, etc.

TCCU's policy regarding dormant accounts (**those with no member-initiated activity for 12 months**) is that they are subject to a \$10 maintenance fee each month.

You can avoid this simply by making a deposit or withdrawal. Keep your account(s) active ... take advantage of all the benefits your membership affords! Call us at 217-824-9658 for more information.

MARK YOUR CALENDARS!

Tuesday, June 1st -- Friday, July 9th:

**7th Annual
'Freedom Tree'
Food Drive**

(see article in this issue for additional details)

TCCU is the Key to Your New Wheels

Our customized vehicle loans are designed for your need, your budget.

• **RATES AS LOW AS**

**2.24%
APR***

• **PAYBACK
PERIODS**

as long as

**84
months**



*Annual Percentage Rate. Regular credit rules apply. Not all members will qualify, based on individual creditworthiness. The 2.24% APR is for a 60-month term, and applies to new 2020-2021 models. Payments are \$17.64 per \$1,000 borrowed.



Federally insured by NCUA.

Stop by or call us at one of our local offices.

We'll set the wheels in motion for a great deal!

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

taylorvillecommunitycreditunion.com

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TCCU TAYLORVILLE COMMUNITY CREDIT UNION

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