

It REALLY is Time for New Wheels!

Finance Your Next Vehicle With TCCU!

- Rates as low as 2.19% APR*
- Payback periods as long as 84 months
- AND the security of working with people you know and trust – TCCU!

Call or stop by any of our local offices.

*Annual Percentage Rate. Regular credit rules apply. Not all members will qualify, based on individual creditworthiness. The 2.19% APR is for a 60 month term, and applies to new 2021-2022 models. Payments are \$17.62 per \$1,000 borrowed.

NEED A LOAN FOR YOUR SMALL BUSINESS?

These past couple of years have been hard on most everyone, especially small business owners. If you are one of them, we're sure uncertainty and financial constraints have impacted your business. We can help.

TCCU offers business loans to our members. If you currently own a small business and need a loan for expansion or for inventory, or you're planning to start a new business and need a 'leg up' with financing, come talk with us.

Call any of our locations in Taylorville: **217-824-9658**; Hillsboro: **217-532-5300**; Litchfield: **217-324-7496**; or Pana: **217-562-2516**, for more information.

MARK YOUR CALENDARS!

Monday, June 6th -- Friday, July 15th:



8th Annual 'Freedom Tree' Food Drive

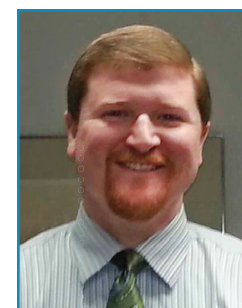
(see article in this issue for additional details)

TCCU times

SPRING 2022

INSIDE THIS ISSUE

Don't Get Hooked by Phishing Scams	2
Annual Meeting Held March 15th	2
'Thank You,' Local Businesses	3
Scholarship Winners	3
Your Donations Help Make Freedom Tree Grow	3
Mom Always Taught Us to Share	3
It REALLY is Time for New Wheels	4
Need a Loan for Your Small Business?	4
Mark Your Calendars!	4
Travel with Confidence, Travel with VISA	4



Spring is finally here! The temperature is rising, and the grass is getting greener by the day. It is amazing to see the transition that takes place at this time of year. Spring is also when we hold our Annual Meeting. It was so nice to be able to get together with our members and see a return to normalcy. Your credit union has seen amazing growth over the past couple of years. While there have

been challenges, we continue to evolve to meet our members' needs. We are always looking at better ways to serve our 6800 plus members.

While it is important to evolve, it's also important to remember where you came from and not lose sight of that. At TCCU, we are a community credit union. We take great pride in all the communities that we serve. Giving back to our local communities is at the heart of what it means to be a credit union. The Freedom Tree Food Drive is a great example of giving to those in need. We encourage everyone to donate. The employees and members of our credit union donate their time to so many worthy causes to help make a difference.

Volunteering your time is rewarding not just to the cause you are serving, but to yourself. It feels good to help. We all lead busy lives but setting aside time to volunteer is something that you won't regret. My life is crazy right now with coaching soccer, baseball, and working with our local Kiwanis Club. It isn't easy to work all these into my busy schedule, but the time I spend working with kids and giving back to the community, is time I will never regret spending. We can all make our communities a little better by taking the time to help each other. Helping one another not only brightens someone else's day, but it will also brighten yours. Thank you for being a member of our community credit union. We are proud to be a part of your community, and we will always be here to serve.

Sincerely,
Will Perkins, President

'tis the Season...



...for weddings, home remodeling, vacations... and so much more. And we have Personal Loan funds – up to \$30,000 - available to help make those things happen!

A **Personal Loan from TCCU** can be used for nearly any good purpose. And our **flexible rates and payback periods** make them even more attractive.

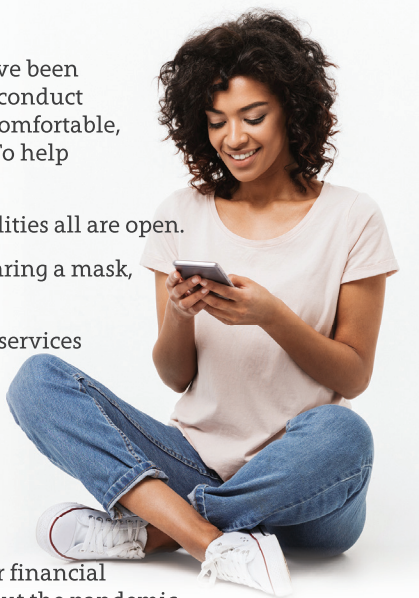
Come talk with us about how we can help you cover whatever event or need arises.

EASY ACCESS TO YOUR ACCOUNTS

While most pandemic restrictions have been lifted, we encourage our members to conduct your business however you're most comfortable, whether it be in person or remotely. To help accommodate everyone, please note:

- TCCU lobbies and drive-thru facilities all are open.
- If you feel more comfortable wearing a mask, please do.
- All of our convenient e-banking services are available, including:
 - Online Banking
 - Mobile Banking
 - ATMs
 - Debit and credit cards

We are here to help you manage your financial needs, just as we have been throughout the pandemic.



TRAVEL WITH CONFIDENCE, TRAVEL WITH VISA

Destination determined? **Check.** Bags packed? **Check.** Face mask (if / when needed)? **Check.** Travel companion? **Absolutely... if you have a TCCU VISA card!**

Our always-low-interest VISA card *should be the first thing you pack* when traveling anywhere. It's a great way to prepare for your travels, be they in-town shopping or a trek around the globe. And the always-low interest rate helps you save *money* on purchases.

A quick heads-up for if / when you do travel: please alert us of your plans. **Some U.S. states have instituted automatic blocks on cards because of fraud and identity theft.**

A simple call or visit to us BEFORE you travel will help us ensure that your cards are not blocked, and that they are available for use, regardless of where the road may take you.



Holiday Closures

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

Monday, May 30 | Memorial Day

Monday, June 20 | Juneteenth (Observed)

Monday, July 4 | 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, or
Debit Card, or online at www.TCCU.org.
Just 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

©2022 719231 LKCS | lk-cs.com



TCCU TAYLORVILLE COMMUNITY CREDIT UNION

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.

DON'T GET HOOKED BY PHISHING SCAMS

Crooks and scammers will try any method to steal your personal information, your identity, and your funds. Phishing is just one of these methods.

Phishing is when scammers use email or text messages to trick you into giving them your personal information, like your passwords, account numbers, Social Security number, etc. Armed with such info, they can access your email, bank and other accounts.

Such phishing messages may look like they originated from well-known companies that you know and trust, such as a bank, credit card company, social networking site, online payment website or app, or online stores.

The messages tell a 'story' to trick you into clicking on the link or opening an attachment. These stories might:

- Say they've noticed some suspicious activity or log-in attempts
- State that there is a problem with your account or payment info
- Request you to confirm personal info
- Include a fake invoice
- Want you to click on a link to make a payment
- Say you're eligible to register for a government refund
- Offer a coupon for things / stuff



It's all a ruse to obtain your personal information. Protect yourself and your accounts from such efforts by implementing simple steps:

- Use security software to protect your computer. Set it to update automatically so it can deal with any new security threats.
- Protect your mobile phone, again by setting software to automatically update.
- Use multiple / multi-factor authentication on your accounts. Set / use two or more credentials to log in to your account(s). These fall into two categories:
 - Something you have – like a password you get via an authentication app or a security key.
 - Something you are – like a scan of your fingerprint, retina or face
- Back up your data for even more protection. Backups should NOT be connected to your home network. Copy computer files to an external hard drive or cloud storage. And back up your phone data, too.

This article was adapted from the Federal Trade Commission's Consumer Information article website.

'Thank You,' LOCAL BUSINESSES!

It's often difficult for small businesses to 'make a go of it,' even during good times. Toss in a years-long pandemic, and the challenge becomes that much greater. We all need to 'think global, shop local,' and help everyone succeed.

TCCU members certainly did that this year, during the 8th Annual 'Stop. SHOP. VOTE!' scholarship program. Literally tens of thousands of votes were cast for students who registered for the 2021-22 school year.

Eighty locally-owned businesses participated this year, giving residents plenty of opportunities to shop and vote. We thank them all for their support ... and encourage TCCU members and the general public to continue to support these (and other!) local businesses.

Participation from our businesses, residents and students helps make the TCCU scholarship program the success that it is. Thank you, everyone!

TAYLORVILLE BUSINESSES

A Classic Bouquet
Amenities on Main
Anderson Jewelers
Angelo's
Audrey's Boutique & Luxuries
Battery Specialists
Country Kitchen
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
(The) Wooden Flower
Wright Furniture
Zone Nutrition

HILLSBORO BUSINESSES

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 BUSINESSES

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 BUSINESSES

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 Restaurant
Station 502 Pub / Pizza
SuperStarz Tanning

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 (www.TCCU.org).

YOUR DONATIONS HELP MAKE FREEDOM TREE GROW



Now in its 8th year, our annual 'Freedom Tree' food drive has definitely taken root. Thousands of pounds of canned and boxed food items have been donated, as well as thousands of dollars. **ALL donations go to local food pantries, to assist those in need in our communities.**

Here's another chance for you to help. From **Monday, June 6th through Friday, July 15th**, you can drop off your generous donations of boxed / canned food items – as well as cash – at any of TCCU's four locations.

All TCCU members, and the general public, are encouraged to help us help those most in need.

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 E. Fifth St., Pana.

MOM ALWAYS Taught us to Share

So why haven't you shared your TCCU membership with your family members? Oh, you didn't know they can join, too?

They can, from the very young to the very old. In fact, it's good to get your kids started at a young age so they learn how to save and budget.

Your parents, siblings and extended family members can join, too. So get them signed up. You know it's easy, and you know the benefits are great. Make mom proud... **share your membership TODAY!**

ANNUAL MEETING HELD MARCH 15TH

One good sign of post-pandemic normalcy is that we were able to hold our annual meeting March 15th... live and in person!

"It definitely was a relief to have this bit of normalcy again," admits TCCU President, Will Perkins. "It was exciting to see so many members join us for a live, in-person event after so much time apart."

Committee and management reports for 2021 show that last year was yet another successful one for TCCU and its 6,000-plus members.

"We ended 2021 with total assets of \$83.7 million, and total membership of 6801," Perkins says. "All four TCCU locations continue to see strong growth and demand for our services."

Each year, one of the meeting highlights is the election of our Board of Directors. These individuals all are members of TCCU, 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.

TCCU's Board Directors for 2022 are:

- Vance Frailey, Chairman
- Kim Sparks, Vice Chairman
- Tom Bellegante, Secretary
- Will Perkins, Treasurer
- **Supervisory Committee Members:**
Jim Dowdy, Paul Schmitz, and Doug Ruddock, Chairman
- **Credit Committee Members:**
James Harrison, Tom Bellegante, and Duane Stock, Chairman



Tom Bellegante, Board Secretary (foreground) and Duane Stock, Credit Committee Chairman, review agenda items at the recent annual meeting.



Vance Frailey, Chairman of the Board (left), listens as TCCU President, Will Perkins, addresses annual meeting attendees.

