

TCCU times

WINTER 2021

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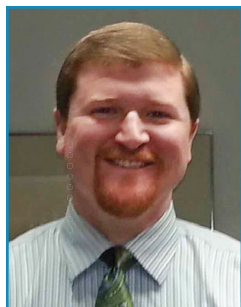
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What a difference a year makes! I'm sure I'm not the only one glad to have 2020 in the rearview mirror. This past year brought about changes at the credit union that I thought I would never see. During 2020, the credit union had to close our lobbies in March. We installed plexiglass at all teller stations and new account stations during this time, and instituted a mask requirement for all staff. When the lobbies were re-opened, this mask requirement was extended to anyone entering the building. This was

done for the safety of our members as well as our staff. We thank everyone for working together to keep each other safe.

As COVID-19 cases once again increased in our communities, we again were forced to close our lobbies in December. We hope this will only be for a short term; however, we must all work together to protect each other. This has been said a thousand times, but I encourage everyone to wear your mask, wash your hands frequently, keep hand sanitizer at the ready, and avoid large gatherings. This has been a long road, but we need to stay diligent in protecting one another. We will get through this!

Another effect of the pandemic has been record-setting low interest rates. While the credit union has lowered loan rates, we have kept our share and share draft rates constant throughout 2020. To put this in perspective, the credit union is currently earning less than what we are paying out on our share and share draft accounts. Because of this rate environment, effective January 1, 2021, we have lowered our share and share draft account dividend rates by 0.10% Annual Percentage Yield (APY) to bring these rates more in line. This is a not a change your credit union makes lightly.

Each new year brings with it a new sense of hope. A local news channel recently interviewed people asking them what their New Year's resolution was. One lady had an exceptional response. She just wanted to be more kind. Being kind to one another will go a long way to getting us all through the challenges 2020 has brought us. We will get through this pandemic. It will be a lot easier if we all work together and treat each other with kindness.

Sincerely,
Will Perkins, President



Remember to Vote for Our Student Scholars!

Voting is open for our 2020-21 scholarship program.
See inside for details.

STICK A FORK IN 2020... IT'S 2021!

Let's all agree to put 2020 in the rearview mirror and wave it a *not-so-fond* farewell!

The New Year brings with it a sense of relief, of hope, of better (*more normal*) things to come. TCCU is here to help those things come true. Our many quality products and services are designed with *your* financial needs and wellness in mind.

If you haven't already done so, now is a good time to review your finances, develop a budget, and practice controlling your finances (and not let *them* control *you*). Need help? We're here to provide guidance. And our products and services (and low rates!) help you get the most for / from your money.

That said, let's all remember the obvious:

COVID-19 is still here. Yes, it looks promising, based on the introduction of vaccines. But full distribution / vaccination is still months away. **In the interim, we remind everyone:**

- Continue to wear your masks in public. It helps keep everyone safer.
- Maintain at least six feet social distancing.
- Use sanitizer, and wash your hands frequently.
- Be patient ... this pandemic *WILL* end.
- We will continue TCCU operations / hours as we have throughout this pandemic.
- Your TCCU staff is here, by your side. We will continue to help you meet your financial needs during these trying times. Come talk with us **before** you face critical financial decisions.

As we experienced in 2020, life can throw a lot at us. Let Taylorville Community Credit Union help you and your family enjoy a more secure 2021.



GIFTS CAN BE...



Tasteful? • Stylish? • Long Lasting?

OR – they can be valuable AND last a lifetime. Like membership in TCCU.

And it can be given *any* time of the year! Be generous in the New Year – SHARE the gift of membership.

Because you are a TCCU member, members of your family can join, too. This includes your spouse, parents, grandparents, in-laws ... and the kids! You're never too old – or too young! – to benefit from our financial products and services. And it's a good way to begin teaching the kids the value of saving and managing their money.

AND (***this is important!***) – your TCCU membership is GOOD FOR LIFE. No matter if you change jobs, relocate or retire, your membership goes with you. And our full range of e-banking services makes it easy and convenient to do business from wherever you are!

EQUITY IN YOUR HOME CAN HELP

The purchase of your home is the largest – and perhaps the most valuable – one you'll make in your lifetime. It's also the one that can best help you through difficult times, such as the current pandemic.

The equity you've built up in your home – that is, the difference between the amount you *owe* on your home and its *current value* – can be a valuable asset.

The situation millions of us find ourselves in due to the COVID-19 pandemic is a perfect example. More Americans are working from home ... whether their home was equipped for it or not! If you're one of them, why not make the best of it?

Use the equity you've got in your home to work *for* you:

- Remodel a room into a *real* office ... so you're not just working on the kitchen table!
- Purchase the necessary office furniture and technology. Many of us will continue working from home LONG after COVID-19, and will need a professional environment.
- Perhaps add on to your home. Maybe a child or two have lost their job due to the pandemic and been forced to move back in.
- OR – perhaps YOU'VE lost your job and income. The equity in your home can be a life saver in helping pay bills.
- And if you're one of the lucky ones who have come through relatively unscathed, and you just need funds for a wedding (*when we can have them again!*), college for the kids, or a long-anticipated vacation, your home equity can help.

TCCU is right here to help make it all happen. Come talk with any of our loan officers about a Home Loan from TCCU. We are 'People Helping People.'

PEOPLE YOU SHOULD KNOW

TCCU-Hillsboro recently announced the promotion of one staff member and the hiring of another. "We are very excited that **Glenda Fenton**, a seven year TCCU staff member, has been promoted to Branch Manager in Hillsboro," says TCCU President, Will Perkins. "We're proud to promote someone to that position who has proven knowledge of and experience with TCCU operations."

In her new position, Fenton is responsible for the overall management and operations of the TCCU-Hillsboro branch. This includes staff hiring and training, day-to-day operations, and ensuring the organization meets all state and federal regulations.

She began her career at TCCU-Hillsboro seven years ago as a full-time Teller, and was promoted to Head Teller two years ago. It was during this time that she also assumed responsibility for member loan activity.

TCCU-Hillsboro also welcomed **Kim Chesser** as a new full-time Teller / Member Service Representative. She is responsible for assisting members with their day-to-day account needs, such as deposits, withdrawals, funds transfer, etc.

"We know she will be a valuable asset to our Hillsboro staff," says Perkins. Chesser spent the past nine years with Probst Clinic in Hillsboro, as a vet tech.



Glenda Fenton



Kim Chesser

TCCU PERSONNEL MILESTONES

This year, two members of the TCCU family celebrate milestone employment anniversaries: **Beverly Haflinger** (1976) and **Kayla Howell** (2016). Congratulations!



Beverly Haflinger



Kayla Howell

VOTE EARLY — VOTE OFTEN!

This is *one time* when ‘voting often’ is encouraged ... to help determine the winners of \$1,000 awards in our 7th Annual Scholarship Program. You still have until February 28th to **“Stop. SHOP. VOTE!”** in several locally-owned businesses.

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.

Your vote(s) count ... There is no limit to how many stores you shop in, or how many *times* you shop. Shop local and support our communities’ businesses and students.

For every \$10 you spend in a participating business, you can cast one (1) vote for your preferred student. And, yes, you can split your votes.

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

Think Global, Shop Local

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
K9 & 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

Taylorville students

Rachelle Bates
Avrey Beswarick
Sean Czajkowski
Markus Goodman
Conner Grant
Maggie Holthaus
Alerina Letniku
Isabelle Norris
Shruti Patel
Cole Repscher
Lia Rexroad
Wyatt Shirley
Macey Westrick
Sophie Whetsell
Kyley Wolf
Zackary Woodall

Hillsboro students

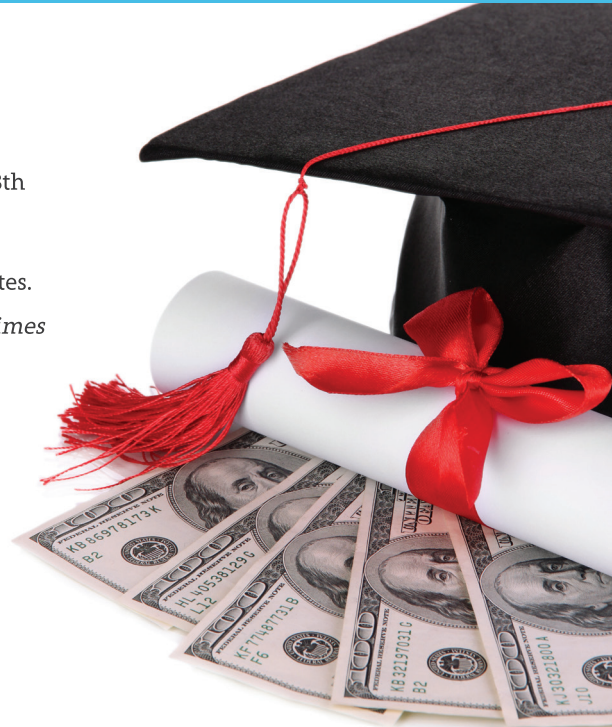
Nathan Bellaver
Tressie Clinard
Pacey Collins
Brady Huber
Aubrey Meyers
August Plunkett
Shaw Riggs
Madelyn Rupert
Griffin Wright

Litchfield students

Haley Burch
Natalia Deren
Alyson Fenton
Jacob Frerichs
Ian Hall
Brianna Jeffers
Carson Lemon
Riley Meyer
Rebecca Painter
Brooke Pezold
Grant Thrasher
Reece Warchol

Pana students

Andrew Ambrose
Kadin Angel
Mercedes Armstrong
Isaiah Clements
Gunnar Dean
Adelyne Deere
Emma Dorn
Autumn Mae Durbin
Shelby Edwards
Serenity Eilers
Alexis Evrley
Lane Funneman
Jessica Gruber
Brianna Sarver
Brock Schoonover
Carsen Sims
Katelyn Townsend
Byron Witt



YOU CAN HELP PREVENT IDENTITY THEFT

In 2019, the Federal Trade Commission's Consumer Sentinel Network received more than 650,570 complaints about identity theft. The most common types of theft that year included fraudulent credit card and mobile phone accounts, business or personal loans, and auto loans or leases.

The best way to help avoid becoming a victim of identity theft is to sign up for an identity theft protection service (for a monthly or annual fee). While it can't fully prevent identity theft, it *can* alert you promptly when it happens to limit the damage and help you recover.

Of course, there are other means to combat identity theft.

1. Freeze your credit. When you freeze your credit file, no one can look at or request your credit report. No one can open an account, apply for a loan or get a new credit card while your credit is frozen. You must request this action from each of the three (3) credit reporting agencies: Experian, Equifax and

TransUnion. You will receive a PIN or passcode to use to temporarily unfreeze your credit or stop the freeze. *Credit freezes are free, and do not affect your credit score.*

2. Collect mail every day. Criminals often take bank or credit card statements, utility bills, healthcare or tax forms, and pre-approved credit card offers right out of your mailbox. Collect your mail everyday ... and place a 'hold' on your mail while you're away.

3. Review credit card / bank statements regularly. Make sure you check your statements regularly. If someone gets your credit card number or bank account information, they could make small charges to see if they can get away with it. Credit card fraud is the most common type of identity theft!

4. Shred documents that contain personal information. Keep a few months of credit card and bank statements, utility bills, IRS correspondence and other documents in a secure place. Shred the rest.

5. Create different passwords for your accounts. According to the FTC, the most secure passwords are long, complex and unique ... and do NOT use information related to your identity (such as your birthday, anniversary, last four digits of your Social Security number, your initials, etc.). It is recommended that passwords be at least 15 characters long, because these are more difficult for thieves to hack.

6. Review credit reports annually. You can get your reports from Experian, Equifax and TransUnion for free, and you should do so annually. Stagger the reports throughout the year – don't get them all at one time. Getting your reports does NOT lower your credit score.

7. Install antivirus software. Antivirus software can help prevent hackers from accessing information on your computer and mobile devices.

8. Enable two-factor authentication on devices and accounts. Experts say 81% of hacking-related breaches start with a stolen or compromised password (see point 5). Two-factor authentication (2FA) is an extra layer of password security. An example of 2FA at work is when you sign into an account with a password and then receive a text with a code you must supply to get into the account. 2FA should be set up for email, social media accounts, bank accounts, and credit cards.

9. Wipe electronics before donating. Even when you delete files from computers and other electronic devices, those files aren't really gone. Pieces of them remain, and can be reassembled with a data recovery program. Use overwriting software that wipes hardware or transfers data from your old computer to the new one.

10. Opt out of pre-screened credit card offers. You may receive pre-screened offers from credit card companies to open new accounts. *Shred* these offers – do NOT throw them away. Thieves can pull them from your trash and open accounts in your name without you even knowing it. Go to **optoutprescreen.com** to permanently opt out of receiving such offers.

If you are the victim of identity theft, report it immediately to the FTC. This will help prove to businesses that someone stole your identity. You also have the right to place a one- or seven-year fraud alert on your credit report, request that fraudulent information is removed from your report, and stop debt collectors from contacting you. You CAN fight identity theft ... be proactive.

**Article excerpted from 10 Ways to Prevent Identity Theft, by Kristen Hampshire, U.S. News 360 Review, September 2, 2020.*

64TH ANNUAL MEETING



Due to the on-going coronavirus pandemic, plans for our annual meeting are on hold. It is likely that we will conduct the meeting as a remote-only event in mid-March. Please check our web site for more details as we move closer to that time.

Holiday Closures

All TCCU offices will be closed for these upcoming holidays:

Monday, January 18
Martin Luther King, Jr. Day

Monday, February 15
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 | Debit Card

Or online at taylorvillecommunitycreditunion.com
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

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