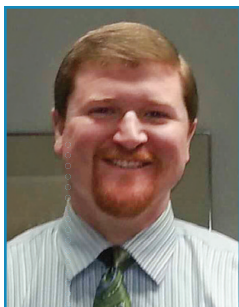


# TCCU times

WINTER 2022

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Another year has flown by! 2021 brought many of the same challenges as 2020. First and foremost, we were and are still fighting COVID-19. The variant causing the most infections now is Omicron. We have seen a number of different variants already, and I'm sure there are

more to come. This virus is changing and adapting.

We must also be willing to change and adapt in our lives. This is true whether we are fighting COVID-19 or just living our normal lives. What kept us safe and protected yesterday, may not keep us safe and protected today and tomorrow. This is evidenced by the many different ways hackers are trying to steal our information. Another example is the prevalence of identity theft. Every day we all face numerous risks, whether these come from a virus or criminals trying to steal our identities and our account information. I encourage all of you to keep your guard up. COVID-19 is not going away anytime soon, and neither are the criminals trying to do you financial harm. If we all work together, we can defeat anything trying to do us harm.

As you make your 2022 New Year's resolutions, I hope you all resolve to treat those around you with respect, kindness, and patience. Life is a whole lot easier when we work together to defeat a common foe. I wish all of you a healthy and happy 2022!

Sincerely,  
Will Perkins, President

## 65TH ANNUAL MEETING

As of now, we plan to conduct our 65th annual meeting as an in-person event, sometime in mid-March. With continuing COVID-19 restrictions, it will be a smaller event than we traditionally hold, but we do plan on it being in person.

Please visit our website ([www.TCCU.org](http://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 2021-22 scholarship program.  
See inside for details.

## TCCU PERSONNEL MILESTONES

In September of this year, **Consuela France, Vice President of Loans and Marketing**, will celebrate her 25th year with TCCU. She is based in the Taylorville office.

***Congratulations, Con!***



# 10 WAYS IDENTITY THEFT HAPPENS

In the second of our continuing series of articles highlighting identity theft, we feature ten ways identity theft can happen, and provide easy-to-follow suggestions.

## 1 LOST OR STOLEN WALLET

- Don't carry your Social Security card, more credit cards than you regularly use, or your passwords and access codes in your wallet.
- Photocopy your credit cards, front and back; keep them in a secure place so you can easily call the issuer if a card or your wallet is lost.

## 2 MAILBOX THEFT

- Choose a secure mailbox; retrieve your mail promptly.
- Sign up for USPS Informed Delivery. You'll receive emails with images of items that should be delivered to you, so you'll know if things are missing.

## 3 USING PUBLIC WI-FI

- Public wi-fi is unsecured, and should NOT be used for shopping, banking or other sensitive transactions.
- IF you use public wi-fi, use a virtual private network service to create a secure connection.

## 4 DATA BREACHES

- Assume that your data is already out there, and take precautions accordingly.
- Check your credit scores often – unexpected changes can be a clue that someone else is using your identity.
- Read your financial and insurance statements carefully
- Monitor your credit reports, especially for new accounts or inquiries

## 5 SIM CARD SWAP

This is when someone takes over your phone number. You may stop getting calls and texts, or you may get a notice that your phone has been activated.

- Consider using an authentication app for accounts with sensitive financial information.

## 6 PHISHING OR SPOOFING

Fraudsters try to “phish” to get your personal information, such as credit card numbers, Social Security number and banking information, by sending an official-looking email.

‘Spoofing’ involves much the same thing with caller ID, so the number appears to be that of a trusted company or government agency.

- Do NOT give out personal data in response to an email or call.
- Find contact information from a trusted source, such as your bank website, and use it to verify whether the call or email is legitimate.

## 7 SKIMMING

Skimming is getting credit card information, often using a small device, when a credit card is used at an ATM or gas pump.

- Use cards with chips, which offer added protections.
- Pay inside at the gas station. Skimming devices are more likely to be placed at unmonitored sites.
- Detect fraudulent activity early by setting email or text alerts that let you know when your credit cards are used. Contact the issuer immediately if unauthorized use is detected.

## 8 PHONE SCAMS

You may be told you've won something, or you're in danger of being arrested. The caller claims to need personal, banking or credit information to verify your identity, or to know where to send you money.

- Don't give out personal information over the phone.
- Be aware of common phone scams. For example, the IRS does NOT initiate contact with taxpayers by phone (or by email or social media).

## 9 LOOKING OVER YOUR SHOULDER

Fraudsters can learn a password just by watching your fingers as you key it in. The information on your credit card can be photographed with a smartphone while you shop online in a public place.

- Be aware of your surroundings
- Don't leave cards where they can be seen
- Cover your hand (or the keyboard) when you key in passwords or codes

## 10 MALWARE

Opening an email attachment or visiting an infected website can install malicious software on your computer.

- Be cautious about clicking on attachments or links in emails and about the websites you visit.
- Use a password manager, which lets you avoid keying in login credentials.

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

## HOLIDAYS STRETCH YOU A LITTLE THIN?

It happens to all of us. The spirit of the season – or perhaps an unexpected emergency or expense – puts a strain on our budget.

**FORTUNATELY, A PERSONAL LOAN FROM TCCU CAN HELP YOU SPRING BACK INTO SHAPE.**

*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.*

**Visit any one of our four locations to talk with us about your next loan.**





# SCHOLARSHIP *Voting Continues!*

Just a quick reminder that you have until **Monday, February 28th**, to shop and vote in this year's scholarship program. Your votes will help determine the winners of \$1,000 awards to help our local students continue their education after high school graduation.

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

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



## Think Global, Shop Local

### **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  
Wendy's  
(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**

### **TAYLORVILLE STUDENTS**

Summer Brandis  
Kennedie Cearlock  
Olivia Enlow  
Hunter Gerlick  
Abigail Heberling  
Jayden Hopkins  
Ryan Johnson  
Alexis Kent  
Rebekah Krah  
Jillian Lowry  
Luke Markwell  
Sallie "Izzy" Miller  
Emma Pennock  
Lizzie Schafer  
Daniel Sloan  
Averi Stephens  
Tucker Tippitt

### **HILLSBORO STUDENTS**

Anna Jackson  
Carsen Maddaleno  
Ruthie Matthews  
Mary Mondin  
Melissa Rufus  
Macy Shipman  
Jazmon White  
Madeline White

### **LITCHFIELD STUDENTS**

Ellie Ashmore  
Elaan Bader  
Brock Bishop

Lily Braasch  
Cameron Crow  
Brady Davidson  
Luke Davis  
Alexander DeLaCruz  
Kelvin Dooley  
Emma Evans  
Carly Guinn  
Ashley Hickerson  
Spencer Hoehl  
Isabelle Murphy  
Sarah Pence  
Jenna White  
Alexis Zeller

### **PANA STUDENTS**

Kirsten Cravens  
Drew Hackler  
Grace Harmston  
Lainey Hicks  
Sierra Hocq  
Rachel Holthaus  
Jaidyn Julius  
Austin Karbach  
Kiley Ladage  
Brooklyn Morrell  
Allison Murray  
Kadence Perry  
Lauren Phillips  
Jaxon Rhoades  
Hayden Roeder  
Jasey Shanholtzer  
Kassie Weideman  
Kaylee Zahradka



## Stop. SHOP. VOTE!

# 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



## **Warning!** **FRAUD ALERT!**

Identity and account fraud have long been a major problem. Now there are a couple more to be aware of ... spoofing phone numbers, and person-to-person payment systems.

Fraudsters are now using phone numbers that **APPEAR** to be peoples' financial institution, then requesting personal and account information. They then use this information to fraudulently access your account and funds. **DON'T FALL FOR THIS!**

Hang up, then **CALL** the credit union immediately to let us know this happened. We will confirm or deny that TCCU has or has not called you. However, TCCU will never contact you and ask for your personal and account information.

**ALSO** – fraudsters are using person-to-person payment systems, such as PayPal, Venmo, Cash App, 'Zelle Pay,' and others to successfully defraud people. Again, they gain access to a person's information, contact them, and get the victim to purchase 'gift cards' via e-purchase. These cards **DON'T** exist, and the fraudsters have made off with your funds.

**Again, never give out your personal and account information to someone who contacts you.** If a deal sounds too good to be true, it most likely is a scam.

## **SAVE TIME WITH MOBILE BANKING**

No time to visit a credit union location? No worries .... when you have mobile banking! You can make your financial transactions from your cell phone, tablet, etc., once you've enrolled in our online banking and downloaded our **FREE** mobile app.

Your TCCU accounts are now as close as your fingertips, and accessible anytime, from anywhere. You can look up your account history, make a loan payment, transfer funds... so many time-saving actions.

In our mobile society, your *banking* should be as mobile! **Sign up today.**



## **Holiday Closures**

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

**Monday, January 17**  
Martin Luther King, Jr. Day

**Monday, February 21**  
Presidents' Day

Please remember that you have **24 / 7** access to your TCU 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](http://www.TCCU.org)

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NCUA accounts federally insured to \$250,000.  
NCUA is an agency of the U.S. government.

**TCCU** TAYLORVILLE COMMUNITY CREDIT UNION