



LETTER FROM THE PRESIDENT

Before you know it, the leaves will be changing, and we will all be enjoying the beautiful fall colors. Fall is my favorite time of year. The crops are being harvested and deer and duck hunting season is finally here. For me, hunting season is more about the time spent with loved ones than it is about the success of the hunt. My son and I have spent many hours sitting in a deer stand or duck blind together. His personality never ceases to amaze

me, and he can always make me laugh. This time spent with my best friend is something that I will cherish forever.

Time is something that we can never get back. We recently lost our beloved dog, Rufus. He lived a long life, 16 years in fact. That little dog brought so much joy to our family's life. I still find myself walking into the house and looking for him. I miss coming home and having him running to the door to greet me. While I miss the heck out of that little dog, it makes me happy to think back on all the great times we had.

As you are reading this, I hope you are thinking about your cherished memories and what makes you happy. We are all pulled in a thousand different directions, but we can't lose sight of what is important in our lives...our loved ones. Whether they be our children, or a little dog named Rufus, take time every day to appreciate all the good in your life.

Wishing you all the best,

Will Perkins, President

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CELEBRATIONS ON THE CALENDAR

TCCU offices will celebrate **International Credit Union Day (Thursday, October 17th)** and **Christmas Holiday open house** in the coming weeks. All members are invited to drop by their local TCCU office to celebrate with staff and other members.

Check our website (www.TCCU.org) for updates on specific dates and times for each location. Once again, thank you all for your continued membership and loyalty. We appreciate it!

REGISTRATION FOR SCHOLARSHIP ENDS OCTOBER 11

If you have a high school senior who plans to continue their education, they have only through **Friday, October 11** to register in this year's scholarship program.

Our **'Stop. SHOP. VOTE!'** program will award \$8,000 in financial aid again this year, in the program's 11th year. All seniors at Taylorville, Hillsboro, Litchfield and Pana High Schools who plan to continue their education following graduation in May 2025, are encouraged to register immediately. There will be two (2) winners from each high school.

"Any graduating senior who plans to attend a trade school, two-year community college or a four-year university is eligible," points out TCCU President, Will Perkins.

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.

Award 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 day's end Friday, October 11th!



77 'VOTING SITES' FOR *Scholarship Program*

Area residents and shoppers will have no problem finding a voting site in our 11th annual '**Stop. SHOP. VOTE!**' scholarship program, as 77 locally owned businesses are participating. Voting officially begins mid-November and runs through February 28, 2025. We encourage everyone to '**Stop. SHOP. VOTE!**' for your favorite student(s).

Thanks to all of our returning businesses for their support, and welcome to several businesses new to the program. First-time business participants are listed in **bold**.

TAYLORVILLE BUSINESSES

Amenities on Main
Anderson Jewelers
Angelo's
Audrey's Boutique
& Luxuries
Battery Specialists
Country Kitchen
**(The) Dandy Lion
Emporium on Main**
Florinda's Pizza
Fur Love
Glik's
Hair Studio
Happy Baked Goods
Hello Beautiful
JMA Pawn Jewelry
& Loan
Karma
Kompliments Salon
Little Luxuries
Lock Up Gym
Nesty's Burger Joint
Powderkeg Outfitters
Shadow Box
Shoe Sensation
Southern Belle Florist
Sydney Lynn's
Little Book
Shop & Vinyl
(The) Upper Cut
Uprooted by Willow
& Birch
(The) Wooden Flower
Wright Furniture
Zone Nutrition

HILLSBORO BUSINESSES

Cozy Café
EVI Salon
Frida's Tacos
Gianni's Pizza
(The) Hair Zone
Hillers Sheet Metal
(The) Holiday Shop
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
Hometown Treasures
& Gifts
K9 & Cat Salon
Kismet Coffee
My Formals
My Formals Boutique
Petal Pushers
Pizza Man
Just Quilt It
Snap Fitness Litchfield
Sullivan's Drugs
Wernsing's Appliance

PANA BUSINESSES

A-1 Furniture Wholesale
Anarchy
Countryside Campers
Curly Girl's
Cutz 'n Curls
Hair Razors
Holthaus Heating
& Appliances
Infinity
Junction Garden Center
Locked & Loaded
Nohren's Hardware
Outdoor Power Source
Pana Bowl
Pana Save A Lot
Pizza Man
2nd Time Around
Scooped
Sparrow Bicycle Co.
Spring Garden Restaurant
Station 502 Pub / Pizza

FREEDOM TREE DONATIONS SUPPORT FOOD PANTRIES



FREEDOM TREE
HELPING PEOPLE ACHIEVE FREEDOM FROM NEED

For the 10th consecutive year, area residents and TCCU members donated hundreds of pounds of much-needed canned and boxed food items, as well as cash, to benefit local food pantries. "We were able to donate \$2,000 in cash to the pantries," points out TCCU President, Will Perkins.

Cash donations are particularly important to food pantries because it allows them to purchase considerably more food from food banks. "For every dollar donated, a food pantry can purchase *several* pounds of food from a food bank, and thus be able to assist greater numbers of those in need. That's a terrific benefit to the food pantry and our communities' residents."

**Thanks again to everyone
for your generous support!**



A portion of Freedom Tree donations in the Hillsboro branch illustrates the community's willingness to give.

WHICH TO CHOOSE: MOBILE OR ONLINE BANKING?

Why not both? They *both* offer the same safe, convenient access to your credit union accounts. It's a matter of whether you prefer to conduct business on your phone (mobile banking) or on your computer (online banking).

You choose what works best for you. Maybe both. They both are fast *and* safe ... and it's so easy to sign up for any (or all!) of our e-banking services. Visit www.TCCU.org, click on Online Services and follow the prompts. Then you too can enjoy the ability to:

- **Check** account balances / activity
- **Transfer** funds between accounts, and / or pay your TCCU VISA or loans
- **Set up** automatic transfers between accounts
- **Automatic** alerts to guard against fraud; tell you when your account reaches below a certain balance
- **Bill Pay** can automatically pay recurring bills, or set up to pay as bills are received
- **When using** your TCCU debit card, you can add 'cash back' to the purchase amount – FREE



SOMEONE YOU SHOULD KNOW

Natalie Napolitano recently joined the staff in Taylorville as a full-time Teller. As such, she is responsible for assisting members with their day-to-day financial needs, including deposits, withdrawals, balance checks and more.



"I love the fact that every day at work is a little different from the one before. I never know who will need my help or what that need might be. I'm learning something new each day, and I enjoy that so much."

Originally from Chicago, Natalie moved to Taylorville seven years ago.

IT'S GOOD TO BE BELOW AVERAGE

In fact – it's **great** when you're talking about credit card interest rates.

Did you know that, according to LendingTree, the average interest rate applied to credit cards in the U.S. is **24.92%**!

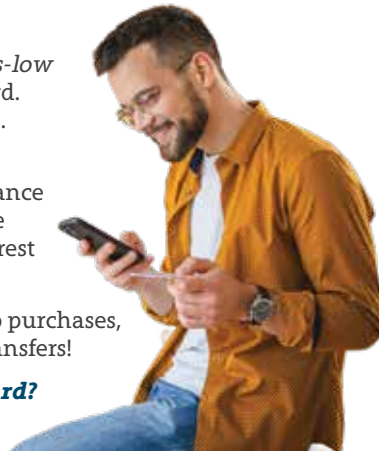
Just *imagine* how much money is wasted in making those ridiculous interest payments.

But there's hope ... you can **save money** with our *always-low* **9.99% APR TCCU VISA Card**. That 9.99% is NOT a teaser rate. That's what it is – period.

So, if you typically carry a balance on credit cards, you could save HUNDREDS of dollars in interest charges.

And that 9.99% APR applies to purchases, cash advances and balance transfers!

Don't have a TCCU VISA card? Apply today!



BEWARE OF INVESTMENT SCHEMES

While we all try to get the most from our money / savings, and look for investment opportunities, we caution our members to be aware of investment schemes. They entice you to put money into an 'investment' that isn't real ... and, of course, the 'investment rep' disappears with your money.

The fraudsters often make promises of large gains and little risk in a once-in-a-lifetime opportunity. They often target affinity groups – those with a common interest, background or religion.

HERE ARE A FEW WARNING SIGNS TO WATCH FOR:

- Special investment offer via unsolicited mail
- Once in-a-lifetime / too good to be true limited time opportunities
- Investment in a new company / product for which you can't find additional information
- Investors ask you to sign a Non-Disclosure Agreement (NDA) before sending payment

HERE'S WHAT VICTIMS SHOULD DO:

- Report the fraud to the FTC (it's unlikely you'll get back any of your money)
- Leave negative reviews on sites – be very vocal about fraud

All that being said, here is **an investment opportunity that IS valid**, safe and offers good returns:

A Certificate of Deposit (CD) with TCCU.

Come talk with us for details and today's current rates.



TAKE OUR 'NAME IT' CHALLENGE

Can *YOU* name one thing that's 'Good for Life'? Go ahead – we'll give you a moment to think.

It's your **TCCU membership**, of course. That's right – your membership is good for life. So, whether you retire, move, change jobs, *whatever* ... your TCCU membership stays with you. And that means you continue to enjoy the many money-saving benefits our products and services afford.

Our comprehensive range of e-banking services makes it easy to conduct financial business from wherever you are!



CHRISTMAS CLUB FUNDS AVAILABLE OCTOBER 16

A reminder that Christmas Club Savings funds will be available **October 16**, and automatically deposited into Share (Savings) accounts.

You can reopen your Christmas Club account for 2025 (or open new / additional ones) beginning October 17.

Don't have a Christmas Club account? You should! It helps ease the burden of holiday shopping. **Stop in and open a new Christmas Club account for 2025 ... not just for you, but all members of your family!**



Holiday Closures

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

- Monday, October 14 – **Columbus Day**
- Monday, November 11 – **Veterans' Day**
- Thursday, November 28 – **Thanksgiving Day**
- Wednesday, December 25 – **Christmas Day**
- Wednesday, January 1 – **New Year's Day**

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.

'MISSED JURY DUTY' IS LATEST SCAM

Jury duty has long been considered a responsibility of citizenship, and when called, we answer. When we don't, there are legitimate consequences: fines, you go to court, even the possibility of jail.

Now, however, scammers are using even *that* against us. The Federal Trade Commission (FTC) has announced that scammers are using a false claim of missing jury duty to steal peoples' Social Security numbers and birth dates.

Scammers approach through phone call or emails, claiming to be police or even a court official and stating you've missed jury duty. They tell you there is a warrant out for your arrest and that you must pay a fine. They threaten you with jail – but then ease that threat by saying the situation can be resolved if they can have your Social Security number and birth date.

IT'S ALL LIES ... DON'T EVER GIVE OUT SUCH INFO TO UNSOLICITED CALLS OR EMAILS!

- Courts never ask for immediate payment over the phone
- Courts never ask for personal information over the phone
- And you KNOW it's a scam if the individual insists you can ONLY pay with gift cards, a payment app, crypto or a wire transfer service. *Red Flags everywhere!*

IF YOU RECEIVE SUCH A CALL / EMAIL:

- Hang up – don't respond
- Don't pay anything
- Don't provide personal information
- If you think the call MAY be legit, CALL the court directly at the number you know is correct (phone book, directory assistance, Google, etc.)
- Report it to the FTC at ReportFraud.ftc.gov



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



TCCU TAYLORVILLE COMMUNITY CREDIT UNION