

TCCU

times

FALL 2025

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Construction of the new TCCU facility in Taylorville has finally begun! The first shovel was put in the ground on August 7th. While site preparation may not be the most exciting phase, the above-ground structure is set to begin going up in the next couple weeks. The anticipated completion date is mid-June of '26.

The new facility will provide increased services and privacy for our members. We will have an onsite ATM, drive-thru lanes with a deal drawer, night deposit, and a much more convenient location. Inside, members will enjoy private offices for new account opening and to meet with their loan officer. Member benefit was first and foremost when designing this building.

The new facility in Taylorville is the most recent example of our commitment to improving and expanding our facilities for our membership. Our Hillsboro facility had a major renovation in 2013, and we have continued to improve the facility since then. In 2015, we opened our remodeled branch in Litchfield. This provided more convenient and increased services to our local membership. We opened our new location in Pana in 2020. This location has been warmly welcomed by the community.

At TCCU, we will always strive to find ways to improve member experience, whether it be in our facilities or in the products and services that we offer. Thank you to all of you for your trust in TCCU. We are proud to serve our growing membership.

Will Perkins, President

OCTOBER 10 IS THE CLOSE OF SCHOLARSHIP REGISTRATION

High school seniors who plan to continue their education after graduation have until end-of-day FRIDAY, OCTOBER 10th to register in this year's scholarship program. A total of \$8,000 will be awarded in our annual **'Stop. Shop. VOTE!'** program.

"Any graduating senior at Taylorville, Hillsboro, Litchfield and Pana high schools who plans to attend a trade school, two year community college or a four year university is eligible," points out TCCU President, Will Perkins. "Two students from each high school each will receive \$1,000 awards toward their education."

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 votes cast by shoppers 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 ON
FRIDAY,
OCTOBER 10TH!



'VOTING SITES' ANNOUNCED FOR SCHOLARSHIP PROGRAM

There is no shortage of voting sites for this year's **'Stop. SHOP. VOTE!'** scholarship program, as 80 locally owned businesses are participating. Voting officially begins mid-November and runs through February 28, 2026. We encourage everyone to **'Stop. SHOP. VOTE!'** for your favorite student(s).

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

TAYLORVILLE

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
Hair Studio
Happy Baked Goods
Hello Beautiful
Karma
Kompliments Salon
Legendary Small Town Trading Co.

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
Taylorville Home Source
(The) Upper Cut
Uprooted by Willow & Birch
(The) Wooden Flower
Wright Furniture
Zone Nutrition

HILLSBORO

Cozy Café
Diamonds & Dogs
EVI Salon
Frida's Tacos
Gianni's Pizza
(The) Hair Zone
Hillers Sheet Metal
(The) Holiday Shop

Main Dish
Salvation Army Thrift Store
Shopping Cart, Inc. / Scrub Store in Hillsboro
Sullivan's Drugs
(The) Sweet Spot
Tan Lines Hair Design
Tee Shirts Ink

LITCHFIELD

Briar Rose
Creative Expressions
Glik's
Hair 51 LLC Salon & Spa
Hometown Treasures & Gifts
K9 & Cat Salon
Kids Fun Zone

Kismet Coffee
My Formals
My Formals Boutique
Petal Pushers
Pizza Man
Sullivan's Drugs
Wernsing's Appliance

PANA

A-1 Furniture Wholesale
Anarchy
Brewin' Hope
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
Scoop'd
Sparrow Bicycle Co.
Spring Garden Restaurant
Station 502 Pub / Pizza



CELEBRATE WITH TCCU

Thursday, October 16 marks the beginning of "celebration season" at all TCCU locations. On that day, all four TCCU locations will join with credit unions around the world to mark International Credit Union Day with special events and attractions.

For example, our Taylorville office will feature a food truck and a prize drawing, while Hillsboro will offer beverages and snacks all day. And on November 25th, Hillsboro will host its Member Appreciation Day – themed 'Thankful for our Members' – all day with treats, beverages, etc.

Check our website (www.TCCU.org) for updates on specific dates and times for each of our locations.

Once again, thank you all for your continued membership and loyalty. We appreciate it!



TIRED OF THE RATES ROLLERCOASTER?

Check out our Share Certificates (CDs). They are a safe and proven investment tool that helps 'smooth out the ride.' Come talk with us about our current rates and terms.

Minimum deposit of \$1,000 is required. Dividends are compounded monthly. Penalty for early withdrawal may apply. Fees could reduce earnings.

Federally insured by NCUA.



CHRISTMAS CLUB FUNDS AVAILABLE OCTOBER 15

Just in time for the holiday shopping season, your Christmas Club Savings funds will be available October 15 and automatically deposited into Share (Savings) accounts.

And remember -- current automatic deposits into your Christmas Club account will continue unless you specify a change.

If you don't currently have a Christmas Club account NOW is the time to start one ... not just for you, but your whole family! **Stop in and open a new Christmas Club account for 2026.**



NEW VEHICLE MODELS ARE OUT

And one should be in ... your driveway, that is. We can help make that happen. Come talk with us about our amazingly affordable -- and competitive! -- vehicle loans.

- Rates as low as **5.29% APR***
- Payback periods as long as **84 months**
- **PLUS** the comfort of working with people you know and trust ... **TCCU!**

Let's work together to get you that new vehicle that fits both your needs and your budget.

**Annual Percentage Rate. Call or stop by our office today for specific rates and terms. Regular credit rules apply. Not all members will qualify, based on individual creditworthiness. The 5.29% APR is for a 36 month term and applies to 2023 and newer models. Payments are \$30.13 per \$1,000 borrowed.*



KATLYN KILE

SOMEONE YOU SHOULD KNOW

We'd like to introduce Katlyn Kile, who joined the TCCU family as a full time teller in the Pana branch. Among her responsibilities are assisting members with their day-to-day account needs, including deposits, withdrawals and balances. She also helps open new accounts. "Katlyn already has proven to be a valuable resource to members," says TCCU President, Will Perkins. "We're glad to have her on our team."

Welcome to TCCU, Katlyn!

GROUNDBREAKING IS MAJOR STEP TOWARD NEW BUILDING

On Thursday, August 7th, TCCU hosted the long-awaited groundbreaking for its new office at 820 N. Webster Street in Taylorville. TCCU management and Board of Directors have worked hand-in-hand with Keeley Construction for several months in the design and planning for this new facility.

"It's great to see the first steps taken in making our plans a reality," says TCCU President, Will Perkins. "This custom 6,303 square foot facility will provide for more member services, additional staff as we continue to grow, and a community room to be used for training and other events."

Projected completion date is mid-year 2026. Check our website (**www.TCCU.org**) for updates.



TCCU Board Directors prepared to break ground on the credit union's new 6,303 square foot office building in Taylorville. From left to right: TCCU President, Will Perkins; Doug Ruddock, James Harrison, Vance Fraley, Board Chairman; Tom Bellegante, Board Secretary; Jim Dowdy.



FREEDOM TREE DONATIONS SUPPORT FOOD PANTRIES

Area food pantries – and thus local residents in need – benefited from TCCU's recent 'Freedom Tree' community food drive, as hundreds of pounds of boxed and canned food items were donated. All donations, including those of cash, went directly to local food pantries to support their efforts in helping assist people in need.

Cash donations are especially valuable to food pantries as they are able to purchase considerably more food and other items 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," explains Will Perkins, TCCU President. "That's a terrific benefit to the food pantry and our communities' residents."

Perkins reported that \$2,300 was donated this year to local food pantries.



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.

Holiday Closures

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

Monday, October 13 | **Columbus Day**
 Tuesday, November 11 | **Veterans' Day**
 Thursday, November 27 | **Thanksgiving Day**
 Thursday, December 25 | **Christmas Day**
 Thursday, 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.

GUARD AGAINST CREDIT CARD 'SKIMMING'

We all know and rely on the convenience of credit / debit cards. But are we all also aware of the possible pitfalls of them?

Scammers and fraudsters certainly are.

Our use of credit and debit cards makes us vulnerable to 'skimming.' That's when your card's magnetic stripe information is illegally *copied* at an ATM or gas pump through an electronic device or software that scammers have installed. That card's information is then cloned or rewritten onto a new card ... and your account is vulnerable.

There are ways to help avoid becoming a victim:

- **Set online and mobile banking alerts.**
- **Examine your surroundings.**
- **Tug the card reader – if it's loose, don't use it!**
- **Scan for security tape seal on the pump.**
- **Protect your PIN --- cover it with your hand.**
- **Closely monitor your accounts and call us if you suspect fraud.**

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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TCCU TAYLORVILLE COMMUNITY CREDIT UNION