

TCCU times

FALL 2026

INSIDE THIS ISSUE

'Voting Sites' Announced for Scholarship Program	2
Celebrate with TCCU	2
We'd Like to Introduce ... Paislie Obil	2
Christmas Club Funds Available October 14 th	2
Santa's Got a Brand New Sleigh	3
TCCU Pana Donates \$5,000 to PCH Foundation	3
Freedom Tree Donations Top \$3,200	3
TCCU Pana Float Wins Third Place, Prize Donated	4
Holiday Closures	4
TCCU Taylorville Holds Ribbon Cutting, Open House	4



LETTER FROM THE PRESIDENT

Our credit union, along with hundreds of credit unions across the nation, recently experienced an outage that impacted our core data processing system. During this outage, many vital services were unavailable to both the credit union and our members. A cooling system failure at a vendor's data center, caused by human error during routine maintenance, was the culprit. This system failure caused damage to critical equipment at the data center. Once the cause of the equipment failure was identified, the vendor started working to bring

systems back online. Unfortunately, this was a painstaking process, especially given that hundreds of credit unions were affected.

At TCCU, we provided updates on our website, and via push notifications, as we received them from our core provider. Like you, we were frustrated that the timelines we were given by our vendor regarding system restoration kept changing.

Behind the scenes, TCCU had a plan in place to restore system access to our members as soon as possible, no matter the time of day. Once I received the call that the credit union had access to our system, I immediately contacted members of our staff. Staff from all four TCCU locations promptly started working to run transactions during the time we were offline and validating thousands of electronic transactions that were made during the outage. TCCU staff were at the credit union from 1:50AM on Saturday morning throughout the rest of the weekend. It was because of the effort of our staff that we were able to have system access back up and running at 10:45AM on Saturday, with home and mobile banking restored at 2:00PM on Sunday.

I can't tell you how proud I am of our staff at TCCU. This was the most difficult time of my 24 years in banking. Our staff did everything they could to get our members access to their accounts as soon as possible. While thanking each staff member for all of the extra hours put in during the week and throughout the weekend, a consistent response from each staff member was "We are doing this for our members."

This outage showed how much the employees care about our members. Because you aren't just members to us, you are our friends and neighbors. Thank you to all of our members for your support and understanding during this outage. We worked through this difficult time together, and we are so appreciative to have you as part of our TCCU family.

Will Perkins, President

SCHOLARSHIP REGISTRATION ENDS ON OCTOBER 9TH



High school seniors have just a few days remaining to register in this year's scholarship program. Friday, October 9th is the end of the registration period. All high school seniors at Taylorville, Litchfield, Hillsboro and Pana high schools who plan to continue their education after high school graduation are eligible.

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.

Any graduating senior planning to attend a trade school, two-year community college or a four-year university is eligible. Two students from each high school will receive \$1,000 awards toward their education.

Awards 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 **Friday, October 9th!**



HELP DETERMINE SCHOLARSHIP WINNERS – SHOP AND VOTE!

Entering the 13th year of our **'Stop. SHOP. VOTE!'** scholarship program, tri-county residents have *dozens* of shopping / voting options ... and several new ones, as well! Voting begins mid-November and runs through February **28, 2027**. We encourage everyone to **'Stop. SHOP. VOTE!'** for your favorite student(s).

We thank all 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	Little Luxuries
Anderson Jewelers	Lock Up Gym
Angelo's	Nesty's Burger Joint
Audrey's Boutique & Luxuries	Powderkeg Outfitters
Battery Specialists	Shadow Box
Brown's Barber Shop	Shoe Sensation
Country Kitchen	Southern Belle Florist
(The) Dandy Lion	Sydney Lynn's Little Book Shop & Vinyl
Emporium on Main	Taylorville Home Source Design Center
Florinda's Pizza	The June Tyler
Fur Love	(The) Upper Cut
Hair Studio	(The) Wooden Flower
Happy Baked Goods	Wright Furniture
Hello Beautiful	Zone Nutrition
Karma	
KJ's Tie Dye	
Kompliments Salon	
Legendary Small Town Trading Co.	

HILLSBORO

Awning Brews	Salvation Army Thrift Store
Diamonds & Dogs	Shag's Vintage
EVI Salon	Shopping Cart, Inc.
Frida's Tacos	/ Scrub Store in Hillsboro
Gianni's Pizza	Sullivan's Drugs
(The) Hair Zone	(The) Sweet Spot
Hilliers Sheet Metal	Tan Lines Hair Design
(The) Holiday Shop	Tee Shirts Ink
Nikki Gee's Sweets & Eats	Wagner Sound & Gear

LITCHFIELD

Briar Rose	My Formals
Creative Expressions	My Formals Boutique
Diamond's Bistro & Gaming	Petal Pushers
Glik's	Pizza Man
Hair 51 LLC Salon & Spa	Sullivan's Drugs
K-9 & Cat Salon	Wernsing's Appliance
Kismet Coffee	

PANA

A-1 Furniture Wholesale	Nerd Nook
Brewin' Hope	Nohren's Hardware
Countryside Campers	Outdoor Power Source
Curly Girl's	Pana Bowl
Cutz 'n Curls	Pana Save A Lot
Hair Razors	Pizza Man
Holthaus Heating & Appliances	Scoop'd
Infinity	Sparrow Bicycle Co.
Junction Garden Center	Spring Garden Restaurant
Locked & Loaded	Station 502 Pub / Pizza
	Tres Compadres

CELEBRATE WITH TCCU

As is our annual custom, TCCU will join with thousands of other credit unions around the world in celebration of International Credit Union Day, Thursday, October 15. All four TCCU locations will mark the day with various member appreciation special events.

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

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



WE'D LIKE TO INTRODUCE...

... PAISLIE OBIL

Paislie is a full-time Teller in our Taylorville office. Her responsibilities include assisting members with their day-to-day financial service needs, such as deposits, withdrawals, account questions and more.



As a Taylorville native, Paislie says knowing so many members from day one made her comfortable right away. "I really enjoy interacting with and helping our members," she says. "TCCU is a great place to work."

CHRISTMAS CLUB FUNDS AVAILABLE OCTOBER 14TH

Here's a special notice for Christmas Club account holders: your funds will be available October 14th, so start planning your shopping excursions now. These funds will be *automatically deposited* into your TCCU Share (Savings) account(s).

Please note that **current automatic deposits into your Christmas Club account will continue unless you specify a change.**



Don't have a Christmas Club account now? Open one today! How about one for each member of your family? **Stop in and open a new Christmas Club account for 2027.**

SANTA'S GOT A BRAND NEW SLEIGH...

... and you can, too! Don't wait to see what's under the tree this holiday season -- come talk with us today about our affordable and competitive vehicle loans.

- **Rates as low as 4.79% 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 put that new 'sleigh' in your driveway, with a loan 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 4.79% APR is for a 36-month term and applies to 2024 and newer models. Payments are \$29.90 per \$1,000 borrowed.



Participants in TCCU Pana's recent donation to Pana Community Hospital Foundation are, left to right: Allyson Curry, Compliance Officer, TCCU Pana; Melissa Rybolt, Executive Director, Pana Community Hospital Foundation; Amy Petray, Director of Diagnostic Imaging, PCH Foundation; Mike Cothorn, Branch Manager, TCCU Pana; James Moon, Chief Financial Officer, PCH Foundation; Patrick McGuire, Chief Operating Officer, PCH Foundation; Trina Casner, President and Chief Executive Officer, PCH Foundation.

TCCU PANA DONATES \$5,000 TO PCH FOUNDATION

The latest illustration of TCCU's 'people helping people' philosophy was TCCU Pana's \$5,000 donation to the Pana Community Hospital Foundation.

According to the PCH Foundation's campaign request, Pana Community Hospital has provided 3D mammography -- a vital tool in detecting breast cancer earlier and more accurately -- to area women since 2015. With the advancement of technology, new equipment is needed.

"The PCH Foundation had set a goal of raising \$125,000 toward Pana Community Hospital's purchase of new 3D mammography equipment," explains TCCU Pana's Branch Manager, Mike Cothorn. "As a community-chartered credit union, we were pleased to contribute to this effort and to be the organization to push the campaign over the \$100,000 mark," Cothorn says.

FREEDOM TREE DONATIONS TOP \$3,200

For the 12th consecutive year, TCCU members and tri-county residents gave generously to TCCU's Freedom Tree Community Food Drive. In addition to the several hundred pounds of boxed and canned food items, more than \$3,200 in cash donations were received.

"All donations go directly to our local food pantries to help support their efforts," says TCCU President, Will Perkins. "Cash donations are especially valuable because food pantries can purchase considerably more food and other items from food banks. That's a terrific benefit to the food pantry and our communities' residents."

Thanks again to everyone for your generous support!



The lobby display in the Hillsboro branch helped drive donations during this year's Freedom Tree community food drive.



TCCU PANA FLOAT WINS THIRD PLACE, PRIZE MONEY DONATED

TCCU Pana's float entry in the community's annual Labor Day parade received third place recognition by the judges, and the resulting \$500 prize. Credit union management donated the prize money back to the parade committee to help support their future efforts.



"We had a great time developing our parade entry, being part of the parade and seeing so many area residents come out to celebrate Labor Day," says TCCU Pana Branch Manager, Mike Cothorn. "Winning third place was an unexpectedly nice way to end the day!"

(Left) TCCU Pana Branch Manager, Mike Cothorn (L), presents a check for \$500 to Josh Ishmael, Pana Labor Day Parade Committee Chair.

(Right) TCCU Pana's Labor Day float.



Holiday Closures

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

Monday, October 12 | **Columbus Day**
 Wednesday, November 11 | **Veterans Day**
 Thursday, November 26 | **Thanksgiving Day**
 Friday, December 25 | **Christmas Day**
 Friday, 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.



TCCU TAYLORVILLE HOLDS RIBBON CUTTING, OPEN HOUSE

On Tuesday, September 29, TCCU Taylorville held its official ribbon cutting and Open House at its new location at 820 N. Webster. Dozens of attendees, including representatives of the Chamber of Commerce, the media, TCCU members, staff and Board Directors participated.



TAYLORVILLE

820 N. WEBSTER 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