

# TCCU times

SPRING 2025

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## FREEDOM TREE DONATIONS ARE NEEDED

Not since the COVID pandemic have your Freedom Tree donations been more needed. Assistance programs have been cut and jobs lost, resulting in increased demand on local organizations and food pantries.

Your Freedom Tree donations of canned or boxed food items – or **especially cash** – help our **local food pantries** continue to serve our communities.

From **Monday, June 9 through Friday, July 11**, all TCCU locations will accept donations to the 11th annual Freedom Tree community food drive. As before, boxed and canned food items are desperately needed, and **cash donations are especially welcome**.

Food pantries use cash donations to make large, bulk purchases of needed supplies from regional food banks, at much lower costs than otherwise possible. Your cash donation *in any amount* is welcome and needed.

**Donations can be dropped off at any of the four TCCU locations:**

- 422 W. Main Cross St., Taylorville
- 138 E. Wood St., Hillsboro
- 801 W. Union Ave., Litchfield
- 101 E. Fifth St., Pana



**FREEDOM TREE**

HELPING PEOPLE ACHIEVE FREEDOM FROM NEED

## MARK YOUR CALENDARS

**Monday, June 9 through  
Friday, July 11th:  
11th Annual 'Freedom Tree'  
Food Drive**

(additional details above)

Keep an eye open for future events, such as **Member Appreciation Days**, to be highlighted on our website: **www.TCCU.org**.



With the rising temperatures, it's finally time to get back outdoors. Spring sports are in full swing and it's time to dust off the mowers and weed eaters. At TCCU, we recently held our Annual Meeting. Thank you to all the members who attended. It was another great year at your credit union. Our four locations serve our 7,351 members. In just the past year, we made 958 loans totaling 21.4 million dollars to

our members. Your credit union has consistently outpaced its peer group of credit unions in membership and loan growth. We couldn't do it without the support of our members. Thank you!

As the landscape evolves, so does the threat of fraud to our members. According to Federal Trade Commission data, U.S. consumers lost more than \$12.5 billion to fraud in 2024, an increase of 25% over the previous year. The FTC received more than 71,000 fraud reports from people in Illinois. The top fraud category in Illinois was online shopping. Other top fraud categories included: business imposters, government imposters, employment scams, and fraud related to phone devices, accessories, and services. At TCCU, we remain vigilant in protecting our members against fraud. You can help protect yourself by monitoring your accounts regularly and not giving out your personal information. Never trust a link that is texted or emailed to you from an unknown source. If you are unsure if something is legitimate, give us a call and we can help.

We wish all of you the best and hope you enjoy this beautiful time of year. Whenever you need us, TCCU will be here for you. Thank you to all our members, employees, and directors for making TCCU such a great place.

Will Perkins, President

LETTER FROM THE PRESIDENT



# 'THANK YOU' FOR Scholarship Support!

With literally thousands of ballots being tabulated, we must again say 'Thank You!' to everyone who helped make this year's scholarship program a rousing success. That includes all the businesses, students and residents who participated. While we believe everyone benefits, the real winners are our communities' students who enjoy support for their continuing education.

We at TCCU are proud to have managed this program for the 11th consecutive year, and to see support for it grow. The more we support each other, the stronger our communities become.

Nearly 80 businesses participated, along with dozens of students from the four high schools. And area residents came out in great numbers to 'think global, shop local.'

*Thank you all!*

## **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
- 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

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

## AND THE WINNERS ARE...

still to be determined, as an independent agency continues to count the votes. The eight winners – two from each of the four high schools – will be announced later this spring in news releases, in the summer issue of this newsletter and on our website – [www.TCCU.org](http://www.TCCU.org).

The \$1,000 awards are good toward students' continuing education at a trade school, 2-year community college program or 4-year university.

## VISA: WHATEVER SEASON, WHATEVER THE REASON

Many of us identify the four seasons with specific events. Take spring, for example, which is traditionally known for wedding showers, Mother's Day, spring break. Or fall – for back-to-school expenses, a 'last fling' weekend before winter, etc.

The common denominator between all of these is that your TCCU VISA card helps make each event and holiday that much easier and more special.

With summer coming up, you may be thinking about vacation. A TCCU VISA card helps make it happen. And our always-low-interest VISA card saves you money anytime you use it!

Whatever the season, whatever the reason ... a TCCU VISA card is a 'must have.' Apply today!



## Coming Soon... REMOTE DEPOSIT!

The much-anticipated debut of our Remote Deposit service is drawing near. You'll be able to make check deposits to your TCCU account(s) via your phone from wherever you are.

And it's free, so you'll save both time and money when making deposits.

Check our website [www.TCCU.org](http://www.TCCU.org) for updates.





## MIKE COTHERN NEW LOAN OFFICER



TCCU recently welcomed Mike Cothern as a new loan officer in the Pana branch. He brings 18 years of financial services experience to his new position.

"We're excited to have Mike join our team," says TCCU President, Will Perkins. "Throughout his career he has worked with consumer, real estate and commercial loans. His background in operations and Information Technology will be

extremely beneficial to TCCU. Mike has also shown his dedication to serving his local community."

Cothern will be handling any type of loan a member may need. He has extensive knowledge of auto loans, real estate mortgages, and commercial loans of all types and sizes.

His community involvement includes his current activities as treasurer of the Pana Education Foundation, Volunteer coach with Pana Youth Soccer, and various scholarship selection committees. He previously served as a Board member of the Pana Chamber of Commerce.

A native and current resident of Pana with his wife and two children, Cothern received a Bachelor of Science degree in Business from Eastern Illinois University.

## ALLYSON CURRY HIRED AS COMPLIANCE OFFICER



Allyson Curry joined TCCU as our new Compliance Officer. As such, she is responsible for handling regulatory compliance, performing internal audits, and loan reviews for the organization.

"Allyson is a strong addition to the TCCU staff based on her professional experience within the financial service industry," points out Will Perkins, TCCU President.

Her experience includes having served as Controller at First National Bank of Pana, as well as being a bookkeeper for the Regional Office of Education #26 and a Staff Accountant for Knox College.

"We are confident that Allyson will not only complement our TCCU family, but will also bring fresh perspectives to her role as Compliance Officer," Perkins says.

## 2024 SUCCESSES FEATURED AT ANNUAL MEETING

As has become a trend, TCCU's recent annual meeting highlighted yet another banner year of growth and success for the credit union and its members.

### Year-end totals show that TCCU closed 2024 with:

- 1.28% growth in membership – up to 7,351 members
- We rank in the 75th percentile of our peer group in membership growth
- \$62.8 million in total loans
- Loan growth of 3.82%, which ranks us in the 73rd percentile of our group
- 958 loans approved in 2024, totaling \$21.4 million



According to TCCU President, Will Perkins, "Our members helped drive our success, and we will continue to prove ourselves worthy of their trust in us.

"The TCCU Board of Directors, staff and management know that our members drive this organization. Their financial needs and concerns are what we strive to fulfill day in and day out, and to continue to earn their trust and loyalty."

One of the meeting highlights again this year was the election of the Board Directors for 2025. These individuals are all members of TCCU and serve as volunteer Directors. Collectively, they are responsible for setting TCCU's policies and procedures, and for ensuring the credit union's operations meet or exceed all state and federal guidelines.

### TCCU's Board Directors for 2025 are:

- Vance Fraley, *Chairman*
- Kim Sparks, *Vice Chairman*
- Tom Bellegante, *Secretary*
- Will Perkins, *Treasurer*
- *Supervisory Committee members:*  
Jim Dowdy, Paul Schmitz, and Doug Ruddock, *Chairman*
- *Credit Committee members:*  
James Harrison, Tom Bellegante, and Duane Stock, *Chairman*





## SHARE YOUR TCCU MEMBERSHIP

We sometimes wonder what to give the person 'who has everything.' May we suggest TCCU membership? You know how valuable your membership is to you ... why not share it with your extended family members? They can all join, too!

And so can your friends and coworkers who live or work within Christian, Shelby or Montgomery counties. Talk with them about what TCCU has done for you.

Get them signed up and help them enjoy the many benefits of TCCU membership!

## HELP YOUR MONEY GROW AS QUICKLY AS SPRING FLOWERS

It's easy to do ... when you invest in Certificates of Deposit (CDs) with TCCU. And you don't need a 'green thumb' to be successful. Just 'plant' your funds in an interest-bearing CD and watch them grow!

Our competitive variable rates and time periods are designed to fit *your* needs.

Call us or visit [www.TCCU.org](http://www.TCCU.org) for today's current rates.



### Holiday Closures

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

**Monday, May 26 | Memorial Day**

**Thursday, June 19 | Juneteenth**

**Friday, July 4 | Independence Day**

You have 24 / 7 access to your TCCU accounts even when the offices are closed (holidays, nights, weekends, etc.). Just use these handy, time-saving services: TCCU VISA Card, ATM or Debit Card, or online at [www.TCCU.org](http://www.TCCU.org). Just follow the prompts.



## STAY ALERT AGAINST FRAUD

With instances of financial fraud increasing daily around the globe, we want to remind our members there are some easy steps to help protect yourself and your financial information and accounts.

1. Immediately report lost or stolen credit cards to TCCU.
2. Cover the ATM PIN pad when entering your number.
3. Choose a credit and debit card PIN that is difficult to guess ... but that is easy for you to remember.
4. Do NOT reply to any email, text or phone requests for your Social Security number, credit or debit card account number or any other personal information.
5. Monitor your credit report, credit and debit card accounts and statements for any unauthorized transactions.
6. Shred all credit and debit card statements or financial documents before you throw them away.
7. Before making purchases online with your credit or debit card, make sure the website is secure, and the company is reputable.
8. Update anti-virus and spyware software regularly.

It doesn't take professional scammers/fraudsters much time to steal your information. Just as it really doesn't take *you* much time to take steps to guard against their efforts.

***Be smart. Be proactive. Be safe.***

#### 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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