



LETTER FROM THE PRESIDENT

We have a lot to be excited about at TCCU! The new building is really coming along and looks great. The Directors had the opportunity to tour the facility recently. They were impressed with what this new building will be able to offer to our members. Members are really going to like the convenience and services that the new building and location provides. We are excited to be able to welcome our members to the new building. The grand opening is only a few months away!

Not only are we getting a new building in Taylorville, but we are also getting ready to roll out a new and improved version of our mobile app. The app is in testing right now and will be released in the near future. The user interface and functionality have been improved. We are also beginning testing on remote check deposit. This will allow members to deposit checks directly from our mobile app.

We are also excited to announce the promotions of Michelle Beaman to Vice President of Member Services and Kayla Howell to Assistant Vice President. Michelle and Kayla do an excellent job, and all of us at TCCU appreciate all the hard work that they put in. They both wear a lot of hats, and our members know that they can always count on Michelle and Kayla. Congratulations to both of you and thank you for all that you do!

Will Perkins, President

**COMING SOON
UNDER CONSTRUCTION**

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YOUR FREEDOM TREE DONATIONS ARE NEEDED

With social assistance programs being reduced or eliminated, your Freedom Tree donations are more important and valuable than ever before. People are hurting throughout the U. S. ... and right here in our tri-county area. **You can help...** by making generous donations to our annual Freedom Tree campaign.

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 8 through Friday, July 10**, all TCCU locations will accept donations to the 12th annual Freedom Tree community food drive. As before, boxed and canned food items are desperately needed, and **cash donations are especially welcome.**

Cash donations are doubly important because food pantries use them to make large, bulk purchases of needed supplies from regional food banks, at much lower costs than otherwise possible. Cash donations *in any amount* are 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 8 through
Friday, July 10th:
12th Annual 'Freedom Tree'
Food Drive**

(additional details above)

Mid-July (TBD)

Grand Opening of our new
Taylorville office building

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



'THANK YOU' FOR SCHOLARSHIP SUPPORT

For the 12th consecutive year, local students, businesses and residents came out in large numbers to support our annual 'Stop. SHOP. VOTE!' scholarship program. Literally tens of thousands of votes were cast again this year to help determine the eight graduating seniors who will receive \$1,000 financial awards toward their continuing education.

We're proud to offer this annual program, and we express a huge 'thank you' to everyone who helped ensure its success again this year

Eighty locally owned businesses participated and gave residents / shoppers plenty of opportunities to shop and vote for their favorite student(s).

Thank you all!

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

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

BALLOTS BEING TABULATED...

to determine this year's eight winners of \$1,000 awards. An independent agency is counting the thousands of ballots / votes cast this year. The winners will be announced later this spring. Watch our website (www.TCCU.org), the summer issue of this newsletter and your local newspapers for the latest news.

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

PEOPLE YOU SHOULD KNOW BETTER!

TCCU is proud to announce the promotions of two valuable and long-time staff members: Kayla Howell and Michelle Beaman. Through the years, both have served TCCU and our members with professionalism and understanding.



Kayla recently was promoted to Assistant Vice President, where her duties include ACH coordination, consumer / personal loans, and assisting members with their day-to-day financial needs. With 10 years' experience, she admits that "working with and helping people you know is one of the best things about TCCU."

Michelle was promoted to Vice President of Member Services. As such, she oversees teller services, new accounts, VISA, and online and mobile banking. Members know they can rely on Michelle. Her total of more than 24 years with the credit union have proven to her "that TCCU is a great place, with wonderful people and members. We are truly like a family... sharing life with one another."



Congratulations to both of you... well deserved!



SPRING HAS SPRUNG!

Have the springs in your *vehicle* also sprung? You need a vehicle loan from TCCU! We offer loans customized to your needs and budget. Whether you're looking for a brand new vehicle or a quality used one, TCCU has a loan for you.

- Rates as low as **4.79% APR***
- Payback Periods as long as 84 months
- **AND** the security of working with people you know and trust!

Come talk with us **BEFORE** you shop. Get pre-approved for the vehicle – and the loan – that are right for you.

**Annual Percentage Rate. 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 \$1,000.00 borrowed.*

ANOTHER DAY – ANOTHER SCAM ALERT

Yet another text scam has begun victimizing Illinois residents... this one involving your driver's license. These texts come via your phone, pretending to be official court or DMV communications. They often state the recipient owes money on an unpaid traffic, toll or parking violation, and failure to pay could lead to serious consequences: additional fines, collection action or even the loss of driving privileges.

Official advice from the Illinois Secretary of State office is simple: **DON'T click / open them!**

"Our office will never send a text message demanding payment or threatening to revoke your driver's license," says Secretary of State Alexei Giannoulas.

He stated the texts direct recipients to click on a link or scan a QR code, where they may be asked to make a payment, share personal information that could be used to steal their identity, or have damaging malware installed on their device.

If you receive such a text, take a photo of it and forward the image to scamalert@ilsos.gov before hitting delete. Above all else...

DO NOT CLICK ON IT OR RESPOND TO IT.



2025 SUCCESSES KEEP THE STREAK GOING

Sports teams aren't the only entities that can go on winning streaks. TCCU can, as well. The results reported at our recent annual meeting showed that our growth in membership and assets continues.

Year-end totals show that TCCU closed 2025 with:

- Over 7,350 members
 - We rank in the 68th percentile of our peer group in membership growth
- \$89.4 million in assets
 - Asset growth of 5.92%, which ranks us in the 73rd percentile in our peer group
- \$65 million in total loans
 - Loan growth of 3.42%, which ranks us in the 69th percentile of our group
 - 904 loans approved in 2025, totaling \$21 million

"TCCU again experienced strong growth through 2025," says TCCU President, Will Perkins. "People continue to rely on the credit union for their financial services, and our staff and management are here to support them.



Will Perkins, President/CEO

"As a member-owned cooperative, TCCU is here to meet the needs of its members. Whatever growth we experience is based on our members' satisfaction and loyalty."



Vance Fraley, Chairman

A meeting highlight again this year was the election of the Board Directors for 2026. These individuals all are members of TCCU and serve as *volunteer* Directors. 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 2026 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*



TO SHARE IS TO CARE

And one of the easiest ways to show you care is to share your TCCU membership with family and friends. YOU already enjoy the numerous benefits of membership. Now is the time to help others enjoy those same benefits.

Get your family members to join. Not just your spouse and kids – your parents, siblings and others.

And because TCCU membership is open to everyone who lives or works in Shelby, Christian or Montgomery counties, your friends are eligible, too. And it's good for life!

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

MONEY DOESN'T GROW ON TREES

But it certainly does in CDs at TCCU! Give *your* money the best chance to grow... just 'plant' your funds in an interest-bearing CD.

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

Call us or visit www.TCCU.org for today's current rates.



Holiday Closures

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

Monday, May 25 | **Memorial Day**

Friday, June 19 | **Juneteenth**

You always 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. Just follow the prompts.



NEW BUILDING TAKES SHAPE

People in Taylorville have watched with anticipation the construction of our new building for the past few months. And as evidenced by the accompanying photos, we are nearing completion. The 6,303 square foot building is projected to be move-in ready in late June, with a Grand Opening / Open House being planned for mid-July.

The new facility will provide for more member services, additional staff as we grow, and a community room for training and other events.



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

TCCU Times is a publication of Taylorville Community Credit Union.
422 W. Main Cross Street, Taylorville, IL 62568 • 217-824-9658

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



TCCU TAYLORVILLE COMMUNITY CREDIT UNION