



Summer is now in full swing. It is great to see the kids outside playing. As adults, it's great for us to spend time outdoors too. No matter what your family's favorite activity may be, it's always great to get to spend time together and create those cherished memories.

When packing the car for your favorite vacation destination, make sure you call us first and let us know what states you are traveling thru. We will make sure your debit card will work in any states you visit. It is also a good idea to not post vacation pictures until you return home. Fraudsters will commonly check social media to find people who are away from home. If they know you are on vacation, they can use this information to try to steal your mail, break into your home, or even try to pose as you when calling into your financial institution. Rest assured, we always verify who we are dealing with at TCCU. We are here to protect you.

Unfortunately, high gas prices, utility costs, and food prices put a strain on the monthly budget. If you are feeling this strain, please give us a call. Our loan officers are happy to work with you and help you consolidate your vacation bills or any other debt you may have. Our members are our #1 priority!

From all of us at TCCU, thank you for being a member!

Sincerely,
Will Perkins, President

LETTER FROM THE PRESIDENT

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THE TRIFECTA: TCCU. VISA. AND YOU.

Most people think of credit cards as a means to *spend* money. But those with a TCCU VISA card know it's also a way to *save* money.

Our all-the-time low **9.99% APR** (no teaser rate!) is *way less* than most other cards. So you pay less interest on purchases or cash advances ... which ends up *saving you money*.

It's good for so many things: everyday expenses, vacation, shopping trips, household appliances. You name it, you can buy it – and *save!* – with a TCCU VISA card.

Check out this comparative chart to see what we mean:

	Credit Card Balance	APR*	Minimum Payment**	Total Payments	Balance Payoff
TCCU	\$5,000	9.99%	3%	\$6,816.52	144 Months
National Average	\$5,000	16.91%	3%	\$9,166.20	188 Months
Other Representative Rate	\$5,000	25.00%	3%	\$15,589.87	307 Months

In addition, our VISA card offers even more benefits, including:

- Anti-fraud chip protection
- Credit line from \$300 to \$5,000
- FREE balance transfers and cash advances
- Accepted worldwide
- And more

Please note: IF / WHEN you plan to travel: alert us at TCCU of your plans. **Some U.S. states have instituted automatic blocks on cards due to fraud and identity theft.**

Call or visit your local TCCU office *BEFORE* you travel so we can ensure your cards are not blocked, and remain available for use.

*APR = Annual Percentage Rate.

**Minimum payment for illustrative purposes only.



2022 SCHOLARSHIP WINNERS ANNOUNCED

The eight winners of \$1,000 awards in TCCU's 8th annual 'Stop. SHOP. VOTE!' program have been announced, and include:



Taylorville High School:

- **Rebekah Krah** – Physical Therapy, Bradley University
- **Emma Pennock** – Pre-occupational Therapy, Southeast Missouri State University

Hillsboro High School:

- **Macy Shipman** – Worship Arts, Greenville College
- **Madeline White** – Nursing, Greenville College

Pana High School:

- **Jaxon Rhoades** – Mechanical Engineering, Southern Illinois University -- Edwardsville
- **Hayden Roeder** – Human Services, Lakeland College. Then Sociology, at a university yet to be decided.



Litchfield High School:

- **Carly Guinn** – Nursing, Eastern Illinois University
- **Brady Davidson** – Computer Science, Illinois State University

"TCCU is extremely proud to offer this annual program, and to provide financial assistance to local students pursuing their dreams," says TCCU President, Will Perkins. "We congratulate all of our scholarship winners, as well as all of their fellow 2022 graduates."

"We look forward to the 2022-23 school year and awarding eight additional students."

THANK YOU TO THESE BUSINESSES

TAYLORVILLE BUSINESSES

A Classic Bouquet
Amenities on Main
Anderson Jewelers
Angelo's
Audrey's Boutique & Luxuries
Battery Specialists
Country Kitchen
Florinda's Pizza
Glik's
Hair Studio
Happy Baked Goods
JMA Pawn Jewelry & Loan
Karma
Kompliments Hair
Little Luxuries
Lock Up Gym
Nesty's Burger Joint
Powderkeg Outfitters
Rebecca's Antiques
Rose's Furniture
Salon Madison Jane
Shadow Box
Shoe Sensation
Sydney Lynn's Little Book Shop & Vinyl
Taylorville Monogram
(The) Upper Cut
Vintage Dresser
(The) Wooden Flower
Wright Furniture
Zone Nutrition

HILLSBORO BUSINESSES

Cozy Café
EVI Salon
Gianni's Pizza
(The) Hair Zone
Hardcore Hammers/
Atlas 46
Hillers Sheet Metal
(The) Holiday Shop
Moose Lodge 1377
Nzuri
Resale Station
Sage on Sage
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
Kg & Cat Salon
Miss Patty's Flea Market & Antiques
My Formals
My Formals Boutique
Perry Estelle
Petal Pushers
Shoe Sensation
Snap Fitness Litchfield
Sullivan's Drugs
Sweet Repeats
WAM Computers
Wernsing's Appliance

PANA BUSINESSES

A-1 Furniture Wholesale
Anarchy
Countryside Campers
Cutz 'n Curlz
Eleven 11
Hair Razors
Holthaus Appliances
Locked & Loaded
Nohren's Hardware
Outdoor Power Source
Pana Bowl
Pana Save A Lot
Pizza Man
Rack Attack Archery
Spring Garden Restaurant
Station 502 Pub / Pizza
SuperStarz Tanning

Scholarship Registration Reminder

Registration for the 2022-23 "Stop. Shop. VOTE!" scholarship program begins in August, with the resumption of classes at Taylorville, Hillsboro, Litchfield and Pana High Schools.

If you have a student who will be a senior this coming school year – or know a student who will be – and who plans to continue their education at a trade school, 2-year college or 4-year university, make sure they register. It only takes a good quality photo and a signed Parental Permission slip. **Registration ends Friday, October 14th.**

TIPS FOR CREDIT CARD SAFETY

Sure, credit and debit cards are convenient. But they also can be targeted by fraudsters. Follow these handy tips to keep your credit and debit cards safe.

- **Carry only the credit / debit cards you NEED.** Memorize your PIN – never write it down and carry it with you.
- **Do NOT respond to phone calls, e-mails or text messages** asking for card numbers and other sensitive information. TCCU – or any other financial institution – will never ask you to ‘verify’ or provide your credit / debit card account information.
- **Inspect card readers and key pads** at gas pumps, ATMs and other public locations. These are favorite targets for thieves to install ‘skimmers,’ a device that steals your card information when you insert your card. If the machine looks suspicious, do not use it.
- **When shopping online, be cautious.** Shop with trusted retailers and look for security indicators, such as **https://** in the web address, and the **closed padlock icon** in the browser’s address bar.
- **Don’t make purchases or banking transactions** when connected to a public, unsecure Wi-Fi network.
- **Use online banking to monitor your accounts,** and check every few days. If you spot any unfamiliar transactions, report them immediately. If you suspect your card has been compromised, cancel it and request a new one.

MEMBER APPRECIATION DAYS

We’re proud to announce that our popular Member Appreciation Days are back this year. In fact, TCCU Taylorville hosted numerous members at its ‘Day’ on Wednesday, June 22. It was a time for members to again talk with TCCU staff, enjoy getting together with old friends, all highlighted by prizes and a food truck.

Please visit www.TCCU.org for details on upcoming Member Appreciation Days in Hillsboro, Litchfield and Pana.

Thank you again to ALL of our members for your continued membership and loyalty. We appreciate each and every one of you!

Drawing Winners At TCCU Taylorville’s Member Appreciation Day



Andrea Tomasello
\$200 Gift Certificate
for the Chamber of
Commerce



Earlene Fisher
\$100 Gift Certificate
for the Chamber of
Commerce



Cassandra Stephan
\$50 Gift Certificate
for the Chamber of
Commerce

SOMEONE YOU SHOULD KNOW

TCCU recently welcomed Kaylee Jones back to our credit union family, as a full time Teller in the Taylorville office. She previously had been a Teller in our Litchfield office.



KAYLEE JONES

She is responsible for assisting members with their day-to-day account needs, including deposit / withdrawal activity, as well as funds transfers.

“It’s great to have Kaylee back with us,” says TCCU President, Will Perkins. “She had proven to be a valuable asset in serving our members’ financial needs in Litchfield. I’m sure she will prove to be equally as valuable to our Taylorville area members.”

TIME IS MONEY ... And TCCU gives you MORE of both.

You save more time when you use our safe and convenient e-banking services, including:

- **Mobile App.** FREE to TCCU members, it allows you to conduct account business (deposits, transfers, balance confirmations, etc.) via your phone ... any time, any place.
- **Debit Card.** Provides easy, safe access to your Checking Account – without writing a check! Use it whenever and wherever you need it. Features an ID protection chip for added security.
- **Direct Deposit.** Your paycheck, pension and / or Social Security check is deposited directly and automatically into your TCCU account(s) per your instructions. And you enjoy added safety, security and convenience.
- **Payroll Deduction.** The easiest way to make automatic loan payments, or have specified amounts credited to your checking, savings or Club account(s).

With all that *time* you save, you can check out how our flexible, low interest rates on vehicle and personal loans saves you more *money!*



Last Call FOR FREEDOM TREE DONATIONS

You still have time (through Friday, July 15) to make your generous donation to this year's 'Freedom Tree' community food drive. Donations of canned / boxed food items, as well as cash donations, are being accepted at all four TCCU locations.

ALL donations go directly to LOCAL food pantries to aid LOCAL residents.

Each TCCU office has a Freedom Tree display in the lobby for boxed and canned food items. The pantries also need donations of soap, toothpaste, toilet paper, paper towels, shampoo, dish and laundry detergent, etc.

Cash donations (of any amount) are especially encouraged, and can be made at any teller station. Food pantries are able to purchase considerably more goods from food banks to help replenish their supplies.

Your donations stay local, so please give generously to help those in need in our communities.



FREEDOM TREE
HELPING PEOPLE ACHIEVE FREEDOM FROM NEED

BEWARE OF PREDATORY LENDING

When economic times get tough, people sometimes need a financial lifeline. Too often, the 'lifeline' they grab is from a predatory lender.



Predatory lending is when lenders take advantage of borrowers' financial need through deceptive, unfair or even fraudulent practices, to entice borrowers into taking a loan from them for a home, cars or everyday expenses.

True -- the borrower DOES get a loan and money they need. But it often comes at a very steep price, sometimes even worsening the borrower's situation. The loan terms *greatly* benefit the lender through extremely high interest rates or excessive fees to be paid by the borrower.

The most popular predatory loans are payday loans, car title loans and tax refund loans. And there are three primary tactics of predatory lending:

- Making a loan based on the borrowers' *assets* rather than *their ability to repay*.
- Enticing borrowers to refinance a loan, so the lender collects needless fees.
- Concealing certain terms of the loan from the borrower.

Of course, there are several practices in predatory lending, including:

- **Excessive fees:** Fees that exceed 1% of the total loan amount are unnecessary. Excessive fees are common with re-financed loans.
- **Packing:** Costs the borrower really doesn't need, such as insurance services, are added into the loan.
- **Balloon Payment:** Initial low monthly payments, but a large lump sum payment at the end which oftentimes is unaffordable by the borrower.
- **Prepayment Penalties:** Hide certain clauses in the loan terms that force the borrower to pay a penalty if they pay off the loan early.
- **Bait-and-Switch:** When agreed-upon loan terms are changed to the lender's benefit when it is time to sign the loan documents.

TCCU can help protect you against such practices. We are here to HELP you in whatever financial situation. 'Payday lenders' and the like are NOT your friends, and should not be a choice you make. And bankruptcy should be the last option. Come talk with us first - let's see what we can do together to resolve your situation.

Holiday Closures

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

Monday, September 5 | Labor Day
Monday, October 10 | Columbus Day

You always have 24 / 7 access to your TCCU accounts, even when the credit union is closed. Just sign up for / use these handy, convenient services:

TCCU VISA Card, ATM network or Debit Card,
or online at www.TCCU.org.
Just follow the prompts.

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