

TCCU times SUMMER 2024



This summer is flying by so fast! It seems like just yesterday that the kids were getting out of school. I hope everyone enjoyed their 4th of July and got to spend some time with family. It seems like we are all pulled in a million different directions. I know I struggle trying to get everything done that needs to be done. It seems like there is never any time to just sit down and relax.

I've mentioned in the past that my son is a runner. He runs with a great group of local kids that inspire each other and put in an incredible amount of work making one another better. My son recently asked me to ride my bike along with he and a friend while they ran. I got to be their "water boy," which I happily accepted. Those boys ran 10 miles that morning, and I had a great time just relaxing on the bike and spending time with them.

Another one of the greatest sources of joy in my life has been the years that I've spent coaching. As my son enters high school, I've realized that my coaching days may be over. While it's something that I'm going to miss, spending time coaching kids has given me so many great memories. I encourage everyone out there to volunteer as a coach. You won't regret the experience.

As we move through our busy lives, we all need to remember how important it is to spend time with our family and to cherish the opportunity to be the "water boy."

Have a great summer!

Sincerely,

Will Perkins, President

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FREEDOM TREE DONATIONS HELP FIGHT HUNGER



FREEDOM TREE
HELPING PEOPLE ACHIEVE FREEDOM FROM NEED

Now in the midst of its 10th year, TCCU's Freedom Tree community food drive has collected literally thousands of pounds of boxed and canned food items to benefit our area's residents in need. Area residents and TCCU members have through **Friday, July 12** to make donations.

All four TCCU locations have Freedom Tree displays for donation drop-off. All cash donations can be made at the teller stations. ALL donations of boxed and canned food items, personal hygiene products, and cash are distributed to local food pantries.

Cash donations (of any amount) are especially encouraged. Food pantries are able to purchase considerably more goods from food banks to help replenish their supplies.

Thank you, everyone, for helping make this annual program a success.

MAKE YOUR MONEY WORK HARD FOR YOU

We all work hard for our money. Now ... make your money work hard for you.

Invest in interest-bearing CDs with us and watch your money grow! Initial deposits as low as \$1,000, all the way up to jumbo CDs. And you *know* your money is safe and secure with TCCU because it's insured up to \$250,000!

Check out our current CD rates – and our regular savings and Club accounts – at www.TCCU.org.

You'll like what you see!



LETTER FROM THE PRESIDENT



2024 SCHOLARSHIP WINNERS ANNOUNCED

The eight winners of \$1,000 awards in TCCU's 10th annual 'Stop. SHOP. VOTE!' program have been announced, and include:



Taylorville High School:

- **Jay Bliler** – Agricultural Business, Lakeland College
- **Kyndall Hoy** – Business Management and Marketing, Indiana University

Hillsboro High School:

- **Alyson Mullen** – Communication Disorders, Murray State University
- **Landon Reinke** – Agriculture Engineering, Iowa State University

Pana High School:

- **Addison Bailey** – Elementary Education, Lakeland College
- **Logan Sims** – Nursing, Southern Illinois University - Edwardsville



Litchfield High School:

- **Kendall Stewart** – Health Sciences, University of Illinois
- **Jacob Schwab** – Finance, Western Illinois University (represented by his mother, Jenny)

"Congratulations to this year's scholarship winners," says TCCU President, Will Perkins, "as well as all of our communities' 2024 graduates. We are proud to offer this annual program and continue to provide financial assistance to local students pursuing their dreams."

THANK YOU TO THESE BUSINESSES

TAYLORVILLE BUSINESSES

- Amenities on Main
- Anderson Jewelers
- Angelo's
- Audrey's Boutique & Luxuries
- Battery Specialists
- Country Kitchen
- 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
- Suessie's Resale
- Sydney Lynn's Little Book Shop & Vinyl
- (The) Upper Cut
- Uprooted by Willow & Birch

- Vintage Dresser
- (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 Treats-N-Eats
- K9 & Cat Salon
- My Formals
- My Formals Boutique

- Petal Pushers
- Pizza Man
- Snap Fitness Litchfield
- Sullivan's Drugs
- Wernsing's Appliance

PANA BUSINESSES

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

Scholarship Registration Reminder

Registration for the 2024-25 "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 11th.**



SOMEONE YOU SHOULD KNOW

TCCU recently welcomed Aaron Bangert to its Taylorville office, as a full-time teller. He is responsible for assisting members in their day-to-day financial transactions, as well as opening new accounts.



In addition to working full-time, Aaron is an online Finance major at Southern New Hampshire University.

A Taylorville resident, he says a couple of great things about TCCU is “meeting and serving the members, as well as greeting so many familiar faces.”

*Welcome to the TCCU family, Aaron.
We're happy to have you with us!*

DON'T BE SCAMMED BY 'SKIMMERS'

Credit/debit cards are so easy and convenient to use. But they also make us vulnerable to 'skimming.' That's when your card's magnetic stripe information is copied at an ATM or gas pump through an electronic device or software that scammers have installed. Your 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.
- Tug the card reader – if it's loose, don't use it!
- Examine your surroundings.
- Protect your PIN – cover it with your hand.
- Scan for security tape seal on the pump.

Closely monitor your accounts and **call us if you suspect fraud.**

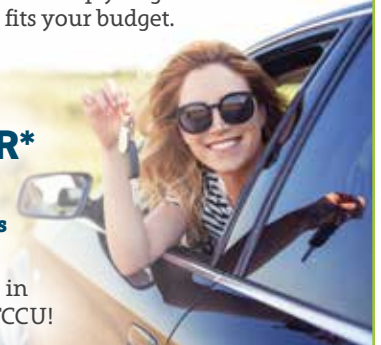
WE CAN HELP YOU GET NEW WHEELS

Need a new car? Or a second set of wheels?

Come talk with us first. We can help you get the vehicle you need, with a loan that fits your budget.

Rates as low as
5.94% APR*

- Payback Periods as long as **84 months**
- **AND** the security of working with friends in the neighborhood – TCCU!



*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 5.94% APR is for a 60-month term and applies to new 2023-24 models. Payments are \$19.11 per \$1,000 borrowed.

Be Smart, Shop Smart WHEN SHOPPING FOR A VEHICLE

- **Stop in the credit union and speak with us.**
- **Get pre-approved before you shop.** Confirm your financing so you know exactly how much you can afford.
- **Don't get talked into expensive 'add-ons'** you really don't need.
- **Comparison shop** for coverages for things such as extended warranties and GAP (guaranteed auto protection) insurance. We offer these coverages at less cost. *That can save you hundreds of dollars.*
- TCCU rates are very competitive and we offer flexible payback periods.
- Did you already purchase a new car and are having 'buyer's remorse' over the financing and monthly payment? Come talk with us! **We can re-finance** that loan and make your payments more affordable.

TWO GREAT THINGS ABOUT TCCU MEMBERSHIP

It's sometimes easy to forget the reasons why we like something so much. Take your membership in TCCU, for example. Sure, there's the low interest rates. The higher-than-usual savings rates. Maybe it's the people.

BUT ALWAYS KEEP IN MIND TWO VERY IMPORTANT FACTORS OF TCCU MEMBERSHIP:

1 It's **good for LIFE.** Regardless of whether you move, change jobs, retire – whatever. Your TCCU membership stays in effect. Our comprehensive e-banking services make it easy to conduct your business from wherever you are.

2 Your **family members can join** too! You already know how valuable our financial products and services are. Now it's time to share them with your family, regardless of their age!



CHECKING/DEBIT CARD MAKE IT EASIER TO ACCESS FUNDS

There's nothing worse than being unable to access your accounts or funds whenever – and wherever – you need to.

You can remove that concern with our Checking Account/Debit Card duo. Check this out...

Our checking accounts offer:

- No minimum balance required
- Overdraft transfer protection (from savings account)
- No per check charges
- No monthly service charge
- Unlimited check writing
- Automatic transfer of funds to loan payments
- Direct deposit services
- Bill pay

Our free Debit Card eliminates the need to carry cash or checks, and can be used:

- To make account withdrawals and balance inquiries
- To access cash from ATM networks
- As a Check Card instead of writing checks

And there's more!

- Free access to accounts through Online Banking
- Mobile Banking

For more information, visit our website at www.TCCU.org or stop in one of our four locations.



Holiday Closures

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

Labor Day | Monday, September 2
Columbus Day | Monday, October 14

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.



STILL TIME TO DO SOMETHING SPECIAL

Illinois summers can be frustrating. You never know how long – or short – the summer weather will be with us, so we jam lots of activities into a short timeframe.

To help you make the most of *your* summer activities, talk with us about a Signature/Personal loan.

It's the perfect thing for a long-awaited vacation, home remodeling/repair, bill consolidation, a wedding, (**or whatever!**).

And, each personal loan is customized to *your* specific need and ability to repay, with flexible payback periods.

Best of all? They are good for ALL SEASONS, for whatever good purpose you have.

DON'T THROW GOOD MONEY AT HIGH INTEREST RATES

If you're carrying a balance of any kind on a charge card that ISN'T a TCCU VISA card, you're throwing away your hard-earned money.

That's because chances are really high that you're paying anywhere from 15% to 29% on those other cards!

Transfer those balances to our **always low 9.99% APR VISA card ... and save some money!**



**Don't have a TCCU VISA Card?
Get one today and begin saving.**

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.