

TCCU

times

SUMMER 2025



We have a lot of exciting happenings going on at TCCU. Eight **\$1,000** scholarships were recently awarded to area students. These winners were picked by our local communities. Thousands of votes were cast at area businesses. By shopping locally, you helped our local businesses and also helped local students with their education expenses. It's a win, win!

As many of you know, we will begin construction on our new Taylorville facility in the near future. This is a project that we have been working on for quite a while. The new facility will be built on our lot at **820 N. Webster Street**. This location will provide better access for our members, will have an onsite ATM, private offices for opening accounts, and a community room where we can hold various events. Our current Taylorville facility has served us well for over **60** years, but we are out of room to expand. This new facility will allow us to modernize and better serve the needs of our growing membership.

As you've seen in local media and in the lobbies of all facilities, we are in the midst of our Freedom Tree Food Drive. This is a great opportunity to help those in our local communities that are in need. While all nonperishable food items and personal hygiene items are accepted, cash donations can be leveraged by our local food pantries to serve the most people. Thank you to all that have given so far, and please continue donating. Everything we collect stays in our local communities.

Thank you for your membership and for your trust in TCCU.

Will Perkins, President

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THERE'S STILL TIME TO MAKE YOUR FREEDOM TREE DONATIONS

You have through **Friday, July 11** to make your Freedom Tree donations of canned / boxed food items, personal hygiene products and cash. Now in its **11th** year, the community food drive benefits local food pantries who in turn assist those in need in our various communities.

Through the years, the program has collected literally thousands of pounds of boxed and canned food items, as well as considerable cash donations.

All four TCCU locations have Freedom Tree displays for donation drop-off. Cash donations can be made at the teller stations in designated canisters. 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.



2025 SCHOLARSHIP WINNERS ANNOUNCED

The eight winners of \$1,000 awards in TCCU's 11th annual **'Stop. SHOP. VOTE!'** program have been announced, and include:



Taylorville High School:

- **Aulona Letniku** – Biological Sciences, DePaul University
- **Lilly Winans** – Agricultural Communications, University of Illinois

Taylorville High School senior Aulona Letniku accepts her \$1,000 award from TCCU President, Will Perkins.
Lilly Winans, Class of 2025 Taylorville High School, accepts her \$1,000 award from Will Perkins, TCCU President.



Litchfield High School:

- **Alexandria Gasperson** – Journalism, University of Missouri
- **Olivia Reid** – Nursing, Southern Illinois University -- Edwardsville

Olivia Reid (l) and Alexandria Gasperson (r) received their \$1,000 awards from TCCU Litchfield Branch Manager, Josh Maddaleno.



Hillsboro High School:

- **Aubrey Reincke** – Occupational Therapy, Missouri State University
- **Jackson Tuetken** – Criminal Justice, Lake Land College

Hillsboro High School seniors Aubrey Reincke and Jackson Tuetken each received \$1,000 awards from TCCU Hillsboro Branch Manager, Glenda Fenton.



Pana High School:

- **Tyler Beyers** – Business, Lake Land College
- **Aaliyah Henschen** – Elementary Education, Lake Land College

Pana High School graduating seniors Tyler Beyers and Aaliyah Henschen each received a \$1,000 award from TCCU.

"Congratulations to this year's scholarship winners and all of our communities' 2025 graduates," says TCCU President, Will Perkins. "We are proud to continue to provide financial assistance to local students pursuing their dreams."

Scholarship Registration Reminder

Registration for the 2025-26 **"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.** The only requirements are a good quality photo and a signed Parental Permission slip (available at www.TCCU.org). **Registration ends Friday, October 10th.**

THANK YOU TO THESE BUSINESSES

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



TCCU LITCHFIELD OPEN HOUSE

Wednesday, July 30
11 a.m. - 2 p.m.



TIME TO GET PERSONAL

... with a Personal / Signature loan, that is.

It's happened to all of us ... a need for a little extra cash to get through an unforeseen situation: a major appliance that decided 'that's it - I'm done.' Or a medical emergency, or vehicle or home repairs, or whatever else.

We've got you covered ... with a Personal / Signature loan. Each personal loan is customized to your specific personal need and ability to repay, with flexible payback periods.

Need extra funds? Don't panic. Get personal ... with TCCU.

PHONE SCAMS THREATEN FINANCIAL SECURITY

Cybercriminals grow increasingly sophisticated in the means they hijack your personal and financial information. One of their most popular tools is something as simple as ... *your telephone.*

In your efforts to protect yourself, remember this suggestion:

- When you receive a call or text from an unfamiliar number, do NOT respond. Let it go to voice mail / do not open it. If it's a genuine call / text, that person will leave a message. No message? Don't bother.

Be aware of cybercriminals' various methods used to access your information.

Bluetoothing: Constant Bluetooth connectivity makes it easier for hackers to send spam texts. All it takes is for you to respond to one or two of these ... and they're in. **REDUCE** your risk by switching your Bluetooth off while in public and not using it.

Spoofing / Phishing: Fraudsters can assign a real company's name to their phone number so you believe the call is genuinely from the company. They do the same with emails / texts that contain links that download malware once you open them.

Fake Tech Support: Incoming call / text from a 'software provider' stating there is a problem with your device / software. They request access to your system to download an app "to remove suspected virus." Don't fall for it!

IRS scams: Fake agent calls because they need your info to send an 'overlooked' tax refund or to restore a 'suspended account.' They may even threaten you with arrest for a past / delinquent debt if you don't provide your personal / account info. Again - ignore these attempts!

Social Security scams: They threaten to suspend your Social Security number or seize your bank account if you don't provide the 'right' information.

Bank scams: Calls / texts asking you for personal / financial information to 'verify' recent transactions, suspicious activity on your account or to unfreeze an account due to fraud.

Use these tips to stay safe:

- Don't download apps / software without ensuring they are legit.
- Ignore calls / texts from unfamiliar numbers / contacts. Let them go to voice mail.
- Change your passwords frequently.
- Stay aware of phone scam tactics so you're not caught unaware.

INVEST NOW FOR MAXIMUM BENEFITS

Our Certificates of Deposit (CDs) help you enjoy maximum benefits on your investments with safety and security. And at very competitive rates!

We offer variable rates and time periods to fit your needs. Come talk with us or visit www.TCCU.org for the day's current rates.

And while you're at it, don't forget to learn more about our regular savings, Club accounts and more.

NEW VEHICLE MODELS ARE COMING!

Are You Prepared?

Before you get overwhelmed with the excitement of the new vehicle models, prepare yourself to get the best deal on your new car.



- **Stop in a TCCU office and 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.
- TCCU rates are very competitive and we offer flexible payback periods.
- Rates as low as **5.29% APR***
- Payback Periods as long as **84 months**
- **AND** the security of working with a known partner -- TCCU!

Let us help put you behind the *wheel* ... not behind the eight ball.

*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 5.29% APR is for a 36-month term and applies to 2023 and newer models. Payments are \$30.13 per \$1,000 borrowed.



NEW BUILDING GROUNDBREAKING COMING SOON



After many months of research and planning, TCCU will break ground for its new facility in Taylorville very soon. The Board and management have worked hand-in-hand with a leading design / build partner that is experienced in credit unions' unique needs.

The result of such planning is this custom 6,303 square foot facility to be built at 820 N. Webster Street in Taylorville. The new building will allow for more member services, additional staff, and a community room to be used for training and other events.

Watch for updates on our website (www.TCCU.org).

REMOTE DEPOSIT TO DEBUT 3RD QUARTER!

We will soon add Remote Deposit to our range of services, which will allow you to make check deposits to your TCCU account(s) via your phone from wherever you are.

It will save you both time and money (*because it's free!*) when making deposits.

Check our website (www.TCCU.org) for updates.

Holiday Closures

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

Monday, September 1 | Labor Day
Monday, October 13 | 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.

WE'VE GOT A MORTGAGE LOAN FOR YOU

Whether you're empty-nesters and want to downsize, first-time buyers, need more space for a growing family, or even looking for a second / vacation home, we can help.

Our mortgage loans are designed to fit your needs, whatever they might be. Come talk to a TCCU loan officer at any of our four locations.



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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