

TCCU times

WINTER 2023

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Time flies by! It is hard to believe that we are beginning a new year. For me, this marks the beginning of my tenth year at TCCU. These have been the most enjoyable years of my professional life. I can't thank the staff, directors, and members enough for the opportunity to serve as your President and CEO. We have come a long way during the past nine years, and we have a lot of exciting things to come.

The dawn of a new year gives us an opportunity to reflect on where we have been and where we are going. Many of us make resolutions of how we are going to improve ourselves over the coming year. While it is important to think of the future, it's also important to remember the past.

I was especially thankful to get to spend time with my family this Christmas. This was not possible last year because I was sick. The holiday season can be hectic, and sometimes nerves can become frayed, but I wouldn't trade it for anything. I cherished the time I got to spend holding and playing with my youngest nephews who are one and three. As I look at my older nephews who are 13 and nine, and my son who is 12, I remember them as little kids. While they are growing up fast, I'm proud of the responsible and loving young men that they have become.

Another special memory from the holidays came on Christmas Eve. As I went to tell my son goodnight, my wife was in his room and had a Christmas book open in front of her. It was one of those books that contains an audio recording of the story. The recording was made by my wife's grandmother, who passed away in 2021. It was special to hear her voice again.

Time is the one thing we can never have enough of. We should all strive to make the best use of the time that we have. I wish all of you a Happy New Year, and I hope you take the time to give your loved ones an extra hug the next time you see them.

Sincerely,
Will Perkins, President

66TH ANNUAL MEETING

Our 66th Annual Meeting will be scheduled for mid-March.

Please visit our website (www.TCCU.org) for more details as we get closer to the date.



Remember to Vote for Our Student Scholars!

Voting is open for our 2022-23 scholarship program. See inside for details.

WELCOME JOHN PALMER



John Palmer recently joined the TCCU Taylorville staff as a full time Teller. He is responsible for assisting members with their day-to-day account needs, including deposit / withdrawal activity, as well as funds transfers.

"John is a strong addition to our staff in the Taylorville office," says TCCU President, Will Perkins. "His 16-year career in retail management and daily interaction with customers gives him a strong background in working with people on a one-on-one basis."

Palmer is a life-long resident of Taylorville. As such, he is familiar with a great number of TCCU members. "It's been a good transition to my new responsibilities," Palmer says. "The credit union offers a friendly environment, and the members have been welcoming."

LETTER FROM THE PRESIDENT



BEWARE FINANCIAL FRAUD SCHEMES!

It seems that a new financial fraud scheme debuts practically every week. From Ponzi schemes to ID theft, fraudsters and their efforts are consistently in the news. The best way to avoid becoming a victim is to **be aware of the types of threats.**

Because it's that time of year, let's begin with **Tax Refund Fraud** and **Fraudulent Charities.**

Tax Refund fraudsters use your personal and account information (which they've stolen) to file fraudulent tax returns in your name. They report inflated income to increase the size of the return, which they then make off with.

OR – they pretend to be from the IRS and demand personal information or payment of “owed taxes.”

Watch for these **warning signs:**

- You receive a (genuine) letter from the IRS saying multiple returns have been filed in your name.
- If you receive unfamiliar tax documents like a W-2 or 1099.
- Notification of an unfamiliar IRS.gov account.
- You receive unsolicited tax transcripts.
- Your bank / credit union blocks your tax refund check.
- You receive a refund check BEFORE you've filed your taxes.
- Your tax preparer refuses to sign your tax return due to discrepancies.

What **you should do:**

- If you receive a letter from the IRS re: your tax refund, **follow the steps detailed in the letter.**
- If you discover the fraud, immediately contact the IRS and follow their instructions.
- If you've wired money to a fake “IRS agent” or tax preparer, contact your financial institution immediately.
- If you've given your bank / credit union and account information, contact their fraud department.

Fraudulent / Fake Charities are another well-known fraud scheme. Most often set up in the name of or to benefit churches and military organizations, these fake charities solicit funds ... and then keep the funds for themselves. These are quite common during natural disasters, international news events, etc.

The **warning signs** to watch for include, they:

- Claim you are a previous donor.
- Exert pressure for you to donate.
- Accept only cash, gift cards, cryptocurrency or wire transfers.
- Use unsecured websites.

What **you should do** when you suspect the charity is fake:

- Check the validity of the charity at CharityNavigator or CharityWatch BEFORE you donate.
- IF you fall victim, report it to the FTC. You won't get your money back, but you can help someone else avoid becoming a victim.

The bottom line is: be aware. Be vigilant. Be pro-active in protecting yourself and your accounts.

ONE MORE GIFT TO GIVE – MEMBERSHIP!

By now, the kids are bored with the new toys, the clothes have been exchanged for something they like. Why not give one more gift – one they'll grow to appreciate?

Give them the gift of TCCU membership!

It's stylish. One size fits all. It benefits the recipient. AND – unlike toys that break and batteries that die, membership is good for life! So as your children grow, so does the value and use of their membership.

YOU already know and enjoy the benefits of TCCU membership. Now is a great time to share them with *all* your family members! Get them signed up today. It's a gift they'll enjoy for a lifetime.



Secure Your Financial Future

with a TCCU
Share Certificate (CD)



Come check out
our great rates
and terms.

Minimum deposit of \$1,000 is required. Dividends are compounded monthly and paid at maturity (if account is not renewed). Penalty for early withdrawal may apply. Fees could reduce earnings.

Federally Insured by NCUA

SCHOLARSHIP Voting Continues!

Just a quick reminder that you have until **Tuesday, February 28th**, to shop and vote in this year's scholarship program. Your votes will help determine the winners of \$1,000 awards to help our local students continue their education after high school graduation.

Eight graduating seniors – two from each of the high schools in Taylorville, Hillsboro, Litchfield and Pana – will win \$1,000 awards toward their education, based on total votes.

For every \$10 you spend in a participating business, you can cast one (1) vote for your preferred student. There is no limit to how many stores you shop in, or how many *times* you shop. Shop local and support our communities' businesses and students.

Think Global, Shop Local

TAYLORVILLE BUSINESSES

Amenities on Main
Anderson Jewelers
Angelo's
Audrey's Boutique & Luxuries
Battery Specialists
Bundles & Bliss
Country Kitchen
Florinda's Pizza
Glik's
Hair Studio
Happy Baked Goods
JMA Pawn Jewelry & Loan
Karma
Kompliments Salon
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
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
Moose Lodge 1377
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
Lee's Forgotten Treasures
Miss Patty's Flea Market & Antiques
My Formals
My Formals Boutique
Perry Estelle
Petal Pushers
Pizza Man
Shaggy Dog Pet Spa
Snap Fitness Litchfield
Sullivan's Drugs
WAM Computers
Wernsing's Appliance

PANA BUSINESSES

A-1 Furniture Wholesale
Anarchy
Brewin' Hope
Countryside Campers
Curly Girls
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
Scoop'd
Spring Garden Restaurant
Station 502 Pub / Pizza

TAYLORVILLE STUDENTS

Taylor Argo
Hannah Austif
Madelyn Beaty
Mylie Corso
Alaina Deal
Lacey DeClerck
Erica Edwards
Anna Goodman
AnaLysa Harden
Kallie Havera
Mariah Lawyer
Emma Murphy
Cole Paulek
Kailynn Ray
Meredith Repscher
Macy Richards
Abby Robinson
Sophia Robinson
Sierra Sakautzky
Brian Short
Carter Thomas
Aden Toberman
William Turvey
Addison Vocks
Leila Wheeler

HILLSBORO STUDENTS

Kyle Butler
Kamryn Kiper
Emilee Roemelin
Alexander Sticha

LITCHFIELD STUDENTS

Clayton Bishop
Jenni Boden
Laura Boston
Zach Boston
Charlotte Gardner

Emma Hughes
Blair Johnson
Briley Kester
Kylie Kruse
Libby Lamb
Carlee Law
Morgan Lemon
Kayleigh Morrow
Shayla Ortega
Alexander Powell
Hailey Rentz
Lillian Sawyer
Luke Twitty

PANA STUDENTS

Olivia Anderson
Carter Beyers
Morgan Beyers
Emily Blackwell
Emily Bock
Brant Bowker
Haliagh Brown
Raven Clements
Bethany Cothorn
Joel Deere
Hailey Durham
Briahna Edwards
Delaney Epley
Jenna Hadowsky
Zoey Herbord
Faith Horton
Max Lynch
Hayleigh Manuel
Karsen Manuel
Paige Morrell
Lilly Morris
Cole Nollman
Sierra Richards
Evan Swisher
Monte Weddle

STUDENTS

Stop. SHOP. VOTE!



PRIZE WINNERS FROM CREDIT UNION DAY

Congratulations to these lucky TCCU members who received \$100 Chamber of Commerce gift cards during our National Credit Union Day celebration in our Taylorville location.



Jennifer DeClerck

Shelby Furness

Karlee Howell

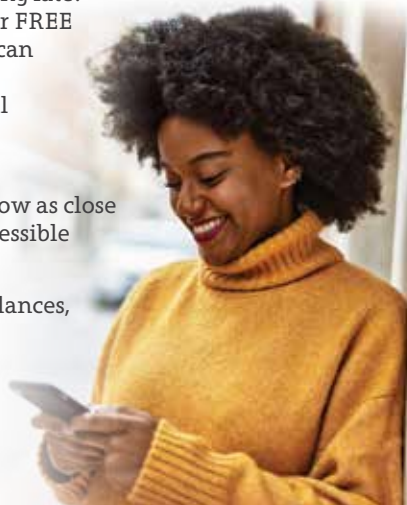
HAVE LIMITED TIME? USE MOBILE BANKING

Crunched for time? Running late? Just download and use our FREE mobile banking app. You can make your financial transactions from your cell phone, tablet, etc., from wherever you are.

Your TCCU accounts are now as close as your fingertips, and accessible anytime, from anywhere.

You can check account balances, pay for merchandise, transfer funds ... so many time-saving actions.

Sign up today!



WE HAVE THE REMEDY FOR 'HOLIDAY HANGOVER'

Sure, the holidays were fun. But now we're faced with the consequences of perhaps a little *too much* celebrating ... the bills are coming in.

If you overspent during the holidays (or for any other good purpose), we have the remedy: a Personal Loan from TCCU.

Our *low interest rates* and *flexible payback periods* (up to 60 months!) make a Personal Loan an attractive means to cover expenses. And there are *no loan fees* or *prepayment penalties*.

Visit any of our four locations to talk about your next loan. We're here to help - whatever the season, whatever the reason.



TCCU PERSONNEL MILESTONES

Four TCCU employees will mark employment anniversaries during 2023. Congratulations to: **Glenda Fenton**, **Retha Corso**, **Jennifer Hendricks** and **Nicole Odorizzi**.

We're glad you're part of the TCCU family!

Holiday Closures

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

Monday, January 16 | Martin Luther King, Jr. Day
Monday, February 20 | Presidents' Day

Please remember that you have 24 / 7 access to your TCCU account(s), even when the offices are closed (holidays, weekends, nights, etc.).

Simply use these convenient and time-saving services: TCCU VISA Card, ATM, or TCCU Debit Card, or online at www.TCCU.org (and 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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422 W. Main Cross Street, Taylorville, IL 62568. 217-824-9658

NCUA accounts federally insured to \$250,000.
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TCCU TAYLORVILLE COMMUNITY CREDIT UNION