

TCCU

times

WINTER 2026

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As we celebrate the new year, it's a great time to reflect upon the past year while looking forward to all the exciting things to come in 2026. For your credit union, 2025 was a good year. We welcomed many new members to the credit union and also welcomed new employees. After many years of planning, we began construction on the Taylorville facility.

Member appreciation events were held throughout the year at all facilities. Our staff also enjoyed volunteering in the community and participating in several parades. TCCU awarded \$8,000 in scholarships, donated to local food pantries and many other local organizations and charities.

TCCU will be celebrating our 70th anniversary in 2026. Your credit union has changed a lot over the years. But what hasn't changed is our commitment to our members. We continue to expand our facilities and services. The new Taylorville facility is expected to open in the summer. We will also be offering new products and services, including mobile check deposit and an upgraded mobile app. This is going to be an exciting year for our members!

On behalf of the employees and directors of TCCU, we thank you for being a member. We pride ourselves in getting to know our members and being involved in our local communities. Without you, there wouldn't be a TCCU.

We wish you all a Happy New Year!

Will Perkins, President



HAPPY NEW YEAR

OUR 69TH ANNUAL MEETING WILL BE SCHEDULED FOR MID-MARCH.

MARCH

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

2026

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 continues for our 2025-26 scholarship program through Saturday, February 28th. There is NO LIMIT to how many local stores you patronize or how many times you vote!

See inside for details.

LETTER FROM THE PRESIDENT



SCHOLARSHIP VOTING CONTINUES

Voting in TCCU's 2025-26 scholarship program continues through **Saturday, February 28th**. You can shop / vote in as many participating businesses as you like, as many times as you like. For every \$10 you spend, you can cast one (1) vote for your preferred student.

Your votes will help determine the winners of \$1,000 awards to help 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.

TAYLORVILLE

- | | |
|---|--|
| • Amenities on Main | • Little Luxuries |
| • Anderson Jewelers | • Lock Up Gym |
| • Angelo's | • Nesty's Burger Joint |
| • Audrey's Boutique & Luxuries | • Powderkeg Outfitters |
| • Battery Specialists | • Shadow Box |
| • Country Kitchen | • Shoe Sensation |
| • (The) Dandy Lion | • Southern Belle Florist |
| • Emporium on Main | • Sydney Lynn's Little Book Shop & Vinyl |
| • Florinda's Pizza | • Taylorville Home Source |
| • Fur Love | • (The) Upper Cut |
| • Hair Studio | • Uprooted by Willow & Birch |
| • Happy Baked Goods | • (The) Wooden Flower |
| • Hello Beautiful | • Wright Furniture |
| • Karma | • Zone Nutrition |
| • Kompliments Salon | |
| • Legendary Small Town Trading Co. | |

HILLSBORO

- | | |
|------------------------------|--|
| • Cozy Café | • Main Dish |
| • Diamonds & Dogs | • Salvation Army Thrift Store |
| • EVI Salon | • Shopping Cart, Inc. / Scrub Store in Hillsboro |
| • Frida's Tacos | • Sullivan's Drugs |
| • Gianni's Pizza | • (The) Sweet Spot |
| • (The) Hair Zone | • Tan Lines Hair Design |
| • Hillers Sheet Metal | • Tee Shirts Ink |
| • (The) Holiday Shop | |

LITCHFIELD

- | | |
|--------------------------------------|------------------------|
| • Briar Rose | • Kismet Coffee |
| • Creative Expressions | • My Formals |
| • Glik's | • My Formals Boutique |
| • Hair 51 LLC Salon & Spa | • Petal Pushers |
| • Hometown Treasures & Gifts | • Pizza Man |
| • K9 & Cat Salon | • Sullivan's Drugs |
| • Kids Fun Zone | • Wernsing's Appliance |

PANA

- | | |
|---------------------------------|----------------------------|
| • A-1 Furniture Wholesale | • Locked & Loaded |
| • Anarchy | • Nohren's Hardware |
| • Brewin' Hope | • Outdoor Power Source |
| • Countryside Campers | • Pana Bowl |
| • Curly Girl's | • Pana Save A Lot |
| • Cutz 'n Curls | • Pizza Man |
| • Hair Razors | • 2nd Time Around |
| • Holthaus Heating & Appliances | • Scoop'd |
| • Infinity | • Sparrow Bicycle Co. |
| • Junction Garden Center | • Spring Garden Restaurant |
| | • Station 502 Pub / Pizza |

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

TCCU'S 12th Annual - Stop. SHOP. VOTE! SCHOLARSHIP PROGRAM

Helping our students achieve their dreams.

VOTE FOR YOUR PREFERRED STUDENT!

TAYLORVILLE

Gabriella Appel
Rye Bliler
Hudson DeMichael
Cash Dye
Brody Garrett
Colton Gatton
Maxx Grieme
Josie Heberling
Kaylie Hendrickson
Ella Hohenstein
Selena Johnson
Madelyn Lamb
Mia Lyons
Ellee Mateer
Emlyn Mateer
Owen Mateer
Gabby Mireles
Olivia Mizeur
Carleigh Owens
Ella Reiss
Karlee Rexroad
Meadow Shinneman
Jaylee Smith
Meredith Spears
Charlotte Stickel

HILLSBORO

Delia Aguilar
Amony Anderson
Milla Anderson
Chloe Atkins
Alexis Carlyle
Amber Carroll
Blake Cullison
Kearstynn Davis
Jenna Durbin
Skylar Durbin
Lola Hughes
Karley Jernigan
Rylie Jones
Jossalyn Kimbro
Claire Matthews
Kinley McConnell
Ryan Page
Avery Reynolds
Mellissa Robinson
Gavin Stines
Kinsley Trader
Owen Trader
Madison VanOstran
Taylor VanOstran
Colton Weiss
Makenna Zanni

LITCHFIELD

Gracie Boden
Johnathon Bowles
Brooke Braasch
Darby Braasch
Nick Cochran
Paislei Foss
Alli Frerichs
Cal Frerichs
Madilynn Jones
Chloe Law
Max Leitschuh
Charlene Matuszak
Jackson Mullins
Conner Roettgers
Sam Schwab
Tristan Staggs
Avery Stewart
Abby White
Wesley White

PANA

Addison Blackwell
Kennedy Bowker
Ryleigh Casner
Gracelynn Elliott
Olivia Julius
Kaylee Kuhn
Reagan McGlauchlen
Parker Moore
Mackenzie Wooldridge

For every \$10 you spend, you can cast one (1) vote!

OVERSPEND DURING THE HOLIDAYS?

A TCCU Personal Loan can help you deal with that. And a lot of other needs, as well.

Lessen the stress. Gather those holiday bills into one more manageable payment. Consolidate them with a TCCU Personal Loan.

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*.

And don't forget:

TCCU Personal Loans are good for a wide range of expenses, from emergencies to long-planned events (such as weddings or vacations).



FRAUD NEVER TAKES A BREAK

... and tax time is no exception. YOUR personal and account information (which fraudsters steal) can be used to file fraudulent tax returns in your name ... which can be exceptionally lucrative for fraudsters and cheats. They often report inflated income to increase the size of the return ... which they then make off with.

We urge you to be especially vigilant these next few months to protect yourself and your accounts from tax fraud and theft.

Clues you've been targeted / defrauded include when you receive:

- A (genuine) letter from the IRS saying multiple returns have been filed in your name
- Unfamiliar tax documents like a W-2 or 1099
- Notification of an unfamiliar IRS.gov account
- Unsolicited tax transcripts
- A refund check BEFORE you've filed your taxes

OR:

- Your bank / credit union blocks your tax refund check
- Your tax preparer refuses to sign your tax return due to discrepancies

If / when any of these happen, contact the IRS and follow their instructions. If you've given someone your bank / credit union and account information, contact their fraud department immediately.

Tax Time



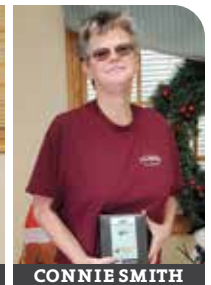
HILLSBORO MEMBERS HAPPY WINNERS

Two TCCU Hillsboro members were the lucky winners of prizes during their recent open house.

Tina Furness (left) received a \$100 gift card to the Korner Store, while Connie Smith received a case of Wonka Bars.



TINA FURNESS



CONNIE SMITH

TCCU PERSONNEL MILESTONES

Please join us in congratulating these TCCU employees celebrating milestone anniversaries in 2026:

FIFTY YEARS

- Beverly Hafliger

FIVE YEARS

- Nikki Bone
- Carla Halbe
- Andrew Rybolt
- Jody Terry

TEN YEARS

- Kayla Howell

Congratulations to all!

2026 TO BE YEAR OF MILESTONES

For TCCU, 2026 will be a year of major milestones: one new, one decades in the making.

- The new, of course, is our new **office building in Taylorville**. Located at 820 N. Webster Street, the new facility is projected to open in late second quarter.
- The old is that TCCU will mark its **70th anniversary** of serving the financial needs of the tri-county region.

As the accompanying photos illustrate, progress is being made on the facility and, weather permitting, we should be in good shape for a summer opening.

At the same time, we plan to celebrate our 70th anniversary throughout 2026, with a range of special offers, prize drawings and events at each of our four locations.

Visit www.TCCU.org for periodic updates on these two major milestones.



SANTA'S GOT A BRAND NEW SLEIGH!

... and your family could, too. Talk with us about financing your new 'sleigh.' We'll have you 'ho-ho-ho-ing' with our attractive vehicle loans.

- Rates as low as **5.04% APR***
- Payback periods as long as 84 months
- AND you know you're working with people you can trust!

Let's talk about what you need and the best financing package for you.

*Annual Percentage Rate. Call or stop by your local TCCU office today for specific rates and terms. Regular credit rules apply. Not all members will qualify, based on individual creditworthiness. The 5.04% APR is for a 36 month term and applies to 2023 and newer models. Payments are \$30.01 per \$1,000 borrowed.



Holiday Closures

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

Monday, January 19 | MLK Jr. Day
Monday, February 16 | 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).

'AFFORDABILITY' IS A HOT TOPIC

Regardless of what 'side of the aisle' you're on, chances are we all can agree that rising costs – on everything from gas and utilities, to food and insurance, to clothing and housing – is a main concern.

While the topic of 'affordability' is widely discussed, YOUR Taylorville Community Credit Union is DOING something about it.

Our financial products and services are designed to help YOU get the most *for* and *from* your hard-earned money. We encourage you to take advantage of them!

LOAN PRODUCTS that feature **low interest** and **flexible payback periods**

- Vehicles: New, Used and Re-finance
- Home Mortgages / Home Equity
- VISA charge card that offers an *always-low* **9.99% APR** interest rate
- Signature / Personal
- Pledge / Collateral

SAVINGS PRODUCTS that offer **higher dividend interest**

- Share (Savings) Account
- Certificates of Deposit
- Club Share Accounts – Christmas, Vacation, Special Purpose
- Checking (Free) – Debit Card and Bill Pay

TCCU offers a **comprehensive range** of E-BANKING PRODUCTS

- Direct Deposit
- Payroll Deduction
- Online Banking
- And **MORE!**
- Bill Pay

All of these products and services are available to you to help make everything more affordable to you ... because instead of paying high interest charges or receiving lower dividends on savings / investments, you get to keep **MORE** of your paycheck.

Isn't that the way things should be?



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

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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.

www.TCCU.org



TCCU TAYLORVILLE COMMUNITY CREDIT UNION