

Holiday Closures

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

Monday, September 7
Labor Day

Monday, October 12
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.taylorvillecommunitycreditunion.com. Just follow the prompts.

FREEDOM TREE DONATIONS ARE NEEDED

Many of our local families are feeling the 'hit' caused by the coronavirus. The strain on finances and even the sense of security takes its toll. That's why it's even more important this year for us all to donate to the Freedom Tree program. Families and food pantries alike are struggling ... just when the demand is greatest.



We all can help ... and there is still time for you to donate generously to the **6th Annual 'Freedom Tree' community food drive**. The program ends on Friday, July 10th. All donations of canned and boxed food items will be distributed to local food pantries to support their programs and efforts.

Cash donations are greatly appreciated. The food pantries use these funds to buy even more items.

Each year the program has resulted in growing numbers of donations. Please help us make that happen again this year. Donations are accepted at all four TCCU locations.



WE ALL CAN HELP!

6th Annual 'Freedom Tree' Food Drive
NOW through Friday, July 10th

TRAVEL WITH VISA THIS YEAR

With summer upon us (and coronavirus restrictions being lifted), it's time to think ... vacation! We're sure everyone is ready for one - be sure *you're* best prepared. And that means traveling with a TCCU VISA Card. It's one of the friendliest 'travel companions' you could ask for!

Add a TCCU Debit Card and you've got guaranteed safety, ease of use and convenience.

IF / WHEN you plan to travel: alert us at TCCU of your plans. Because of fraud and identity theft, some U.S. states have instituted automatic blocks on cards.

A simple call or visit to TCCU *BEFORE* you travel will help us ensure that your cards are not blocked, and that they are available for use, regardless of where the road may take you.

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.taylorvillecommunitycreditunion.com

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TCCU TAYLORVILLE COMMUNITY CREDIT UNION

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NCUA accounts federally insured to \$250,000. NCUA is an agency of the U.S. government.



INSIDE THIS ISSUE

People Helping People ... Avoid COVID-19	2
Duane Stock Elected to Board	2
Get More Car for Less Money	2
Eight Scholarship Winners Announced	3
Registration for the 2020-21 Scholarship in August	3
Holiday Closures	4
Freedom Tree Donations Are Needed	4
Travel With VISA This Year	4



During these tough times, it is important that we all work together. Unfortunately, scammers are taking advantage of these tough times and have increased their activity. According to the U.S. Secret Service, a well-organized crime ring is committing large-scale fraud against state unemployment insurance programs.

Here is what is happening. Individuals are receiving one or more automatic deposits from state unemployment insurance programs. The individual receiving the deposit is then being asked to forward the money to another person. The states involved include

Washington, Arizona, Florida, Maine, Massachusetts, North Carolina, Oklahoma, Rhode Island, and Wyoming. This is just a partial list and the list is growing by the day.

If you receive an unexpected automatic deposit, ask yourself the following:

- Are you eligible to receive the deposited funds?
- Is the deposit from the state you reside in, or is it from out-of-state?
- Did you receive a phone call or email asking you to withdraw/forward all or part of the funds to someone else?
- Have you been told you can keep part of the funds?
- Have you been told not to let your financial institution know why you are withdrawing the funds?
- Were you a victim of a previous scam?

If you received an unexpected automatic deposit, especially from a state unemployment program, and answered yes to any of the questions above, please contact your local TCCU office immediately.

It is unfortunate that there are people who take advantage of times like these to scam unknowing individuals. Do not ever give out your personal information to anyone unless it is for a transaction you initiated and you are 100% sure you are dealing with someone who is reputable. If someone contacts you asking to have funds deposited into your account, that you are then supposed to forward on to someone else, it is a scam.

Please don't hesitate to call us if you have any questions about transactions in your account, or if you suspect you might have been contacted by a scammer. We are here to help.

Stay safe out there.

Sincerely,
Will Perkins, President

LETTER FROM THE PRESIDENT

PLEASE NOTE: CHANGES TO FUNDS AVAILABILITY

Effective July 1, 2020, the following changes were made to our Funds Availability Policy.

- The amount available for withdrawal for checks not subject to next day availability has increased from \$200 to \$225.
- The amount available for withdrawal on exception holds for large deposits and new accounts not subject to next day availability has increased from \$5,000 to \$5,525.
- The threshold for determining a repeat overdraft has increased from \$5,000 to \$5,525.

If you have any questions regarding these changes, please contact a Member Service Representative at your local TCCU branch.



TCCU's free mobile app is here!
Access your account instantly from your trusted, local credit union.



PEOPLE HELPING PEOPLE ... AVOID COVID-19

The past few months have been challenging, a little scary, and more than a little frustrating. We all have had to get used to new things: shelter in place, wearing masks, not having our usual events, and spending A LOT more time with family members. 😊

Overall, we've done pretty well. And we at TCCU thank you all for your cooperation and consideration.

But we're not done yet. COVID-19 is not going away. It's up to all of us to fight back the best ways we know how. That's why all TCCU locations will continue to follow the guidelines recommended by the CDC and the restrictions in place in Illinois, until further notice. We hope you will help us, for your own safety and that of TCCU staff.

- **Wear a mask.** This is proven to help reduce COVID-19 cases
- **Wash your hands often.**
- **Avoid close contact with people.** Maintain the six feet social distancing.
- **Stay home if you're sick.**
- **Cover coughs and sneezes... and wash your hands.**
- **Clean and disinfect frequently** touched surfaces (don't forget your key fob, steering wheel, door knobs, etc.).
- **Use hand sanitizer.**

These recommendations become more important as other states have loosened restrictions, 'opened up,' and people will again be traveling into our region. **We encourage everyone to stay safe, together ... and together, we will get through this.**



DUANE STOCK ELECTED TO BOARD

Duane Stock recently was elected to TCCU's volunteer Board of Directors, filling a seat made available with the retirement of long-time TCCU Board Director Mike Kennedy.



"Duane's election to our Board adds another dimension of knowledge of and experience in the financial industry," explains TCCU President, Will Perkins.

"His decades of experience with banking and lending make him a valuable asset and resource for our members."

Stock's career includes 24 years with a local bank in Farm Management in its Trust Department, several years as an independent consultant in farm management, and finally, many years with another local community bank, responsible for lending / loans.

"I look forward to sharing my knowledge as a member of TCCU's Board of Directors," says Stock. "In the short time that I've been on the Board, I've seen the different way people view their credit union as compared to a bank."

"It's true that people value the sense of ownership they have as a credit union member, as opposed to simply being a customer at a bank. It's a different feel, a different attitude. I like being a part of that environment."

Congratulations Duane!

EIGHT SCHOLARSHIP WINNERS ANNOUNCED

Eight students from our local high schools are the beneficiaries of TCCU's 6th annual **'Stop. Shop. VOTE!'** scholarship program. Each has received \$1,000 toward their continuing education.

Taylorville High School

- **Keaton Hohenstein** – Culver-Stockton College, Business Management
- **Isabel Vincent** – Millikin University, Nursing



TCCU President, Will Perkins, presents \$1,000 awards to Keaton Hohenstein and Isabel Vincent, this year's scholarship winners from Taylorville High School.

Hillsboro High School

- **Katelyn Davis** – Lincoln Land College, Nursing
- **Joseph Lipe** – Lake Land College, IT / Cyber Security



Katelyn Davis and Joseph Lipe receive \$1,000 awards from TCCU Hillsboro Branch Manager, Todd Maxwell.

Litchfield High School

- **Zoe Ashmore** – SIU-E, Dentistry
- **Patricia Seipp** – Lincoln Land College, Radiology



Zoe Ashmore



Patricia Seipp

Pana High School

- **Natalie Stauder** – North Central College, Chemistry
- **Kacey Swisher** – Illinois College, Nursing



Natalie Stauder



Kacey Swisher

"We are so proud to help these young scholars continue their education and attain their dreams," admits TCCU President, Will Perkins. "We look forward to the coming school year and awarding eight additional students."

Thank You! to...

Taylorville businesses

A Classic Bouquet
Amenities on Main
Angelo's
Audrey's Boutique & Luxuries
Battery Specialists
Bella Amore
Betty Rose Furniture
Charro Mexican Restaurant
(The) Copper Whisk
Cottage Rose
Country Kitchen
Dana's Book Exchange
Doc's Home

Appliance / Bedding
Florinda's Pizza
Family Traditions Bakery
Glik's
Hair Studio
Happy Baked Goods
JMA Pawn Jewelry & Loan
Karma
Kompliments Hair
Little Luxuries
Lock Up Gym
Ma & Pa Treasures
Main Street Florist
Powderkeg Outfitters
Rebecca's Antiques
Rene's Drug Store
Rosati's
Salon Madison Jane
Shoe Sensation
Talia's Cookies
Taylorville Monogram
(The) Upper Cut
Wendy's
(The) Wooden Flower
Wright Furniture
Venezia
Zone Nutrition

Litchfield businesses

Briar Rose
Creative Flair
Gianni's Pizza

Glik's
K9 & Cat Salon
Leona & Friends
Lindsay's RC Hobbies
My Formals
Ooh La La
Petal Pushers
Shoe Sensation
Snap Fitness
Litchfield
Sullivan's Drugs
Sweet Repeats
WAM Computers
Wensing's Appliance

Hillsboro businesses

Books & Moore
BosscoTech
Cozy Café
EVI Salon
Gianni's Pizza
(The) Hair Zone
(The) Holiday Shop
John's Medical Pharmacy
Moose Lodge 1377
Nzuri
Opera House Brewing Company
Resale Station
Sage on Sage
Salvation Army Thrift Store
Sullivan's Drugs
Tan Lines Hair Designs
Tee Shirts Ink

Pana businesses

Anarchy
Countryside Campers
Cutz 'n Curlz
Eleven 11
Hair Razors
Locked & Loaded
Nohren's Hardware
Outdoor Power Source
Pana Bowl
Pana Save A Lot
Pizza Man
Rack Attack Archery

Get More Car for Less Money



with a TCCU Loan!

TCCU vehicle loans are customized for your needs, and your budget, so you can get more car for less money.

- Rates as low as **3.04% APR***
- Payback periods as long as **84 months**

Stop by one of our local offices, or call us at 217.824.9658.
TCCU helps you get more for less!

*APR = Annual Percentage Rate. Regular credit rules apply. Not all applicants will qualify. The 3.04% APR is for 2018-2020 auto loans with a 36 month term. Payment of \$29.10 per \$1,000 borrowed.

Member NCUA



Registration for the 2020-21 "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 9th.**