

MONEY TALKS

JULY 2016



CARD FRAUD IS ON THE RISE

BOARD OF DIRECTORS

PAULA DAVIS, CHAIRPERSON
BETH McClAIN, VICE CHAIR
JENNIFER ROBERTS, SECTY.
MIKE RETTKE, TREASURER
ED BABCOCK
MURRAY BRIAN
ROBERTA STILES
CONNIE SUTTON
RUSSELL TROWBRIDGE

STAFF

Kevin Freeman, President
Cindy Covington, Operations Mgr.
Crystal Colclasure, Loan Officer
Diana Blane, Member Service Rep
Gail Rearden, Member Service Rep

CONTACT INFORMATION:

1470 Valle Vista Blvd.
Pekin, IL 61554
PH. (309) 347-6013
FAX (309) 347-6239
Website: www.tcsecu.com

**To report a lost/stolen ATM/
Debit card after office hours,
please call 1-800-554-8969.**

People love the convenience and instant satisfaction of using debit and credit cards. Unfortunately, fraudsters love them too. As technology advances, so does the risk of debit and credit card fraud. Fraud can happen to anyone, even the most conscientious person.

Here are some tips to help you protect yourself:

- ** Always sign your cards with permanent ink as soon as you receive them. Destroy old cards (shred or cut length wise across the magnetic strip and your name).
- ** Don't disclose your PIN to anyone. Don't lend your card to anyone or leave the card unsecured and unattended (even in a locked car).
- ** Keep only the amount needed for immediate bills and purchases in your checking account. Debit cards when used online or for purchases use your checking balance for authorization. Plan for purchases and transfer funds from savings as needed.
- ** Don't allow cashiers to enter your PIN for you, even if they are helping you.
- ** During a transaction, keep your eye on your card. Make sure you get it back before you walk away.
- ** Always shield the PIN keypad with your free hand when entering your PIN. After the transaction is approved, press at least 5 random numbers on the keypad. This prevents infrared/thermal heat readings of your correct PIN number by smartphone apps used by thieves.
- ** When using ATMs or gas pumps, inspect for tampering of machine. Crooks can install devices/hidden cameras to capture information. For more information, search Google for card skimming.
- ** Never sign a blank receipt. Draw a line through any blank spaces above the total.
- ** *Sign up for online banking and e-statements. Account alerts can be set up on your online banking. Check your account activity often. Save your receipts to compare to your statement, then **shred** them.*
- ** *Report any questionable purchases to TCSECU.*
- ** Call our office **IMMEDIATELY** if your card has been lost or stolen. **After office hours call 1-800-554-8969.**
- ** *Keep us informed of address or phone number changes.*
- ** *When out of the area, be sure to use PIN transactions instead of credit (signature) transactions. If you need a PIN, contact our office to order one. PINs are sent from our card processor in a plain looking envelope (it does not have our name or address on it). They are mailed via U.S. Postal Service and may take 7-10 business days to receive. For security reasons, we do not have records of PINs on file at TCSECU.*

MONEY TALKS



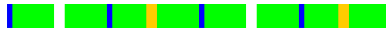
SUMMER SKIP A PAY IS HERE

Need some extra money? Why not skip your payment made in August? Yes, we are offering Skip A Pay during the month of August and it's only \$25 per loan!

Skip A Pay eligibility:

**Your loan may not be over 30 days delinquent within the last 12 months. **The \$25 processing fee may be made via TCSECU checking/savings account, cash or check. **Mortgage and Home Equity loans are not eligible for Skip A Pay. **Interest does accrue during the skip period. **Credit Life and/or Credit Disability posts to the loan during the skipped payment. **Loan is extended out beyond the stated note and disclosure. **Loans disbursed after 6/1/16 may have additional eligibility requirements.

To take advantage of Skip A Pay, stop by our office before July 31st to complete a Skip A Pay form. Summer Skip A Pay covers from the loan period from August 1st—August 31st. If you have questions, please contact our office at 347-6013.



NEW...VISA CARD OFFERED

We are now offering VISA credit cards!! Check out our great rates!!

Now thru August 31, 2016, transfer your existing credit card balance to one of our credit union cards and receive a special low rate of 2.99% for 12 months and *NO balance transfer fees*.

Balance transfers completed 6/1/16—8/31/16 will receive 2.99% APR for 12 months from the date of the 1st transfer. After the promotional time frame expires, remaining balances will migrate to standard APR applicable on your account.

For more information call 1-888-415-6154 or visit <https://mycucard.com>.

BACK TO SCHOOL



Need money for tuition, school supplies, clothes, fees, etc.? Let TCSECU help you get ready to go back to school!!

We are offering unsecured loan rates at low as 4.99% APR*. *APR=Annual Percentage Rate. Loan must be a minimum of \$1,000 in new money. Loan Refinances are not eligible for this promotion. Rates are subject to change without notice. All current qualifying lending criteria must be met.

Get an unsecured loan of \$1,000 or more July 1st—August 31st and be entered into a drawing for one of two \$25 VISA gift cards** that will be given away. Application must be submitted to and received by TCSECU by 5:00PM (CST) on 8/31/16 to be eligible for loan promotion. **Two \$25 VISA gift cards will be given away to two winners of a random drawing to take place around

LIKE our
FACEBOOK PAGE



Please take a moment to Like Us on Facebook and stay up to date on current information and events at TCSECU.

Follow us on Twitter
@tcsecu1



HOLIDAY CLOSINGS

LABOR DAY
Monday, Sept. 5th

COLUMBUS DAY
Monday, Oct. 10th



Monday 9:00am—5:00pm
Tuesday 9:00am—Noon
Wednesday 9:00am—5:00pm
Thursday 9:00am—5:00pm
Friday 9:00am—5:00pm
Saturday 9:00am—Noon



HAPPY 20TH ANNIVERSARY CINDY!!!

We would like to congratulate Cindy on her 20th year anniversary with TCSECU!! Thank you Cindy for your dedication to the Credit Union and our members throughout the years!!

Feel free to stop by the office to convey your best wishes or share a memory with Cindy!!