

MONEY TALKS

OCTOBER 2015

BOARD OF DIRECTORS

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

STAFF

Kevin Freeman, President
 Cindy Covington, Operations Mgr.
 Crystal Colclasure, Loan Officer
 Dinah Conley, Lead Teller
 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
 Hours: Mon-Fri 9am-5pm
 Sat 9am-Noon

BEE HAPPY

Unsecured Loan Promotion



Don't have enough money in your *hive* to cover the bills, needed repairs, holiday expenses etc.? Why wear yourself out *buzzing* around trying to come up with the needed funds! Check out TCSECU's "Bee Happy" unsecured loan promotion.

We are offering a *honey* of a deal on new unsecured loans thru December 30th. Bee-lieve us when we say we would like to help our members put those swarming pressures behind them.

Get an unsecured loan of \$1,000 or more Sept. 1st—Dec. 29th and be entered into a drawing for a KINDLE FIRE 7" HD 8GB tablet (One Kindle Fire 7" HD 8GB tablet will be awarded. Random drawing for prize will take place around January 11, 2015. Winner will be notified by phone.).

Our unsecured loan rates are as 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. All current qualifying lending criteria must be met. Application must be submitted to and received by TCSECU by 5:00PM (CST) on 12/29/15 to be eligible for loan promotion).

Effective November 1, 2015 a \$10 fee will be accessed on each deposit item (check) or cashed check that is returned to us as NSF. The \$27 fee per NSF check written on a TCSECU checking account remains in effect. Please contact our office at 309-347-6013 for more information.



HOLIDAY SKIP-A-PAY IS HERE

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

Skip-A-Pay eligibility:

At least 1 payment must have been made on the loan prior to the Skip-A-Pay. Your loan may not be over 30 days delinquent within the last 12 months. The \$25 processing fee per loan may be made via TCSECU checking/savings account, cash or check. Interest *does* accrue during the skip period. Loan is extended out beyond the stated date on the note and disclosure. Credit Life/Credit Disability premium (if applicable) is posted to the loan during the skip period. Mortgage and Home Equity loans are not eligible for Skip-A-Pay.

To take advantage of Skip-A-Pay, stop by our office before November 20th to complete a Skip-A-Pay form.

Holiday Skip-A-Pay covers the period of December 1—31, 2015.

If you have questions, please contact our office at 347-6013.

E-STATEMENTS ARE CONVENIENT!!

Sign up for E-statements through November 30th and be entered into a drawing for a \$50 VISA Gift Card. All members who currently receive E-Statements will be automatically entered into the drawing. Drawing will be held on 12/7. Winner will be notified by phone.

E-statements are convenient, no more waiting for the statement to be sent thru the mail. You have access to your statements at any time day or night. To get started go to our website, www.tcsecu.com, and click on the Online Banking icon. Sign in on Virtual Branch (VB) and click on the Self Service tab. In the *Additional Services* box on the right side of the screen, click on the e-Statements. Once signed up, you will receive an e-mail each month stating your statement is available on Virtual Branch. To view the statement, sign in on Virtual Branch on our website and click on the Self Service tab. Note: The earliest statement to view will be available the month following the date you signed up for E-statements.

Our VISA Gift Cards are the perfect gift for any occasion!!

Wondering what gift to buy that child, teenager or adult? Look no further than TCSECU. We offer for purchase non-reloadable debit cards that can be used anywhere VISA is accepted worldwide, including in-store, online and by phone. So they're more functional than a gift certificate and safer than cash. You choose the value of the card from \$10 up to 1,000.

Stop by our office today to purchase your card!

TRAVELING SOON?



TCSECU has a safe alternative to cash, travelers checks or debit cards. Our re-loadable VISA TravelMoney Card can be loaded with a value of \$100-\$5,000. These debit cards are *NOT* tied to a checking or savings, so your accounts aren't in jeopardy if the card is lost or stolen.

Manage and reload the Card online, and use it wherever Visa debit cards are accepted worldwide. Register your card for 90-day purchase protection, plus travel and emergency assistance. Emergency card replacement is also available.

ASK FOR MORE DETAILS!!

TCSECU Members Save Big with the Sprint Credit Union Member Discount

Tired of paying too much for your wireless bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Love My Credit Union Rewards. As a Tazewell County School Employee Credit Union member, you can save each month on your wireless data – plus have your activation and upgrade fees waived.



Our members can get:

10% discount on select regularly priced

Sprint monthly data service

Activation fee on new lines waived (\$36 savings)

Upgrade fee waived (\$36 savings)

Ways to get your discount:

Call **877.SAVE.4CU** (877.728.3428) or

Visit your nearest Sprint store

Let them know you're a credit union member and mention Corporate ID:

NACUC_ZZM.

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Download the Love My Credit Union Rewards app in the Apple App Store or Google Play or www.Sprint.com/verify to verify your membership.

Stop paying too much for your wireless data service. Start saving with the Sprint Credit Union Member Discount today.

LIKE US ON FACEBOOK



Take a moment to *Like Us* on Facebook and stay up to date on current information.



HOLIDAY CLOSINGS

COLUMBUS DAY
Monday, Oct. 12th

VETERANS' DAY
Wednesday, Nov. 11th

THANKSGIVING DAY
Thursday, Nov. 26th

CHRISTMAS EVE— at Noon
Thursday, Dec. 24th

CHRISTMAS DAY
Friday, Dec. 25th

OPEN Saturday, Dec. 26th
9AM—NOON
Drive-Up Window Only

NEW YEAR'S EVE
Thursday, Dec. 31st for
Year End Processing

NEW YEAR'S DAY
Friday, Jan. 1st

OPEN Saturday, Jan. 2nd
9AM—NOON
Drive-Up Window Only



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.