

TCCU times WINTER 2025



As we look forward to 2025, we should also take time to reflect on 2024. During the past year, we held member appreciation events, celebrated International Credit Union Day, held Christmas events at our branches, and many other events to show our members how much you mean to us. In addition to these events, we also gave out eight \$1,000 scholarships, donated cash and food items to local food

pantries, and made numerous other donations to local causes. We are a community credit union, and we will always support our local communities.

Rest assured, we are going to continue looking for ways to improve your credit union. One exciting new product we will be releasing in 2025 is remote check deposit. This will allow members to deposit checks directly from their smartphone. We are also looking to expand our staff to better serve you. Many more exciting things are coming!

As we close out 2024, I want to thank all of our members, employees, and directors for making TCCU such a great place. We have almost 7,400 members now, and we continue to grow. Your credit union has a well-rounded staff made up of some dedicated new faces as well as people who have been serving TCCU's membership for literally decades. I'm proud to work with such a dedicated staff. Speaking of dedication, your Board of Directors also need to be commended for their efforts. These individuals are all members of the credit union, and they dedicate their time on a volunteer basis because they care about TCCU.

Happy New Year to all of you!

Will Perkins, President

LETTER FROM THE PRESIDENT

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68TH ANNUAL MEETING

Our 68th Annual Meeting will be scheduled for mid-March. Please visit our web site (www.TCCU.org) for more details as we get closer to the date.



GIVE THE GIFT OF A LIFETIME!

The holidays are over, but there's one more gift you should give: **TCCU membership.**

It lasts a lifetime, so no matter how old anyone is they can enjoy it for years to come!

YOU already know and enjoy the benefits of TCCU membership:

- Low interest rates on loans
- Low interest rate VISA
- Mobile and e-banking services
- Support and service from people who you know and trust

So share them with your loved ones! Get them signed up *today.*



Remember to Vote for Our Student Scholars!

Voting continues for our 2024-25 scholarship program through Friday, February 28th. See inside for details.



SCHOLARSHIP Voting Continues!

Voting in TCCU's 2024-25 scholarship program continues through **Friday, 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 STUDENTS

Alisa Becker
T. Kade Beckmier
Samantha Breckenridge
Avery Ellis
Mazie Fleming
Grayson Good
Livia Havera
Brooke Heimsness
Drake Howard
Alivia Kent
Aulona Letniku
Sydney Lewis
Liz Martin
Ava May
Madelyn McMillon
Jacob McWard
Cienna Miller
Ryleigh Mizeur-Crist
Lauren Peabody
Nellea Polley
Arianna Presnell
Lydia Repscher
Lyla Repscher
Sophie Robinson
Sophia Rogers
Tatum Smith
Liliella Vail
Sydnie Vocks
Lillian Voudrie
Laura Wayman
Lilly Winans

HILLSBORO STUDENTS

Clara Armbruster
Peyton Brewer
Gavin Buckley
Peyton Chesney
Tatum Christian
Mitchell Cunningham
Zoe Fulhorst
Dominic Granito
Brennan Harston
Cheyenne Harston
Elijah Howard
Frances Huber

Reagan Lentz
Addison Lowe
Addison McLaughlin
Drake McSperritt
Kaycee Nave
Gerhard Netemeyer
Aubrey Reincke
Jesse Ringhausen
Presley Smith
Jackson Tuetken
Antonio Valentin

LITCHFIELD STUDENTS

Selina Cochran
William Cress
Bristol Everett
Alexandria Gasperson
Garrett Hale
Clayton Logsdon
Lukus Middleton
Keaton Morgan
Olivia Reid
Isabella Reyes
Brayden Ronco
Olivia Sykes

PANA STUDENTS

Madison Alvarez
Lauren Ambrose
Isabelle Anderson
Reign Ballew
Emma Banning
Tyler Beyers
Ayda Coleman
Kylie Evrley
Noah Gorenz
Isaiah Harbert
Aaliyah Henschen
Alexis Hubner
Wyatt Kile
Presley McNear
Issabell Reed
Lilly Rochkes
Laura Salazar
Clyde Witt

Think Global, Shop Local:

TAYLORVILLE BUSINESSES

- Amenities on Main
- Anderson Jewelers
- Angelo's
- Audrey's Boutique & Luxuries
- Battery Specialists
- Country Kitchen
- **(The) Dandy Lion**
- **Emporium on Main**
- Florida's Pizza
- Fur Love
- Glik's
- Hair Studio
- Happy Baked Goods
- Hello Beautiful
- JMA Pawn Jewelry & Loan
- Karma
- Kompliments Salon
- Little Luxuries
- Lock Up Gym
- Nesty's Burger Joint
- Powderkeg Outfitters
- Shadow Box
- Shoe Sensation
- Southern Belle Florist
- Sydney Lynn's Little Book Shop & Vinyl
- (The) Upper Cut
- Uprooted by Willow & Birch
- (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
- 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
- Hometown Treasures & Gifts
- K9 & Cat Salon
- **Kismet Coffee**
- My Formals
- My Formals Boutique
- Petal Pushers
- Pizza Man
- **Just Quilt It**
- Snap Fitness Litchfield
- Sullivan's Drugs
- Wernsing's Appliance

PANA BUSINESSES

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

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

SOMEONE YOU SHOULD KNOW

The Taylorville office recently welcomed **Kylie Clark**, a Taylorville-area native, as a full time Teller. Her responsibilities include assisting members with their daily financial needs such as deposits and withdrawals, opening new accounts, etc.



Welcome, Kylie!

A selection of 'treats and goodies' greeted TCCU members visiting the Hillsboro office during International Credit Union Day in October.



TCCU PERSONAL LOANS ARE JUST THE TICKET...

... to help you with a wide range of needs.

Whether it's extra funds to cover an emergency, education or wedding expenses – perhaps even a long-awaited vacation – a TCCU personal loan can help.



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.

Come talk with us. We're here to help – *whatever the season, whatever the reason.*

FIVE SIGNS YOU NEED A BALANCE TRANSFER

One of the best ways to get the most from your money is to NOT pay too much in interest charges. But if you're carrying balances on credit cards that charge anywhere from 15 – 29% interest, **you're paying way too much interest!**

Here are five signs that indicate YOU need to make the switch.

1. If **you're carrying balances on multiple credit cards**, consolidate them into one low-interest account. You can reduce the total amount of interest you'll pay.
2. If **you have a large balance on a credit card with a high APR**, you're paying way too much on interest alone and not much going to pay down your balance. A balance transfer helps you pay down your debt faster.
3. If **you want to improve your credit utilization**, your balance transfer card may offer a higher credit limit, which increases your total available credit.
4. If **you're paying off a large purchase (appliance, etc.) over time**, take advantage of a "Limited time, low interest special offer." Transferring your debt to such a card helps you incur minimal interest.

This is important because credit utilization plays a key role in the FICO credit scoring models. So: Lower interest rate ... Pay down debt faster ... Boosts available credit ... AND improves your credit utilization ratio.

5. If **you're unhappy with the terms / rewards of your current card(s)**, make the move! While it's not ideal to carry a balance on a credit card (because it costs you money), look for one that offers FREE balance transfers, no annual fee, no cash advance fee.

*(That's right ... a **low interest rate VISA card** from TCCU)*

CREDIT UNIONS ARE 'PEOPLE HELPING PEOPLE'

And we invite you to be one of those people.

Credit unions around the globe rely on their members to volunteer for committees and Board positions to help keep the organization running smoothly and effectively. **We currently have an opening for a Board Director.**

Are you looking for a way to give back? To be one of those 'people helping people?' Do you have some interests or abilities you'd like to share as a volunteer, such as in finance, leadership, websites, etc., you believe would be valuable to your credit union?

If so, please consider volunteering. Submit a letter of interest highlighting your personal / professional qualifications to TCCU President, Will Perkins. To be eligible, you must be:

- a member in good standing at TCCU
- available for regularly scheduled meetings

We look forward to learning more about you.



PERSONNEL MILESTONES

Two TCCU employees will mark employment anniversaries during 2025. Congratulations to:

Josh Maddaleno – 15 years

Kimberly Chesser – 5 years

You both help make TCCU the superior organization that it is.

TIME TO BECOME A TCCU CLUB MEMBER

A member of one of our valuable Savings Clubs, that is.

- **Christmas Club:**

Build savings for holiday shopping and events so your budget doesn't take such a hit. Open one today – and for every member of your family! – to make 2025 holidays really special.

- **Vacation Club:**

Minimize one of the stresses of planning a vacation: *paying for it!* A Vacation Club savings account helps you build funds for that much-needed get away.

- **Special Purpose:**

You can designate a unique Special Purpose savings account: to pay real estate taxes, toward a specific large purchase, education, etc.

Open your Savings Club account(s) today and begin saving for your special event.

Holiday Closures

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

Monday, January 20 | **Martin Luther King, Jr. Day**

Monday, February 17 | **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.



TAX TIME IS ALSO FRAUD TIME

While fraudsters work year-round to scam people out of their money and personal information, tax time can be especially lucrative for them. They use your personal and account information (which they've stolen) to file fraudulent tax returns in your name.

They often 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."

Be aware of 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 sent 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 IMMEDIATELY.

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

TCCU Times is a publication of Taylorville Community Credit Union.
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.

