

DON'T BE BULLIED BY SCAMMERS

Be prepared to ward off the bully tactics of scammers... be aware of how they work. This is especially true for senior citizens.

For example, a favorite scam method is for them to pretend they are a relative in trouble, such as a grandchild who needs cash to 'stay out of jail,' or money to 'fix their car so they can get to work.'

And the scammers ALMOST ALWAYS tell their victim "Don't tell anyone about this. NO ONE!"

And that's exactly when you DO tell someone: Call us at TCCU so we can help protect you.

Do NOT give in to being bullied, yelled at, or other tactics meant to rush you into the wrong action.

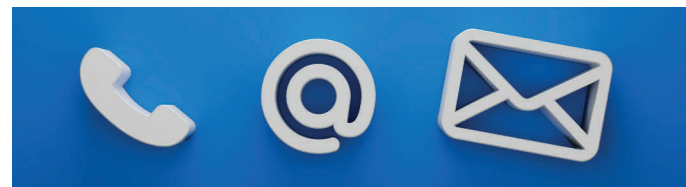


New artificial intelligence (AI) technology helps make the caller sound very much like a familiar voice. BEFORE DOING ANYTHING - CALL US.

And call your *real* family member to confirm where they are and what they are doing. Chances are, they'll have no clue about their so-called 'emergency situation.'

Stay vigilant. Stay smart. Stay safe.

PLEASE CONFIRM YOUR CURRENT INFO



It's easy to forget to let us know if you've moved, married or divorced, changed your e-mail address, etc. To ensure you continue to receive documents, offers and communication from TCCU, please help us make sure we have your CURRENT contact information.

We need your up-to-date:

- Name change (marriage, divorce, etc.)
- Address change
- New/additional e-mail address
- Phone number(s) - land line, cell phone
- Change of account beneficiary

Please take a moment to stop in the office or call us with your contact information.

CELEBRATIONS ON THE CALENDAR

TCCU offices will celebrate International Credit Union Day (Thursday, October 19th) and Christmas Holiday open house in the coming weeks. We invite all members to drop by their local TCCU office to enjoy a break from the everyday 'same old, same old.'

Check our website www.TCCU.org for updates on specific dates and times.

Thank you all for your continued membership and loyalty. We appreciate it!



ANOTHER VALUABLE SERVICE COMING SOON

In our continuing efforts to be the most valuable financial partner possible, TCCU is partnering with SavvyMoney to provide our members with additional benefits. SavvyMoney is a leading tech partner with thousands of financial institutions.

Through this partnership, TCCU members will have ready access to their credit scores, financial education articles, tips and suggestions, as well as personalized/customized financial information.

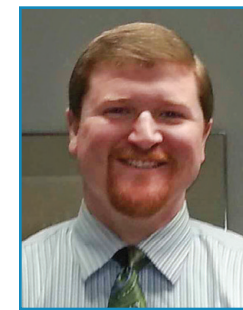
This exciting new service will be available on Monday, October 16th.

Holiday Closures

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

- Monday, October 9 | Columbus Day
- Thursday, November 23 | Thanksgiving Day
- Monday, December 25 | Christmas Day
- Monday, January 1 | New Year's Day

You have 24/7 access to your TCCU accounts even when the offices are closed, when you use these time-saving services: TCCU VISA Card, ATM network or Debit Card, or online at www.TCCU.org. Just follow the easy prompts.



As you read through this newsletter, you will notice a lot of ways we as a credit union are giving back to our local communities. Whether it be the scholarship program, Freedom Tree donations, helping our local school districts, or our Credit Union Day celebrations, there are a lot of ways we are giving back. None of these events would be possible without our 7,000 plus members.

Times seem to be getting tougher as this year has progressed. The local food pantries are seeing an increased need for their services. Interest rates are higher, which are causing loan payments to increase. The price of everything we buy is going up, and the holiday season is right around the corner. It's important to remember that your credit union is here for you. We understand that times are tough. If you are experiencing a rough time financially, please give us a call. We will do everything we can to work with you.

The scammers out there know that times are tough. They look at tough times as an opportunity to take advantage of people. If something seems too good to be true, it is. Please watch your account activity closely. Let us know immediately if something looks suspicious.

By working together, we can help one another through anything.

Sincerely,
Will Perkins
President



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LAST CALL FOR SCHOLARSHIP REGISTRATIONS

Registration ends October 13th

Don't let your senior student miss out on possibly receiving \$1,000 toward their continuing education after high school graduation. Get them registered **by end-of-day Friday, October 13th** for our 10th annual 'Stop. SHOP. VOTE!' scholarship program.

TCCU will award \$8,000 in financial aid again this year. All seniors at Taylorville, Hillsboro, Litchfield and Pana High Schools who plan to continue their education following graduation in May 2024, are encouraged to register immediately. There will be two (2) winners from each high school.

"The \$1,000 awards are available to any senior student at these high schools who plans to attend a trade school, two year community college or a four year university," points out TCCU President, Will Perkins.

To register, students need only to submit a good quality photo, the student's name, and signed Parental Permission form. Forms are available at all TCCU locations, online at www.TCCU.org, and at the high schools.

Awards winners are determined by the number of votes cast in participating businesses. For every \$10 people spend in a participating business, they can cast one (1) vote for any registered student.

Get your senior student registered by **Friday, October 13th!**



- 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

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NCUA is an agency of the U.S. government.



TCCU TAYLORVILLE COMMUNITY CREDIT UNION



REASON FOR REFLECTION

As we rush toward the end of 2023, now might be a good time for reflection.

Not just taking stock of what is important to us as it relates to career happiness, overall goals in life, what we want for our children, etc. It's also time to reflect on your family's financial strength and perform a 'mini audit.'

- Are your credit card accounts nearly maxed out?
- Are you paying from 15% to 29% interest on outstanding balances?
- Are you able to get low interest rates on personal loans, or are you paying high interest charges due to low credit scores?
- Do you feel secure in being able to meet your monthly financial commitments and still have funds available?

Your answers have a direct impact on your ability to enjoy your career, attain your life's goals, help provide your children with stability and security.

Your financial choices – and your financial *partner* – help determine your level of success in those endeavors. That's why your membership in Taylorville Community Credit Union is so valuable.

We can help you:

- Reduce the amount of interest you pay on charge cards
- Improve your credit scores
- Strengthen your family's financial position
- Receive lower interest rates on personal loans (including vehicle loans)
- Enjoy such assistance long term, because your TCCU membership is good for life! AND your family members can join, too.

Make sure you're taking *maximum advantage* of your membership benefits. Not sure of everything we offer? Come talk with us. Or visit our website... www.TCCU.org.

Our family is here to help your family, now and through the future.

VOTING OPPORTUNITIES AROUND IN SCHOLARSHIP PROGRAM

Our 10th annual 'Stop. SHOP. VOTE!' scholarship program officially kicks off mid-November, when voting begins to determine the winners of eight \$1,000 awards. We encourage everyone to visit the 77 businesses participating this year, and vote for your favorite student(s).

Thanks to all our returning, and new, business participants for their support. First-time business participants are listed in **bold**.

We encourage everyone to 'think global, shop local,' and support all of our communities' small businesses.

Voting to determine this year's winners begins Friday, November 10th, and runs through Wednesday, February 28th, 2024.

TAYLORVILLE BUSINESSES

Amenities on Main
Anderson Jewelers
Angelo's
Audrey's Boutique & Luxuries
Battery Specialists
Bundles & Bliss
Country Kitchen
Florinda's Pizza
Fur Love
Glik's
Hair Studio

HILLSBORO BUSINESSES

Cozy Café
EVI Salon
Frida's Tacos
Gianni's Pizza
(The) Hair Zone
Hillers Sheet Metal
(The) Holiday Shop
Sage on Sage
Salvation Army Thrift Store
Shopping Cart, Inc. / Scrub Store in Hillsboro
Sullivan's Drugs
Tan Lines Hair Designs
Tee Shirts Ink

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

LITCHFIELD BUSINESSES

Briar Rose
Creative Expressions
Gianni's Pizza
Glik's
Hometown Treats-N-Eats
K9 & Cat Salon
My Formals
My Formals Boutique
Petal Pushers
Pizza Man
Snap Fitness Litchfield
Sullivan's Drugs
WAM Computers
Wernsing's Appliance

Southern Belle Florist
Suessie's Resale
Sydney Lynn's Little Book Shop & Vinyl
(The) Upper Cut
Uprooted by Willow & Birch
Vintage Dresser
(The) Wooden Flower
Wright Furniture
Zone Nutrition

PANA BUSINESSES

A-1 Furniture Wholesale
Anarchy
Countryside Campers
Curly Girls
Cutz 'n Curlz
Eleven 11
Hair Razors
Holthaus Heating & Appliances
Junction Garden Center
Locked & Loaded
Nohren's Hardware
Outdoor Power Source
Pana Bowl
Pana Save A Lot
Pizza Man
Scoop'd
Sparrow Bicycle Co.
Spring Garden Restaurant
Station 502 Pub / Pizza

SHOP WITH VISA® AND SAVE!

With the holidays fast approaching, our thoughts turn to travel, entertaining and shopping! And that raises a conundrum – we want to spoil our family members and make sure they have everything they want, BUT not break the budget in doing so.

What to do?

Use your **9.99% APR* TCCU VISA®** credit card and actually *save* yourself some money this holiday season (*and any other time of the year!*).

It's true. If you are paying anywhere from 10% to 29% on outstanding balances with other charge cards, you can **SAVE** money on interest charges with a TCCU VISA® card.

So you can travel, entertain and shop to your heart's content this year (and beyond) knowing you're enjoying life AND saving money!

Don't have a TCCU VISA® card yet?
Apply today!

*APR = Annual Percentage Rate



HELPING TEACHERS EASY AS 1-2-3

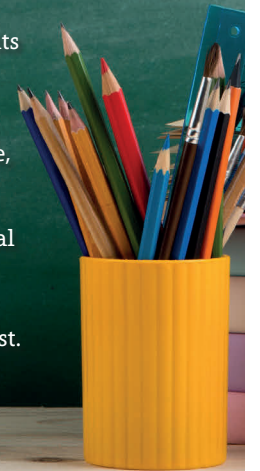
School districts from coast to coast are feeling the economic pinch. It's not uncommon to hear stories of teachers buying classroom supplies with their own money to help them educate children.

In mid-August, TCCU introduced an important community support program: Help Us Help Them. It encourages our members and area residents to donate funds to our local school districts. Each TCCU office has a lobby poster and donation jar identifying their respective school district: Taylorville CUSD #3; Litchfield CUSD #12; Pana CUSD #8; Hillsboro CUSD #3.

ALL donations will go directly to the respective school districts, to be used to support needs in grades K-12.

"This is one more way TCCU and its members can put into action the credit union mantra of "People Helping People," explains TCCU President, Will Perkins. "Of course, this is strictly voluntary, and it's important to know that all donations benefit the specific local school district."

The donation program for school supplies runs through October 31st.



FREEDOM TREE DONATIONS HELP THOSE IN NEED

While the Christmas holidays traditionally draw the greatest charitable donations, TCCU's annual Freedom Tree community food drive proves that generosity follows no calendar. Again this year, public and member support of the mid-year campaign resulted in several hundred pounds of boxed and canned food items being donated, as well as more than \$2,600 in cash.

TCCU President, Will Perkins, explains that cash donations are vitally important to local food pantries. "They use such funds to purchase considerably more food items from food banks, at much lower costs," he points out.



FREEDOM TREE
HELPING PEOPLE ACHIEVE FREEDOM FROM NEED

"That means for every dollar donated, a food pantry can purchase several pounds of food from a food bank, and thus be able to assist greater numbers of those in need. That's a terrific benefit to the food pantry and our communities' residents."

Thanks again to everyone for your generous support!



Al Stupek (l), TCCU Pana Branch Manager, presents a check for \$519 to Dale Sims, representing Pana Loaves and Fishes Food Pantry, as a result of TCCU's recent Freedom Tree community food drive. The food pantry also received considerable canned and boxed food items from the drive.