

Ph: 217.477.4428 | Fax: 217.477.5251 | www.teepakcu.com | 1035 E. Main Street, Danville, IL 61832



### ANNUAL MEETING/BANQUET ON FEB. 24, 2017

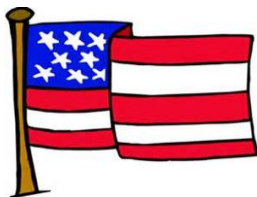
We would like to thank all the members that gathered for the meeting with the board and employees for an evening of prizes, giveaways, music and good food. We look forward to another great year! We hope to see everyone again at next year's annual meeting/banquet.

### 2017 HOLIDAY SCHEDULE

#### APRIL – JULY 2017

The following days Tee Pak Credit Union will be closed:

MONDAY, MAY 29<sup>TH</sup> - MEMORIAL DAY  
TUESDAY, JULY 4<sup>TH</sup> – JULY 4<sup>TH</sup>



### LOANS AND LENDING NEWS

#### DID YOU KNOW?

We offer Credit Life and Disability when you get a loan with us. Ask our loan officer how one or both of these products can protect your loan with us.

We can help you with your payments by setting up automatic payments. We can set up transfers from an account here, another financial account, or payroll transfers to ease your burden of paying. We can also set up payments to be made weekly, bi-weekly, twice a month or once a month. Just let the loan officer know when your loan is approved on how you would like your payments to be made.

We can pre-approve you for your next auto loan! Simply drop by or call our loan officer to put in an application for an amount you would like to spend on your new or used auto. When approved, you may go shopping and then just give us a call that you found your auto. Most pre-approvals are good for 30 days!

We offer lower rate loans than most banks! We can do new and used autos, motorcycles, rv's, campers, trailers and other toys that are titled. We also do signature loans for \$1000.00 to \$15,000.00\*. These can be for consolidation of debts, vacation, remodeling, appliances, medical needs, or any other sudden unexpected issues. Just give our loan officer a call to discuss your needs.



\*ALL LOANS ARE SUBJECT TO CREDIT APPROVAL\*

## COLLECTION CORNER NEWS

Having trouble paying your payment? Did you know the best way we can try to help your situation is to hear from you directly? Making payment arrangements or some form of payment is better than none at all. If this is your case, please give us a call.

## CUSTOMER SERVICE NEWS

Please welcome Abby Moore to our Customer Service Representative staff! Having past financial experience, she started with us on January 26, 2017. She and her family reside in Vermilion County.

## ACCOUNT AND PRODUCT NEWS

Informing the Credit Union of any name, address or phone changes is important. This helps us keep your account up to date. Please let one of our staff members aware of any of these changes when they take place.

If you have renewed your ID recently, please inform us so that we can scan it into our system. All Illinois licenses have changed their design and have a entirely different look.

We offer Savings accounts, Christmas club accounts, and Checking accounts with or without debt cards.

We have mobile banking, on line banking and bill pay that is free to our members! We also have bank checks, money orders, license renewal stickers, postage stamps, and notary services for our members.



## WHAT IS AND WHY JOIN A CREDIT UNION?

A credit union is a cooperative financial institution in which individuals pool their money to provide loans and services to other members. In the United States, credit unions are nonprofit entities, and their cooperative structure is designed to ensure fair dealing. Additionally, anyone who belongs to a credit union must first qualify to join under a particular institution's field of membership

Because the users and members of the cooperative are the same people, the idea behind credit unions is that they provide services that are tailored to the people who use them, rather than to driving profit for the institution. In addition, each member of a credit union, no matter how small his or her holdings, often has a voting share in the credit union's affairs. This ensures the organization's policies match up with what members really want. In practice, credit unions offer the same services as banks and are subject to federal regulations that are similar to those under which banks operate. However, because of the democratic organization of these institutions, they are often able to offer higher interest rates on savings and lower fees than their corporate peers. Also, because credit unions are smaller — and often local — institutions, they may offer more personal customer service.

<http://www.wisebread.com/credit-unions-vs-banks-whats-the-difference>

## 2017 BOARD MEMBERS & STAFF



**BOARD MEMBERS:** Carol Courson, Robert Foreman, Rosemary Wheeler, Mark Niedenthal, Karla Wilson, Scott Coffey, Jackie Gumm, Ken Gentrup & Dallas Ponder

**STAFF MEMBERS:** Kevin Kennedy, Christina Weathers, Heather Pearson, Nigel Martindill, Nicholas Catlin, Marsha Bosch, Lexy Terry, Anna Martindill, Taylor Kinney, Abby Moore

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