

FINANCIAL

MARCH 2018

## WAKE UP AND REVIEW YOUR DORMANT ACCOUNTS

Spring is in the air. Time to wake up to warmer and longer days. And time to revive those dormant accounts at the credit union and elsewhere. A dormant account is one in which there has been no activity for a long period, other than the posting of interest if it's a savings account. Because there is a cost relating to maintaining the account, you may be subject to a dormant account fee. That's why you'll want to wake it up by making a deposit to or withdrawal from the account. If it's a savings account you've neglected, why not use it to set aside funds for a vacation, down payment on a new vehicle, or other special purpose?



## SKIP-A-PAY COMES BACK IN JUNE, JULY AND AUGUST!

Just in time to give you some extra money for vacation or to help with back to school expenses.

## YOU'RE INVITED!

### 2018 Annual Meeting

Plan now to attend the credit union's annual meeting. It's your chance to review the past year's accomplishments and ask questions. Be the first to learn about new products and service enhancements on tap for the future. Visit with the board of directors, credit union management and staff, as well as your fellow members. Enjoy refreshments, too.

Please join us on Tuesday, May 15th, 2018, at 6:00 P.M. to be held at the Mishawaka Branch. We look forward to welcoming you to the 64th Annual Meeting of TLCU Financial.

## FEE CHANGES

### Effective June 1st, 2018

- Replacement ATM/Debit Card - \$7.50
- Foreign ATM Withdrawal – Increased to 5 free a month/\$1.50 each after 5 (previously 3)
- Escheatment Fee - \$50.00
- Legal Process (Garnishment, Levy, etc.) - \$25.00 or per statutory limitations.

CARING BY CHOICE. NOT-FOR-PROFIT BY NATURE.

## HOURS

### Mishawaka

1816 N. Main  
(574) 255-3193

#### Monday - Friday

9:00 a.m. - 5:00 p.m.

#### Friday drive-through

8:30 a.m. - 5:30 p.m.

#### Saturday (drive-through only)

9:00 a.m. - 12:00 p.m.

### Bremen

1122 W. Plymouth  
(574) 546-5666

#### Monday - Friday

9:00 a.m. - 5:00 p.m.

#### Friday drive-through

8:30 a.m. - 5:30 p.m.

#### Saturday (drive-through only)

9:00 a.m. - 12:00 p.m.

## HOLIDAY CLOSINGS

Monday, January 15, 2018  
**Martin Luther King Day**

Monday, February 19, 2018  
**President's Day**

Friday, March 30, 2018  
**Close at One - Good Friday**

Saturday, May 26, 2018  
**In Observance of Memorial Day**

Monday, May 28, 2018  
**Memorial Day**

Wednesday, July 4, 2018  
**Independence Day**

Saturday, September 1, 2018  
**In Observance of Labor Day**

Monday, September 3, 2018  
**Labor Day**

Monday, November 12, 2018  
**Veterans Day**

Thursday, November 22, 2018  
**Thanksgiving**

Friday, November 23, 2018  
**Black Friday**

Monday, December 24, 2018  
**Close at One - Christmas Eve**

Tuesday, December 25, 2018  
**Christmas**

Monday, December 31, 2018  
**Close at One - New Years Eve**

Tuesday, January 1, 2019  
**New Years Day**

*You can still access your account through home banking and online bill pay.*

## SERVICES

- Share Accounts
- IRA Accounts
- Share Draft Checking
- Christmas Savings
- Share Certificates
- ATM/Debit Card
- Payroll Deduction
- Direct Deposit
- Money Orders
- No Fee Notary Services
- Bill Pay
- Visa Credit Cards
- Car/Truck Loans
- Boat/RV Loans
- Home Equity Loans
- Personal Loans
- Book Values
- Wire Service
- Audio Response
- Mature Plus Club
- Home Banking
- ATM Machines
- Mobile Banking
- E-Statements



[WWW.TLCUFINANCIAL.ORG](http://www.tlucfinancial.org)



**PO Box 804 • Mishawaka, IN 46546-0804 | PO Box 33 • Bremen, IN 46506**

*Please use these addresses for any mailing. Mail is delayed if you send it to the street address. For security purposes please use the PO BOX'S.*

## SIMPLIFY YOUR LIFE WITH SAVINGS

When you sign up for online bill pay, you'll save time and money every month.

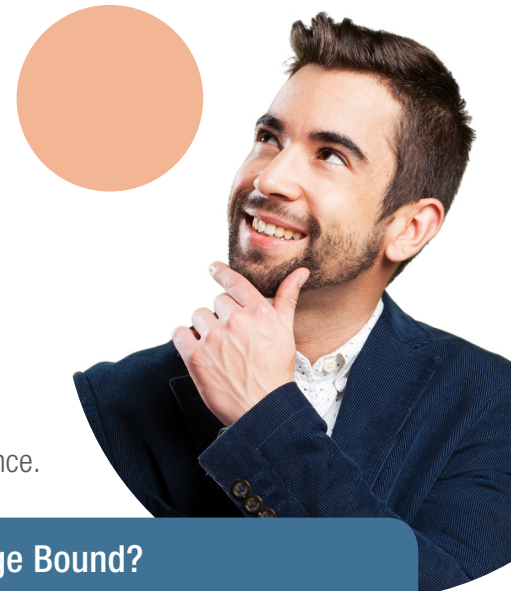
### Here's how it means savings for you:

- Save time by (receiving and) paying your bills online, all in one place.
- Save on stamps and checks by making secure electronic payments.
- Save money on late fees because you can schedule timely one-time or recurring payments.
- Save effort by tracking scheduled payments, payment history and account balances at a glance.
- Save paper with electronic (bills and) payments.

### Here's how to sign up:

Login to Online Banking and click Bill Pay

[www.tlucfinancial.org](http://www.tlucfinancial.org)



### College Bound?

Come open a checking account - no monthly service charge, no minimum balance.

**We believe surcharge free is the way to be.**

Now you can access more surcharge free ATMs than ever!  
Just look for these logos



[www.tlucfinancial.org](http://www.tlucfinancial.org)