



FINANCIAL

MARCH 2023

PROTECT YOURSELF

BE ALERT. STAY INFORMED.

Unfortunately there are a lot of ways to get taken advantage of, but there are also many ways to protect yourself. Here are some scams to be aware of in 2023.

- **Charitable donations scam**
Scammers will do anything to get your money, including taking advantage of your compassion and generosity. Research any organization before making a donation
- **Romance scams**
Often these scams happen on social media or dating apps. Criminals often rush into a relationship and make themselves appear "perfect" for you. Often they live far away and make plans to meet you but never do. It will usually start with them asking for help with medical bills or to get them out of some kind of trouble.
- **One-time password scam**
Scammers trick people into sharing two-factor codes sent to them via text or email to log into your bank or other accounts. NEVER share authentication codes or provide any information from a unsolicited phone call or text.

Warning signs

- Never call a phone number that pops up on your computer and says they are an anti-virus company.
- Do not let anyone access your computer or phone unless you have contacted the company by calling them with a legitimate phone number.
- Don't believe everything you see. Brand logos, names and addresses may appear legitimate.
Knowledge is power when it comes to fraud prevention. If something seems "too good to be true" it probably is.

EARTH DAY

Green Tips for Earth Day!



1. **Sign up for E-statements**
By saving paper, postage, and delivery costs, you can help the environment in multiple ways and make your monthly account tracking easier for yourself as well.
2. **Sign up for Online Banking**
Save gas from your drive to the branch, save paper from your receipts, and best of all save your time!
3. **Sign up for Bill Pay**
No more writing checks or mailing them each month. All your bills in one place.
4. **Apply Online**
Save paperwork and time by applying for your next auto loan, credit card, or personal loan online.

ANNUAL MEETING

The annual meeting will take place at the main office on May 16, 2023 at 6pm.

Come and join us and meet the CEO, employees, and the Board of Directors.



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

MOBILE DEPOSIT NOW AVAILABLE

QUICK, EASY AND FREE

TAP. SNAP. DEPOSIT.

All checks must be endorsed with your signature and include the words, "For Mobile Deposit at TLCU Financial Only". If your check is not endorsed properly, your check may be declined.



**Summer Skip A Pay
Coming Soon**

Available June, July, or August



IS YOUR INFORMATION UP TO DATE?

Have you moved, changed your phone number, or switched email addresses lately?

Be sure to let us know. We need to be able to reach you quickly in case of issues like potential fraud. The quickest way to update your information is through Online or Mobile banking under personal information.

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 16, 2023

Martin Luther King Day

Monday, February 20, 2023

President's Day

Friday, April 7, 2023

Close at Noon - Good Friday

Saturday, May 27, 2023

Monday, May 29, 2023

In Observance of Memorial Day

Monday, June 19, 2023

Juneteenth

Tuesday, July 4, 2023

Independence Day

Saturday, September 2, 2023

Monday, September 4, 2023

In observance of Labor Day

Monday, October 9, 2023

Columbus Day

Friday, November 10, 2023

Veteran's Day

Thursday, November 23, 2023

Thanksgiving

Friday, November 24, 2023

Black Friday

Saturday, December 23, 2023

Christmas Eve

Monday, December 25, 2023

Christmas Day

Saturday, December 30, 2023

New Years Eve

Monday, January 1, 2024

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
- Notary Services
- Bill Pay
- Visa Credit Cards
- Boat/RV Loans
- Car/Truck Loans
- Home Equity Loans
- Personal Loans
- Wire Service
- Audio Response
- Mature Plus Club
- Home Banking
- ATM Machines
- Mobile Wallet
- Mobile Banking
- E-Statements

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