



FINANCIAL

March 2025



Bremen Branch Ribbon Cutting, October 2024

2025 ANNUAL MEETING

Mark your calendars! TLCU Financial's Annual Meeting is set for May 19, 2025 at 5:30pm at the Main Office. Stay informed and engaged as we discuss the credit union's future.

Two board positions and one supervisory position are up for election. Current officeholders plan to run, but nominations remain open until May 10, 2025. Members may also submit nominations by petition with at least 100 signatures, a three-year term statement, and nominee qualifications.

No nominations will be accepted from the floor. Your participation matters—join us!



Protect Yourself Against SIM Swap Fraud

SIM swap fraud is a growing scam where criminals hijack your phone number to gain access to your accounts. By tricking your mobile carrier into transferring your number to a new SIM card, scammers can intercept calls and text messages—including verification codes used for banking and other secure accounts.

Warning Signs:

- Sudden loss of phone service
- Inability to make calls or send texts
- Notifications of account activity you didn't initiate

How to Protect Yourself:

- Set up a PIN or password with your mobile carrier to prevent unauthorized changes
- Use app-based authentication instead of SMS-based verification codes
- Avoid sharing personal details online or over the phone
- Regularly check your financial statements for suspicious transactions

Staying proactive with these security measures can help protect your personal and financial information from fraudsters. Stay alert and safeguard your accounts!



Unlock Your Home's Potential



Your home is more than just a place to live—it's a valuable asset that can help you achieve your financial goals. A Home Equity Line of Credit (HELOC) gives you flexible access to funds when needed, whether for home improvements, debt consolidation, education expenses, or unexpected costs.

With a HELOC, you borrow against the equity in your home and access funds as needed—similar to a credit card but with lower interest rates. Plus, you only pay interest on the amount you use!

Ready to put your home's equity to work?

Have Questions? Text Us!

For 24/7 answers, text keywords like **HOURS**, **LOANS**, or **RATES** to get instant info.



HOURS

Branch Hours

Monday 9 AM - 5 PM
Tuesday 9 AM - 5 PM
Wednesday 9 AM - 5 PM
Thursday 9 AM - 5 PM
Friday 9 AM - 5 PM

Drive-Thru Hours

Monday 9 AM - 5 PM
Tuesday 9 AM - 5 PM
Wednesday 9 AM - 5 PM
Thursday 9 AM - 5 PM
Friday 8:30 AM - 5:30 PM
Saturday 9 AM - 12 PM

HOLIDAY CLOSINGS

Wednesday, January 1, 2025 New Year's Day	Thursday, June 19, 2025 Juneteenth	Thursday, November 27, 2025 Friday, November 28, 2025 Thanksgiving
Monday, January 20, 2025 Martin Luther King Jr. Day	Friday, July 4, 2025 Independence Day	Wednesday December 24, 2025 Close at 12pm Thursday, December 25, 2025 Christmas
Monday, February 17, 2025 President's Day	Saturday, August 30, 2025 Monday, September 1, 2025 Labor Day	Wednesday, December 31, 2025 Close at 12pm Thursday, January 1, 2026 New Year's Day
Friday, April 18, 2025 Close at 12pm Good Friday/Easter	Monday, October 13, 2025 Columbus Day	
Saturday, May 24, 2025 Monday, May 26, 2025 Memorial Day	Tuesday, November 11, 2025 Veteran's 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
- Mobile Wallet
- Bill Pay
- Mobile Check Deposit
- Visa Credit Cards
- Car/Truck Loans
- Boat/RV Loans
- Home Equity Loans
- Personal Loans
- Wire Services
- Audio Response
- Mature Plus Club
- Home Banking
- ATM Machines
- Mobile Banking
- e-Statements



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Reach us by phone or text.



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