



FALL 2020

The Plus Source

Your financial solution.



Christmas Loans
or
Skip-A-Pay

Apply to have more cash for Christmas. Nov. 2 - Jan. 15



2 weeks only, you can REFINANCE your TOYS
2 points lower to earn **\$50** CASH!
You can even defer payments for 60 days!

Bonus: Leave a 5 star review on social media or Google to earn \$25!

Offer Oct. 19 - Oct. 30, 2020. Loans from other institutions. \$50 cash for loans over \$5,000. \$25 cash for any positive review or post, proof shown to loan officer. Refinance Toys offer is for Motorcycles, ATVs, RVs, Boats, and Jet Skis. Rate can be 2 or more points lower than current rate, down to our lowest rate. Interest begins accruing the day the loan is funded.

Refinance your mortgage with Telco Plus CU.

If we don't complete your refinance in 60 days*, we will give you a \$100.



Call today 903-597-4321

Offer Oct. 1 - Nov. 30, 2020. Start date for the 60 days, is the date on the initial disclosures. Not valid on loans that require surveys. \$100 will be deposited into your account.



Saturday Openings!

The Longview Branch is now open every Saturday! The lobby and the drive-thru are open from 9 am to Noon.

We are NOT open on Saturdays that are in a holiday weekend. Please see the full Holiday Schedule on our website: <https://www.telcoplus.org/pages/news.php>

Online Loan Application

You can apply for a loan on our website. It takes about 15 - 20 minutes to fill out everything from the comfort of your computer or smart phone. You can even save the application if you need to take a break. Once you submit your application, a loan officer will work on your file during normal business hours and give you a call. Please consider using the online application, it's located at <https://www.telcoplus.org/pages/loan-application.php>

Christmas Saving Tips – due to financial hardship this year, we have a few suggestions to help you through the holiday seasons.

1. **Prioritize.** Maybe this is the year you should cut how many people you buy for and how much you spend. Everyone will understand this year! The happiest people don't necessarily have the best of everything; they just make the best of everything they have.
2. **Skip-a-Pay.** This is the easiest and fastest way to free up cash for a month. See a loan officer.
3. **Christmas Loans.** These loans have lower interest rates than personal loans which will help you save some money in the long run. Ask any loan officer starting Nov. 2nd.
4. **Sign up for help.** There are several great organizations that will help you with food or gifts for children. Project Blue Santa, Jr. League, HWY 80 Rescue, East Texas Food Bank, and lots of churches help families every year. Start looking for aid in the early part of November.



Build good credit with a regular credit card or a secured credit card.

Ask a loan officer today how to build positive credit.

<https://www.telcoplus.org/pages/credit-cards.php>

News & Alerts

- + **Blue Santa** - Please help us raise money for Project Blue Santa! The programs are managed by the Longview PD and Tyler PD. Officers select children from their beat, who are in need. All donations need to be in by Dec. 11th. If you can't donate, please consider volunteering to gift wrap - skills not required.
- + **Christmas Club Account Availability** - Starting Oct. 1st you will have access to your Christmas Club share account. You can make 2 withdrawals from that account now through Jan. 15, 2021.
- + **Christmas** - Reminder we have pretty gift cards and cash envelopes that make wonderful gifts of choice.
- + **Holiday Schedule** - please see below for closings and early closings.
- + **Flu Shots** - Walmart on Estes Parkway, Longview is offering \$20 flu shots to Telco Plus Credit Union members, if you don't have vaccine coverage.
- + **Retirement & Planning Services** - Come see Paula McCauley, CRPC Financial Advisor on Thursdays for a no-cost, no-obligation consultation. <https://www.telcoplus.org/pages/retirement-investments.php>
- + **Refer A Friend** – Refer your friends and family to earn \$25! No limit on referrals, \$25 is paid after the new member has been here for 60 days.
- + **Notice to Members** – per Texas Credit Union Department Rule 91.315, documents relating to Telco Plus Credit Union finances and management are available by writing PO BOX 3099, Longview, TX 75606.

CREDIT UNION HOLIDAYS - We will be CLOSED:

Columbus Day – Sat. Oct. 10th and Mon., Oct. 12th
Thanksgiving - Thurs., Nov. 26th and Sat., Nov. 28th
Christmas Eve - Thurs., Dec. 24th Closes at 1 pm
New Year's Eve - Thurs., Dec. 31st Closes at 1 pm

Veteran's Day - Wed., Nov. 11th

Christmas - Fri., Dec. 25th and Sat., Dec. 26th
New Year's Day - Fri., Jan. 1st and Sat., Jan. 2nd

Longview: 423 Gilmer Rd., Longview, TX 75604, 903-753-5588 **Tyler:** 7395 S. Broadway, Tyler, TX 75703, 903-597-4321
Lobby: Mon. - Wed. 9:00 am - 5:30 pm, Thurs. - Fri. 9:00 am - 6:00 pm, Sat. 9:00 am to Noon
Drive-Thru: Mon. - Wed. 7:30 am - 5:30 pm, Thurs. - Fri. 7:30 am - 6:00 pm, Sat. 9:00 am to Noon
Tyler Drive-Thru: Mon. - Wed. 8:00 am - 5:30 pm, Thurs. - Fri. 8:00 am - 6:00 pm, Tyler - NO SATURDAYS

TELCO PLUS
credit union

www.telcoplus.org



Federally Insured by NCUA.