



# The Plus Source

Your financial solution.

Summer 2020

## Cars & Cash

purchases or refinances



**\$75 in cash**  
and can defer  
payments for 60 days\*!

Apply Today!

Offer 6/1/2020 - 8/28/2020

\*Cash for loan amounts over \$9,000. Refinance has to be loans from other institutions. Auto 2012 or newer for deferred payments. Deferring your payments will result in having to pay higher total finance charges. Interest begins accruing day of funding. Membership and credit qualifications apply.

## Staycation Special

Create your own vacation  
that will last summers!



Westley Rudd

## Boats & Campers

as low as  
**4.50%**  
apr

**1** point better  
on refinance

\*Annual percentage rate. Credit and membership qualifications apply. 1 point lower, down to our lowest rate on refinances from other financial institutions. Federally insured by the NCUA. Offer ends July 31.

## Real Estate Loans

Telco Plus Credit Union has competitive prices and a variety of loan products. We want to help our members achieve home ownership, purchase a second home, or improve the home they love. No matter what life stage you are in, we can help!

AND NOW, is a great time to buy! Rates are at all time lows, house values are strong, and there is good inventory to select from. The best way to go about buying a home is speaking with a loan officer first. Getting pre-qualified lets you know how much of a house you can purchase and what your estimated monthly payment costs will be. Plus realtors love working with pre-qualified buyers, some even require it! Visit <https://www.telcoplus.org/pages/real-estate.php> today.



**Elvis Awah**, Director of Lending  
NMLS 1132649

Elvis has 16 years of experience in the mortgage industry and 6 years of foreclosure experience. The best part of his job "is attending the closing with the buyers to see their face when they are new home owners!" If it's your first or fourth time buying a home, give Elvis a call at 903-553-4406.

## Summer Vacation Saving Tips:

- + Don't pay at the gas pumps! Pay inside and use your PIN.
- + Make sure your car is road trip ready. Check the tires, fluids, and inspection sticker.
- + Pack a small cooler for the car. You will save a lot of money not buying drinks and snacks every time you stop.
- + Staying local can be a lot of fun too and you can support local businesses! The campgrounds at the lake, Thomas Falls Zip Lining in Diana, Cherokee Trace Safari Park in Jacksonville, the Tyler Zoo, and Lumberjacks Axe Throwing in Longview are a few options you can try.

## Travel Notices

Let us know if  
you will be  
traveling!  
Call or use secure  
email in online  
banking to  
set up a notice!



...the average payday loan borrower  
spends \$520 in fees just to borrow \$375...

Ask us today  
about safer financing.



source, [www.thecreditrepairmen.com](http://www.thecreditrepairmen.com)

## News & Alerts

+ **Download the Mobile App!** The TPCU mobile app allows members view daily transactions, check balances, deposit checks, Freeze or UnFreeze debit cards, transfer money, and pay bills! You too, can control your finances 24/7 by downloading and using the mobile app. If you need any help, our team members can help you set up the app and answer questions regarding features! Please take advantage of our free services.

+ **SCAMS to avoid.** ~Please check your mail often and use the inside boxes at the post office when mailing bills and gift cards. ~Never cash or deposits checks, to give someone else cash back! ~Don't give out personal information, especially in emails and to people who CALL YOU.

Always look up numbers, don't use the phone numbers they provide.

+ **Follow Telco Plus Credit Union on social media.** We are on Facebook, Instagram, and YouTube. We play games, share tips, scams to avoid, alerts, and some humor to benefit our followers.

+ **Flu Shots will be offered again in September.** Thanks to our neighborhood Walmart. Be sure to bring your insurance or Medicare card.

## Notice to Members

**Document Availability** - Pursuant to Texas Credit Unions Department Rule 91.315, documents relating to Telco Plus Credit Union's finances and management are available at [www.telcoplus.org](http://www.telcoplus.org) or by writing to PO Box 3099, Longview, TX 75606.

**CLASSROOM SUPPLY LOAN**

**EXCLUSIVELY FOR TEACHERS**  
+ UP TO \$500 + 12 MONTH LOAN TERM

**APPLY TODAY**  
AND REFER YOUR TEACHER FRIENDS!

Credit and membership qualifications apply. Offer subject to change without notice. One classroom supply loan available per member at any one time. Automatic payment and employment verification required. Some restrictions may apply.

**Secured Checking**

This account gives you a second chance at checking. It comes with a debit card, mobile app, and e-statements.

- + No minimum balance
- + Security deposit required
- + Monthly service fee

Restrictions and requirements apply, membership qualifications, and Telecheck required. Offer subject to change without notice. Federally insured by the NCUA.

**Hey credit union members! Claim your cash.**

Get \$200 cash with Unlimited Plus or Premium when you switch to Sprint®.

[Get cash > https://bit.ly/tpcuSprint](https://bit.ly/tpcuSprint)

Cash via deposit. \$100/line, max 2 lines. Reg. new line of service and online registration.



Paula A. McCauley, CPRC®  
Financial Professional  
AR Ins. License #1296965

**PROFESSIONAL SERVICE, RELIABLE ADVICE.**  
**Please contact Paula today for a no-cost, no-obligation appointment.**  
903-323-1134 or 903-753-5588

- Retirement Income Planning
- Insurance Planning
- General Investment Management
- Investment Management
- Retirement Planning
- Wealth Management
- Education Funding
- Wealth Management
- Long Term Care Insurance

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## CREDIT UNION HOLIDAYS - We will be closed:

**Independence Day - Observance on Friday, July 3rd**

**Labor Day - Monday, September 7th**

**Longview:** 423 Gilmer Rd., Longview, TX 75604, 903-753-5588    **Tyler:** 7395 S. Broadway, Tyler, TX 75703, 903-597-4321

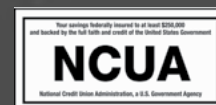
Lobby: Mon. - Wed. 9:00 am - 5:30 pm, Thurs. - Fri. 9:00 am - 6:00 pm

Drive-Thru: Mon. - Wed. 7:30 am - 5:30 pm, Thurs. - Fri. 7:30 am - 6:00 pm

**Tyler Drive-Thru:** Mon. - Wed. 8:00 am - 5:30 pm, Thurs. - Fri. 8:00 am - 6:00 pm

**TELCO PLUS**  
credit union

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



Federally Insured by NCUA.