



Fall 2022

The Plus Source

Your financial solution.

TOY REFI



2+2=\$50

2 weeks only, you can refinance your toys up to 2 points lower and earn \$50 cash!*

Talk to Your Loan Officer Soon!

***Offer Oct. 10 - Oct. 22, 2022, \$50 cash for loans over \$5,000. With this special you can refinance ATVs, RVs, motorcycles, boats, personal water crafts, for 2 points lower down to 4.24% APR. New loans only.**



Christmas Loans* Skip-A-Pay

Apply to have more cash for Christmas! Nov. 1 - Jan. 14

***Use the online application to receive a .25% discount off your qualifying rate. Credit qualifications apply.**

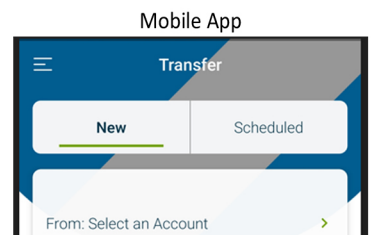
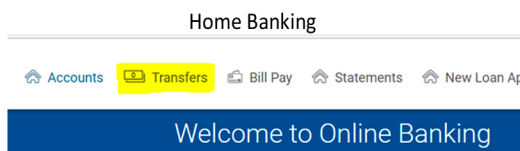
New Loan Payment Option!

You now have one more choice to make your loan payments! Our newest option is to make payments with your checking account or debit card from other Financial Institutions! The fee has been reduced from \$10 to \$1.95 (checking account) or \$5.95 (debit card)!!! You will need Home Banking or the Mobile App. Once you have your login information, use the **Transfer Tab** to make your payment. You can store your payment method, so you don't have to enter it each month. Make sure you don't get out of the payment method too fast! If you have any questions, please see Member Services.

Loan Payments over the phone - We are no longer taking loan payments over the phone. Our newest feature is a lot cheaper and more convenient due to 24-hour access.

Payment Methods that are Free.

1. mail check with loan coupon
2. pay in person
3. set up payroll direct withdrawal (.10% discount on loans)
4. set up direct deposit and manually transfer money



1.50% APY*

for balances over \$5,000
balances < than \$5,000 earn .25% APY



Rewards Plus Checking Account

Open an account today!

APY= Annual Percentage Yield. To receive the Rewards Rate, the following requirements must be met: direct deposit of at least \$250 per cycle period. Have at least 10 point of sale transactions within the cycle period. Sign up for e-statements. Telecheck approval. Subject to change without notice.

Welcome our newest Board Members!

We have three new Associate Directors. All three served on the Board of Directors for Teachers Alliance FCU. We are excited and appreciate their service.

Left to Right:
Carolyn Jones
Greg Adams
Dara Brazile



Black Friday Cash Grab

Fri., Nov. 25th
9am-4pm



Anyone who opens a new CD
or Checking Account with
Direct Deposit gets a chance to
grab up to \$500 cash!

If you have a loan over \$5,000 with us, we will
waive the Telecheck approval. CD, Share Certifi-
cate is a minimum of \$500.

How to enroll in Home Banking!

Have access to your account 24/7 by setting up Mobile/Home Banking! It's really easy, please use the following steps.

1. You will need your member number!
2. Click on ENROLL.
3. Answer a few identification questions, like SS#, email, and zip code.
4. A temporary password is emailed to you.
5. Then you can create a new password.
6. Answer security questions.
7. After enrollment, you can change your login member number to something else.

If you need help, call Member Services, they will be happy to assist you.

CD Rates Above the National Average*!

Visit the website for full product list
and come open a CD with us today!

Terms	Min to Open	APY
6 months	\$500	2.42%
12 months	\$500	2.52%
18 months	\$500	2.83%

*source: bankrate.com

90-day penalty for 6 to 30-month Share Certificates. 180-day penalty for 36 to 60-month Share Certificates. *APY = Annual Percentage Yield. Account fees may reduce earnings on share accounts. All dividends are posted as of the first day of the next dividend period. All interest is posted as of the first day of the following month. All dividend, interest and rates are subject to change.

CD Ladder - How to set up.

Basically you're staggering maturity dates to earn the best possible rate and still have liquidity. One example is to set up a \$500 6-month CD, each month for the next 6 months. Which gives you (without penalty) \$500 per month cash flow. As each certificate matures, you can either use the funds you need or renew in a new term. If you have extra cash you can add it to the CD at that time. Please take advantage of our great rates by visiting Member Services today.

News & Alerts

- + **Holiday Schedule** - please see below for closings and early closings. We are OPEN on Columbus Day this year!
- + **National Night Out Block Party** - will be Tuesday, October 4th from 3:00 to 5:30 pm at both branches. Please join us in building a safer and stronger community.
- + **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. 14, 2023.
- + **Halloween** - Monday, Oct. 31st we will be handing out Halloween candy to everyone and a gift to any minor who visit us in costumes by 5:30 pm.
- + **Blue Santa** - Please help us raise money and collect toys for Project Blue Santa! The programs are run by the Longview PD and Tyler PD. Officers select children in need from their beat. Monetary donations are due by Dec. 9th.
- + **Christmas** - reminder we have pretty gift cards and cash envelopes that make wonderful gifts of choice.

CREDIT UNION HOLIDAYS - We will be closed:

Veteran's Day - Fri., Nov. 11th - Sat. Nov. 12th
Christmas - Sat. Dec. 24th - Mon. Dec. 26th

Thanksgiving - Thurs., Nov. 28th
New Year's Eve - Sat. Dec. 31st - Mon. 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. 9am - Noon
Drive-Thru: Mon. - Wed. 7:30 am - 5:30 pm, Thurs. - Fri. 7:30 am - 6:00 pm; Sat. 9am - Noon
Tyler Drive-Thru: Mon. - Wed. 8:00 am - 5:30 pm, Thurs. - Fri. 8:00 am - 6:00 pm; Sat. 9am - Noon

TELCO PLUS
credit union

www.telcoplus.org
Federally Insured by NCUA.

