



Spring 2021



# The Plus Source

*Your financial solution.*

**Refer Yourself  
to earn \$70\*.**

**Loans Over \$7,000  
and/or open a new  
Checking Account.\***

70 years of experience is rewarding.

\*Offer ends Apr. 30th. Any new loans over \$7,000 to earn cash. Open ONE new checking - Have to use the account 7 times a month, for two months, be in good standing to earn cash. Only one account per member. Can combine the offer to earn cash on loans and a checking account. Federally Insured by NCUA. Equal Housing Lender.



**IS YOUR SENIOR READY?**

- + Apply for the **Telco Plus Scholarship!** \$500 for one lucky graduating Senior. Visit the website for the application and rules. <https://www.telcoplus.org/pages/news.php> DEADLINE is April 30th.
- + You can apply for **Sallie Mae students loans** from our website. Visit <https://www.telcoplus.org/pages/student-loans.php>
- + If you're needing gifts, we have **Gift Cards!** See the teller department today.
- + Make sure your student has a **Student Checking account** before they leave home! They will have access to **The CO-OP Shared Branch network**, with over 5,000 branches and 30,000 ATMs nationwide!

*We are your*

## MORTGAGE FIELD GUIDE



**Our knowledgeable loan officers will  
guide you to a successful closing.**

Learn more today.

<https://www.telcoplus.org/pages/real-estate>

## Build Good Credit!

Having a good credit score could help you secure a rent house or a job, and save you money on insurance rates and loan interest rates. A bad credit score could cost you \$100s of dollars a month.

You can build good credit history and repair bad credit history with a little work, time, and a little bit of money. Our loan officers will counsel anyone who is interested for free! It's a one-on-one session with your credit report to determine the best plan of action. It could be simple as paying off some debt or starting a new trade line with a secured loan. If you have extra money right now due to stimulus or tax returns, please talk to a loan officer about a secured loan or secured credit card.

<https://www.telcoplus.org/pages/personal-loans.php> - credit builder loans

**TELCO PLUS**  
credit union  
insurance

**Reliable, trusted insurance products.**  
**Customized auto, home, life, and  
flood policies.**  
**Dedicated to serving our members.**

**Call for a Free quote today**  
**Cameron Cruz**  
903.553.4499  
[ccruz@cufinancialgroup.com](mailto:ccruz@cufinancialgroup.com)



CU Financial Group, LLC is a credit union service organization a partner with Telco Plus Credit Union.

Don't be left paying for an asset you no longer own.

### ◆PROTECT IT WITH GAP PLUS.

With our GAP PLUS product, in the event of a total loss, you may be able to pay off your remaining financial contract balance including the deductible up to \$1,000. Additionally, if you finance a replacement vehicle with us within 90 days, GAP PLUS can reduce your loan balance by \$1,000.

Ask a LOAN OFFICER today!

## April Youth Offer

Any youth account opened (17 and under) will earn \$25 and the referring family member will also earn \$25!!!

This is a great opportunity to teach children to save or how to use a checking account. Please see Member Services for a new account. **Offer April 5 - April 23, 2021** One account per youth member; youth paid after the account has been opened for 30 days and in good standing. The referring member will be paid after 60 days, of the account being opened.



- + \$100 security deposit
- + monthly service fee of \$10
- + \$5 discount with direct deposit
- + debit card (no checks)

- + mobile app
- + e-statements
- + No minimum balance
- + 1 free credit report/year



See Member Services for your second chance!

## News & Alerts

+ **Better Experience with Chrome** - Home Banking, applications, and lots of websites are not supported through Internet Explorer. Please use Chrome, Edge, or Fire Fox if you are experiencing any issues with our web-site and services.

+ **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. Subject to change without notice.

+ **Shared Branch Services** - While you are traveling you will still have access to Telco Plus. We are connected to over 5,000 branches and 30,000 ATMs. Please visit the website for locations.

<https://www.telcoplus.org/pages/hours-locations.php>

+ **Skip-a-Pay** - On qualifying loans you can skip two payments a year, for a \$30 fee. If you need to free up extra cash, please see a loan officer.

<https://www.telcoplus.org/pages/skip-a-pay.php>

## 1040 Loans

April 1 - May 15



- + No Credit Check
- + Pay IRS directly
- + Up to \$2,000
- + 10.40% APR

Talk to a Loan Officer Soon!

Offer ends May 15, 2021. Annual Percentage Rate. Your rate, term, loan amount, and payment will vary based on credit worthiness and loan underwriting guidelines. Proceeds paid directly to IRS for 2020 tax year. Loan Example: A 12-month \$1,000 1040 loan will have a rate of 10.40%; and a payment of \$88.09. Your total payments will be \$1,057.52; \$1,000 paid towards your principal borrowed and \$57.52 to interest.

**Notices - Complaint Notice** - If you have a problem with the services provided by this credit union, please contact us at: Telco Plus Credit Union PO Box 3099, Longview, TX 75606, 903-753-5588. The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at 914 East Anderson Lane, Austin, TX 78752-1699. Telephone number: 512-837-9236, Website: [www.cud.texas.gov](http://www.cud.texas.gov), and Email: [complaints@cud.texas.gov](mailto:complaints@cud.texas.gov)

**Privacy Policy** - see <https://www.telcoplus.org/pdf/privacy-policy.pdf>

**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.

## CREDIT UNION HOLIDAYS - We will be closed:

Memorial Day - Saturday, May 29, 2021 & Monday, May 31, 2021

Independence Day (observed) - Saturday, July 3, 2021 & Monday, July 5, 2021

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

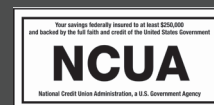
Lobby: Mon. - Wed. 9:00 am - 5:30 pm, Thurs. - Fri. 9:00 am - 6:00 pm

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.