



Spring 2022



The Plus Source

Your financial solution.



Scholarship

Congratulations to the Graduating Class of 2022! We are proud of you and wish you the very best in life! If you plan on attending any form of higher education, please apply for our \$500 scholarship. A short and sweet video will put you in the running. Please visit the website to download the form and guidelines, **deadline is May 6th.**

You can apply for **Sallie Mae students loans** from our website. Loans for parents and students. Visit <https://www.telcoplus.org/pages/student-loans.php>

Over 5,000 Branches

If you will be travelling this summer or moving off to attend college – we are probably in your area with the Shared Branch network. The CO-OP Shared Branch network gives you access to over 5,000 branches and 30,000 ATMs that are fee free. You can use the link in our APP or the website to check for a location nearest you.

Tyler Hours

Great news for the Tyler area members, the Tyler branch drive-thru is **OPEN** on Saturdays from 9 am – Noon.

*Both branches are closed on Saturdays that fall in a holiday weekend.

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



Shared Branching

We have a branch
in your area!



MORTGAGE



Apply Online Today!

We have low rates on mortgages, construction, land only, and Home Equity loans! Please talk to our team today to make your move successfully and at a lower cost!

Credit qualifications, NMLS Institution #736037, Equal Housing Lender

we will

MEET^{OR} BEAT

Auto Loan Rates*

OR we will pay you \$150!**

Apply Today to Save!

*APR=Annual Percentage Rate. Current rate must be greater than 1.80% APR. Proof of current rate or OFFER Rate is required. We will beat your current rate by at least .25% APR (down to our floor rate of 1.80% APR). **Loan must be \$7,500 or greater for the \$150 Offer; offer ends June 30, 2022. Credit and membership qualifications apply. Auto Loans financed with Telco Plus CU can be lowered with written offer from another Financial Institution OR with our 12 month rate guarantee.

Secured Credit Cards

Secured Credit Cards are great for people who have bad credit or no credit. This card gives you the chance to build good credit without the risk of running up a lot of debt.

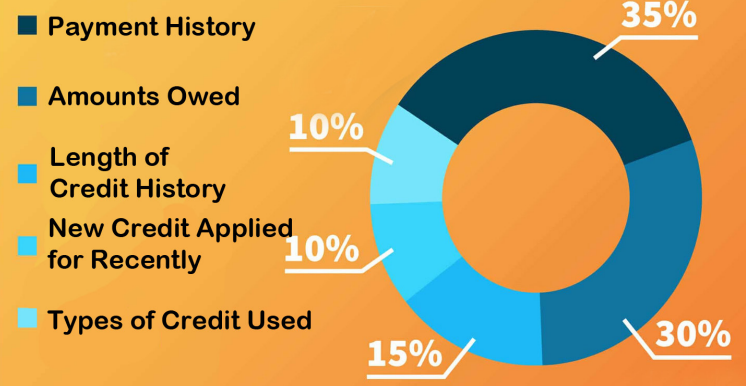
The card helps protect you, from yourself.

Be wary of credit card offers from banks you have never heard of; there are usually a lot of fees tied to those offers.

If you do qualify for an unsecured card with bad credit, you will have a lot higher interest rate!

Our secured credit card reports to all three bureaus just like an unsecured card. When you pay on time each month and keep your card balance below 30% of the maximum balance, you will see great improvement in your score. If you are interested in a secured card or want a plan to build good credit, please talk to one of our loan officers today. We are here to serve, educate, and save you money!

What Affects Your Credit Score



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

News & Alerts

+ **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.

+ **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>

+ **Travel Notices** – please inform us if you will be traveling. This will ensure that your debit card works! You can send a secure message in Home Banking or the App to Member Services. You can also call us during operating hours.

AUTO INSURANCE

Call April Today 903-553-4499

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



<https://www.telcoplus.org/pages/insurance.php>

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, and Email: 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 or by writing to PO Box 3099, Longview, TX 75606.

CREDIT UNION HOLIDAYS - We will be CLOSED:

Memorial Day – Saturday, May 28 & Monday, May 30
Independence Day – Saturday, July 2 & Monday, July 4

Juneteenth – Saturday, June 18 & Monday, June 20

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 am - Noon

Drive-Thru: Mon. - Wed. 7:30 am - 5:30 pm, Thurs. - Fri. 7:30 am - 6:00 pm, Sat. 9 am - Noon

Tyler Drive-Thru: Mon. - Wed. 8:00 am - 5:30 pm, Thurs. - Fri. 8:00 am - 6:00 pm, SATURDAY 9 am - Noon

TELCO PLUS
credit union

www.telcoplus.org
Federally Insured by NCUA.

