



# The Plus Source

Winter 2021

*Your financial solution.*



## Annual Meeting has been postponed!

The board has voted to postpone the annual meeting to ensure the safety of our members. The projected Annual Meeting date should be in the month of August. Another announcement will be made closer to the event date. The board members' terms who were scheduled to expire in February, will be extended until that time.

**Do you need a weight loss plan  
for YOUR SPENDING?**

### Debt Consolidation Loan Options

- + Personal Loan - 1 point discount by Feb. 26th
- + Home Equity Loan
- + Secured Loan

**Talk to a Loan Officer  
today to create a solution  
for you!**

1 Point Discount on Personal Loan rate  
offer ends Feb. 26th. Credit  
qualifications apply. Some restrictions  
apply. Equal House Lender Your rate, term, loan amount and payment may vary.



## Tax Refund Ideas –

If you will have extra cash this tax season please consider investing that money on building good credit. This will help you in the long run in saving in lower interest rates, lower insurance premiums, and less fees. Any of our loan officers can do one-on-one credit counseling for free to help you understand how you can achieve your goals. Your deposit could secure you an installment loan, a no-credit check Visa credit card, or our Secured Checking\* (it's a Second Chance Checking account).

\*If you ever want to purchase a home, checking accounts are very important in the decision-making process. Call a loan officer today to invest in your future self!

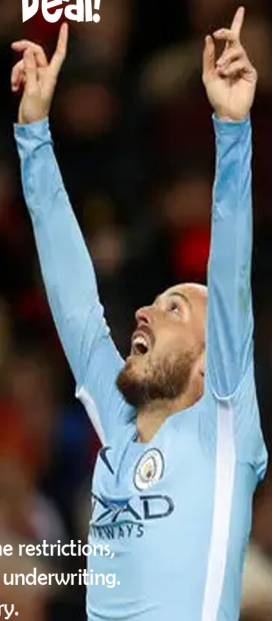


## Score a 2 Point Better Deal!

Refinance non-Telco AUTO  
loans for a 2 point lower interest  
rate, down to our lowest rate!

**Talk to a loan officer today!  
Offer Jan. 1 - Feb. 27, 2021**

Only auto loans from other financial institutions. Some restrictions, apply. All TPCU loans request subject to credit union underwriting. Your rate, term, loan amount and payment may vary.



## Saturday Hours –

Telco Plus Longview branch is opened every Saturday of the month from 9 am to noon. We are NOT OPEN on Saturday's that fall in a holiday weekend. To see the schedule for the full year, please visit the Current News Section on the website to see holiday closing schedule.

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

## Construction-

Please excuse our mess as we improve the buildings. Both the Longview and Tyler buildings are getting upgrades and new offices to accommodate our growth! Renovations are projected to be completed by the end of January. Please ask your friends and family to join the credit union, the credit union growth is good for everyone!



## Cash Advance Fee \$0!

Move balances from  
higher interest cards  
to your Telco Plus  
VISA® Credit Card.



Don't have our card? Apply today at...

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

Interest accrues from the day of the advance. Credit qualification apply for new cards or no credit check with secured cards. No annual fee.

## Investment Tip - CD Ladder

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 visit with Member Services to set up CDs.



## NEWS TO KNOW -

**New Year, New Goals** – If your 2021 goal is getting your finances in order, we are here to help! We have several investments options. A budget software, Money Desktop to help you put all your financials in one convenient dashboard, AND FREE credit counseling to help you build a plan. Call us today!

**Beneficiaries and Updated Contact Information** – is very important! Please let us know if you changed your phone number, email address, mailing address, name, etc. This will ensure you receive your statements, avoid unnecessary fees, and the intended parties receive your money in the event of death.

**Christmas Club Accounts** – Now is the best time to set up a Christmas Club Saving account! You can only withdraw money twice during Oct. 1 – Jan. 15. You only need a \$10 deposit to set up this account.

**Refer Your Friends for \$25** - Lots of people are looking for financial institutions this time of the year and we are clearly the best choice! To earn money, refer your friends, coworkers, employees, and family to join. We pay the referral after the account has been opened for at least 60 days.

**IRA** – If you have an IRA, please double check with Member Services to make sure everything is current.

**Shared Branching Services** – Telco Plus Credit Union is a part of The CO-OP network that allows our members to use other networked credit unions and guest members to use our facilities. Each credit union has their own rules and regulations on limits and services they offer. When visiting a shared location while traveling, visit their website to see what services they offer. Be mindful that the transaction time is a little slower and that you have to have a current ID, our full name, and your account number!

**Teacher Loans** – Teachers if you are needing money, our 0% APR Teacher Loan is year-round! Ask a loan officer today. Some restrictions apply.

**Privacy Policy** – Telco Plus Credit Union did NOT make any changes to its current Privacy Policy. If you would like to review the current policy, please visit <https://www.telcoplus.org/pdf/privacy-policy.pdf>.

## CREDIT UNION HOLIDAYS - We will be closed:

Martin Luther King Jr. Day - Sat., Jan. 16th and Mon., Jan. 20th

President's Day - Sat., Feb. 13th and Mon.,

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

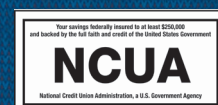
Lobby: Mon. - Wed. 9:00 am - 5:30 pm, Thurs. - Fri. 9:00 am - 6:00 pm

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.