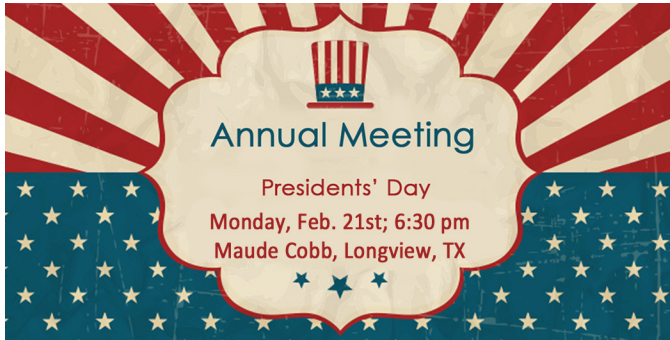




The Plus Source

Your financial solution.

Winter 2022



Please join us for Telco Plus' Annual Meeting to discuss growth, vote for Board of Directors, collect jars of peanut butter, and win cash! The meeting starts promptly at 6:30 pm at Maude Cobb in Longview, TX. Please bring a jar of peanut butter for the East Texas Food Bank for ONE extra ticket for the cash drawing.

Candidate Application for the Board of Directors deadline is Jan. 14, 2022. Anyone wanting to apply for a Board position needs to contact Randall Pearson, CEO for requirements and an application, 903-753-5588.

Reelection

Shane Coleman - 3 year term. Shane has been on the board since 2016, he has served as vice chairman and now chairman of the board. "I really enjoy being a board member and working with the other board members and of course, our members of the credit union. I also volunteer with United Way as a Loaned Executive. I have been with my current job, Office Pride, for 12 years as Director of Operations."

Jennifer Audet - 3 year term. Jennifer has been a member since her parents opened her account when she was 4 years old! 35 years later she hears "you are too young to have that account number." She has been on the board since September 2017 when she stepped in to fill a position. "I love TPCU and look forward to working with the seasoned directors of the board, so I can serve you for 30 more years."



SWIPE IT LIKE IT'S HOT

Using your new checking account, can earn you money!

- + 1st Month of Usage – \$10
- + 2nd Month of Usage – \$20
- + 3rd Month of Usage – \$30
- + Direct Deposit - \$20

Offer Jan. 3 - Feb 25, 2022. New checking accounts, one per member. Usage is at least 7 transactions in a month. Courtesy pay & text opt-in required to earn rewards. Paid out within 15 days after end of each month, after the first full month. Accounts in bad standing will not receive earned reward money. Federally insured by the NCUA.



0%

Telco Plus
VISA®
Credit Card

Interest Rate for 6 FULL months

on all VISA® credit cards transfers and purchases Feb. 1st - Mar. 31st. Your 6 months starts on the date of your first qualifying transaction during the promotional dates. At the end of the promotion the remaining balance reverts to standard terms. New and existing cards included; balance transfer fee zero, cash advancement fee zero. Credit qualification apply for new cards or no credit check with secured cards. No annual fee.



Debt Consolidation Solutions

Personal Loan

- 1 point discount by Feb. 25th

Home Equity Loan

- lower rate for large balances

Talk to a Loan Officer today for your debt solution.

1 Point Discount on Personal Loan rate offer ends Feb. 25th. Credit qualifications apply. Some restrictions may apply. Equal Housing Lender

Personal Service Professional Advice

The financial professional located at your credit union offers personalized retirement, insurance and investment strategies designed to help you and your family realize a lifetime of financial security.

Call today for a no-cost, no-obligation appointment.



Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, which is not an affiliate of the credit union. CBSI is under contract with the financial institution to make securities available to members. **Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.** CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America.

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Paula A. McCauley, CPRC®
Financial Professional

903.323.1134 or 903.753.5588
Telco Plus Credit Union
423 Gilmer Rd., Longview, TX
9:00 a.m. - 5:00 p.m. Thursdays

AR Ins. License #1296965

1040 Loans



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

Talk to a Loan Officer Soon!

Offer ends April 22, 2022. 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 2021 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.

NEWS TO KNOW -

Fee Change - Starting Feb. 1, 2022. Debit Card Replacement: \$15 (if the member request 2+ debit cards in one month the fee is \$25)

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>.

Budgeting Tool - Our free budgeting software in Home Banking, Money Desktop, is a great tool to help get your finances in order. It has a convenient dashboard that lets you sync all of your financial logins in one place! Once it's set up you can see your 401K, your credit cards, and auto loan all on one screen. The budget tool, will even count back for you, so you know how much you have left in your gas or grocery budget. You can use the software AND our FREE credit counseling to help you build a solid plan for 2022. Call us today if you need help!

Christmas Club Accounts - Now is the best time to set up a Christmas Club Saving account! You can only withdraw money twice during the next holiday season (Oct. 1 - Jan. 15). You only need a \$10 deposit to set up this account. To make this a real success, set up direct deposit or schedule a monthly transfer in your app.

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.

Beneficiaries and Updated Contact Information - 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.

CREDIT UNION HOLIDAYS - We will be closed:

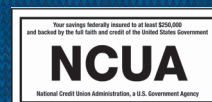
Martin Luther King Jr. Day - Sat., Jan. 15th and Mon., Jan. 17th

President's Day - Mon., Feb. 21st

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



Federally Insured by NCUA.