



Spring 2024



The Plus Source

Your financial solution.

Change in Saturday Hours!

The S. Broadway location will NO longer be open on Saturdays; their last Saturday is April 27, 2024.

The 1010 S SE Loop 323 location will be OPEN on Saturdays from 9 am to Noon, starting May 4, 2024.

For all locations and hours, please visit >>

<https://www.telcoplus.org/about/#locations>



Scoop up \$200

\$100 - LOAN
over \$10,000

\$50 - CD
over \$5,000

\$50 - CHECKING
with E-Statements



Offer Apr. 15 - May. 31
Pick your flavors soon!

Credit and membership qualifications apply. You could earn money on any or all of the 3 NEW services listed above, opened between 4/15-31/24. Money deposited into saving after opening. Some restrictions apply; offer can change without notice.



- + Apply for the **Telco Plus Scholarship!** \$500 for one lucky graduating Senior. Visit the Current News & Events section of the website for the application and rules. DEADLINE is April 26th.
- + You can apply for Sallie Mae student loans from our website. Visit the LOAN section of the website.
- + If you're needing gifts, we have Gift Cards and pretty cash envelopes! 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!

Summer Travel Tips

With rising cost, it's completely ok if you want to do a staycation. You make small day trips from your house or plan a few fun activities to do at your house. Write down somewhere - "I'm on vacation." This will help you to slow down and not do chores, just like if you were gone.

If you do decide to travel, please inform us where and when 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. Be sure to shop around on hotels or condos and use gas Apps to save money. Making casserole dishes and freezing them ahead of time will save you a lot of time and money! You can do this for breakfast and dinner. Whatever you do this Summer, keep safe and have a great time!

CD Ladder

With rates stalling and predictions they should go back down, it's hard to decide how to invest your money safely. You can climb to greater earnings and stay more liquid by staggering your CDs (Share Certificate). You can split up your money by opening a new CD each month or open a couple of different CDs at different terms to make sure you have access funds. This will help you avoid early withdrawal penalty fees and take advantage of great rates.

Decide what your goals are and how often you need access to your cash. After you have an idea, please visit with Member Services to ladder your CDs.

-> Don't forget, you can schedule your appointment.

<https://www.telcoplus.org/schedule/>

News & Alerts

+ New Branch Coming Soon - Telco Plus will be opening a 4th branch soon! It's a secret location until the remodel is complete. Please check our website later for location and opening date.

+ Scheduling Services - Skip the line and book your next appointment for Member Services or Loans! You can book your appointment from TelcoPlus.org. For same day appointments, please give us a call for availability.

Appointments can be in-person, or via phone and video!

+ 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. For members 15 years and older. Subject to change without notice.

+ Auto Loan Products - We have great rates on GAP Insurance and Extended Warranties! You can purchase from us even if your car is financed somewhere else. Ask us how we can save you money.

+ Photo Contest - The Texas & Beyond Photo Contest will be in September. Be sure to encourage your kids to take pictures this Summer!

Ask us how you can afford a home.

Consultations are free.

We will help you build a plan to achieve your goal now or a year from now. When you are done you will understand your credit score, monthly payment costs, taxes, and closing cost.

Schedule an appointment today!

If you apply for a Mortgage or Construction Loan by May 31st you will get \$500 off closing cost!

Credit qualifications apply, you have to use the online application. Application has to be submitted by 5/31/24 for the promotion. No cash value. Equal Housing Lender. Federally Insured by the NCUA.

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, or call 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 25 & Monday, May 27

Juneteenth - Wednesday, June 19

Independence Day - Thursday, July 4

Longview: 423 Gilmer Rd., Longview, TX 75604, 903-753-5588

Tyler: 7395 S. Broadway, Tyler, TX 75703, 903-597-4321

1010 Tyler: 1010 S SE Loop 323, Tyler, TX 75701, 903-508-2570

Hours:

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

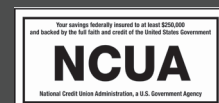
Drive-Thru: Mon. - Wed. 7:30 am - 5:30 pm, Thurs. - Fri. 7:30 am - 6:00 pm;

Tyler & 1010 Tyler's Drive-Thru: Opens at 8 am Mon. - Fri.

Saturdays; Longview & 1010 Tyler*: 9 am - Noon. *see notice on the front

www.telcoplus.org

TELCO+PLUS
credit union



Federally Insured by NCUA.