



The Plus Source

Your financial solution.

Spring 2025



Real Estate



Apply Online Today!

We have good 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

Preapproval for Mortgages

Getting preapproved for a mortgage is essential for several important reasons:

- 1. Understanding Your Borrowing Capacity:** Preapproval helps clarify how much you can borrow, allowing you to focus on homes within your financial means and avoid wasting time on options that are out of reach.
- 2. Strengthening Your Offer:** A preapproval letter makes your offer more appealing to sellers, significantly improving your chances in competitive markets where there are multiple bids.
- 3. Realtor Requirements:** Most Realtors require that you have preapproval before they show you homes, as they want to avoid wasting time.
- 4. Enabling Stronger Negotiations:** Knowing your budget allows you to make stronger offers and negotiate better. Sellers are more likely to see you as a serious and prepared buyer.

Overall, obtaining preapproval gives you confidence, preparation, and a competitive edge in the home-buying process. Don't overlook this vital step; it can make all the difference in securing your dream home. Call us today!

CLOSED Thursday, May 1st

We appreciate your understanding as we announce that we will be **CLOSED on May 1st, including our Home Banking and App services.** This closure marks an exciting new chapter as another local credit union's members have decided to merge into Telco Plus.

Here are some important details to ensure a smooth transition:

- Please be prepared to use CASH or your Telco Plus Visa Credit Card on this day.
- You will not be able to log into Home Banking or the App!
- Your ATM limit will be a max of \$200.
- ACH debits and credits will be processed the following day, striving to maintain a smooth process.
- Please make loan payments the day before or after.

Thank you for your support during this exciting time! We look forward to serving you and our new members even better in the future!

Auto Refinance

up to **2** points lower rate
& earn **\$100***



Over \$7,500

You deserve a better rate!
Apply Now!

*Offer April 14th - May 31 This TPCU maximum 2% rate discount promotion does not apply to dealership captive finances programs or loans currently financed with TPCU. \$100 is for loan over \$7,500. Credit qualifications apply. Offer subject to change without notice. Some restrictions may apply.

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, 2025. 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.

News & Alerts

+ Payments for Visa Credit Cards will NOT be accepted May 1st - 7th. You can make your payments before the 1st or after the 7th. You can make purchases during this period, just no payments while the system is being updated.

+ All Collateral Loans Must have Insurance - We've partnered with a company to help manage the insurance status of all our collateral loans. They will send a letter on our behalf requesting that you upload your insurance information. If you don't respond after several failed attempts, they will secure insurance coverage that is more expensive than standard full coverage and only covers damage to the collateral! Call your Loan Officer if you have questions or need alternative insurance.

+ Travel Notices - Let us know before you leave town to make sure your card works. You can call us or send a secure message in Home Banking.

+ 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.

+ Follow Us - Please follow us on Facebook, Instagram, and YouTube for valuable information, notices, and a little humor to make your day better.



+ Apply for the **Telco Plus Scholarship!** \$500 for two lucky graduating Seniors. Visit the Current News section of the website for the application and rules. DEADLINE is April 21st.

+ 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!

+ You can apply for **Sallie Mae student loans** from the LOAN section of our website.

+ If you're needing gifts, we have **Gift Cards** and pretty cash envelopes! See the Teller Department today.

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:

Merger - Thurs., May 1st.

Juneteenth - Thurs., June 19

Memorial Day - Sat., May 24 & Mon., May 26

Independence Day - Fri., July 4 & Sat, July 5

www.telcoplus.org

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

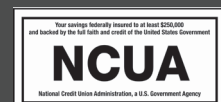
Kilgore: 510 E. Lantrip St., Kilgore, TX 75662, 903-984-5654

Please visit the website for hours of operation for each branch.

Longview & 1010 Tyler branch are OPEN on SATURDAYS:

9 am - Noon.

TELCO PLUS
credit union



Federally Insured by NCUA.