



Summer 2025

The Plus Source

Your financial solution.

Telco Plus Credit Union

Where your car, and your cash, go further.

+ up to **\$400 Cash***

+ as low as **4.74%APR****



- ✓ Get \$100 cash back over \$8K & \$200 for loans over \$30K
- ✓ DOUBLE your MONEY for vehicles 2024 or newer
- ✓ Low rates, flexible terms, and fast approvals
- ✓ New, used, or refinance

Apply today & drive off with cash!

*Cash back is based on auto loan amounts $\geq \$8,000$, \$100; $\geq \$30K$, \$200; double your cash back if the vehicle is a 2024 year model or newer. **APR=Annual Percentage Rate. Refinances must be from other institution. Loan subject to meeting all of TPCU credit & underwriting guidelines. Can't be combined with other offers. Membership qualifications and other restrictions apply. Subject to change without notice. Offer July 1 -Sept 13.

1% down payment. 100% yours.

ONE+ by Rocket Mortgage makes homeownership possible with just 1% down, so you can stop waiting and start owning.

Only by applying at
TelcoPlus.org/Mortgage



Rocket Mortgage

Welcome CASE FCU!

CASE recently merged with Telco Plus. We are really excited about the merger and happy to offer our newest members more products, services, & more hours. Their sponsor companies included UT Health Center North Campus, Smith County, and The Andrews Center.

Newest BRANCH

Due to the merger, Telco Plus has a new branch location! The branch is located in the back West corner of the UT Health Center North Campus off Hwy 271. Their hours of operation are Monday - Friday, 9 am to 5:30 pm (no drive-thru). They do offer loans, new account opening, cash services, CDs, and account and online banking support.

Please visit this branch if you're in the area!



*Client will be required to pay a 1% down payment, with the ability to pay a maximum of 3%, and Rocket Mortgage will cover an additional 2% of the client's purchase price as a down payment, or \$2,000. Maximum grant amount is \$7,000. Offer valid on primary residence, conventional loan products only. Maximum loan amount of \$350,000. Cost of mortgage insurance premium passed through to client effective January 2, 2024. Offer valid only for home buyers when qualifying income is less than or equal to 80% area median income based on county where property is located. Not available with any other discounts or promotions and cannot be retroactively applied to previously closed loans or loans that have a locked rate. This is not a commitment to lend. Rocket Mortgage reserves the right to cancel/modify this offer at any time. Additional restrictions/conditions may apply. Rocket Mortgage, LLC; NMLS #3030; www.NMLSConsumerAccess.org. Licensed in 50 states. For more information visit RocketMortgage.com. NMLS #736037 TPCU

Hit the Road, Safely!

Summer is the perfect time to pack up the car, gather the family, and hit the open road for a well-deserved adventure. Whether you're cruising down scenic highways or hopping from town to town, safety should always ride shotgun. Here are some simple, smart tips to keep your summer road trip both fun and safe:

1. **Prep Your Car** - Check your car fluids, brakes, tires, systems, and get an emergency road side kit.
2. **Drive Smart** - Take breaks every 2–3 hours to stretch and recharge. Obey speed limits and avoid distractions.
3. **Stay Cool** - Use sunshades in the car and wear light, breathable clothing. Don't leave kids or pets unattended in cars!
4. **Plan with Purpose** - Use apps to check traffic, weather, and construction zones.
5. **Travel Notice** - Set up travel notices before you leave. This will ensure your cards work. You can call or use Home Banking.
6. **Fun Packing** - Don't forget the sunglasses, playlist, games, and snacks for the car.

Wherever the road takes you this summer, drive safe and make memories that last a lifetime.

Buying a Used Car this Summer?

Call us before you shop—we'll help set your budget, value your trade, and even run CarFax reports on vehicles you find.

Pick practical over flashy. Reliable, budget-friendly cars like Toyota, Honda, Acura, Lexus, and Subaru mean lower payments, less upkeep, and more freedom to spend on what matters.

Photo Contest

The Texas & Beyond Photo Contest deadline is September 30, 2025.

Be sure to encourage your kids to take pictures this Summer! We are one of the few contest that allow minors to participate. Please tell your friends, family, and the schools about our photo contest. Photos are used in the lobbies and website. For Rules and Entry form, please visit the website. <https://www.telcoplus.org/about/#news>

News & Alerts

+ Travel Notice - Please set up travel notices in Home Banking, App, or by calling us.

+ 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!

+ Skip-a-Pay - You can skip loan payments twice a year. If you need extra cash for vacation or back-to-school expenses please e-mail memserv@telcoplus.org to see if you are eligible. Restrictions and fees apply.

+ Teacher Supply Loan - We have classroom supplies loans for teachers, \$500 at 0% APR. Visit <https://www.telcoplus.org/loans/> for details and application.

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

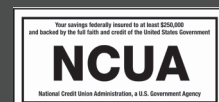
CREDIT UNION HOLIDAYS - We will be closed:

Independence Day - Friday, July 4 and Sat. July 5
Labor Day - Sat., Aug. 30 - Mon., Sept. 1

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
UT Health North Campus: 11937 US-271, Tyler, TX 75708
Please visit the website for hours of operation for each branch.
The Longview & 1010 Tyler branch are OPEN on SATURDAYS: 9 am - Noon.

www.telcoplus.org

TELCO PLUS
credit union



Federally Insured by NCUA.