



Fall 2025

The Plus Source

Your financial solution.

Christmas Loans

7.25 %
APR
as low as

- up to \$2,000
- .25 online application rate discount

Apply Today!

Offer Nov. 1 - Jan. 15. Credit qualifications apply.
Only one Christmas Loan at a time.

we will

MEET OR BEAT

Auto Loan Rates*

or we
owe you

\$200

Apply today!

The current loan rate must be greater than our floor rate and no special dealer rates for this promotion. We will beat your current rate by at least .25% (not to exceed floor rate). Proof of the current rate or OFFER Rate in writing is required. Current Telco Plus auto loans can inquire about our 12-month Loan Rate Guarantee program. All credit and membership qualifications apply. Subject to change without notice.

Protecting You from Fraud: Why We Place Holds on Checks

Unfortunately, scams involving fraudulent checks are on the rise. One of the most common schemes is the “secret shopper” or “mystery shopper” scam. In this situation, victims receive a check with instructions to deposit it, keep part of the funds, and quickly wire or send the rest elsewhere. The problem? The check is fake. By the time the bank or credit union discovers it, the money has already left the victim’s account—leaving them responsible for the loss.

Fraudulent checks can look very convincing. They may appear to come from real businesses, and sometimes even clear initially before bouncing days later. That’s why we place certain checks on a 5-business-day hold. This short delay gives the issuing bank time to verify the check, helping protect you from unexpected losses and financial stress.

We understand holds can be inconvenient, but please know this extra step is a layer of security for our members. It’s one of the best ways we can guard against these increasingly sophisticated scams.

Remember: If something sounds too good to be true—like getting paid upfront for a job you never applied for—it probably is. **When in doubt, contact us before you deposit a suspicious check.**

CREDIT UNION HOLIDAYS

Thanksgiving

- Thursday, Nov. 27

Black Friday

- Friday, Nov. 28.,
only Main & 1010 branches
are open and are closing at 1 pm.



Christmas Eve - Wed., Dec. 24
closing at 1 pm

Christmas - Thurs., Dec. 25

New Year’s Eve - Wed., Dec. 31
closing at 1 pm

New Years Day - Thurs., Jan. 1

We are open on Columbus Day
& Veteran’s Day.

1% down payment. 100% yours.

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

 Rocket Mortgage

Learn More!

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. Program only through Telco Plus CU partnership.



**All locations
are taking money
donations
Nov. 1 - Dec. 2**

Longview PD & Tyler PD

Children in need are selected to shop with a cop to have a Merrier Christmas and build positive relationships.

Why Beneficiaries Are So Important

Did you know that the beneficiaries listed on your accounts take priority over your will? That means even if you've carefully prepared a will, the people or organizations named as beneficiaries on your accounts will receive those funds first.

That's why it's so important to make sure your beneficiary information is current and accurate. Life changes — marriage, divorce, new children or grandchildren, or even the passing of a loved one—can all affect who you want to designate.

By keeping your beneficiary designations up to date, you can:

- + Ensure your money goes exactly where you intend.
- + Avoid delays and confusion for your family.
- + Provide peace of mind knowing your wishes will be honored.

Please take a moment to review your accounts and verify that your beneficiaries are current. A few minutes today can save your loved ones unnecessary stress in the future. If you'd like to update or confirm your beneficiary information, stop by our office or give us a call.

News & Alerts

- + **Travel Notice:** Please set up travel notices in Home Banking, the App, or by calling us. If you receive a call from the Fraud Department, make sure to call them back! Otherwise, they will close your card to protect your money.
- + **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!
- + **Online Payment:** You can make loan payments with your debit card from other Financial Institutions. You will need to use the Transfer tab to make a payment.
- + **Contact Information:** Please update your accounts! That means your phone number, e-mail, mailing address, and beneficiaries. This will save you money and prevent potential loss.

LOCATIONS:

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, 903-877-9113

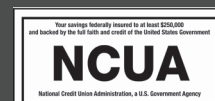
Please visit the website for hours of operation for each branch.

SATURDAYS:

The Longview & 1010 Tyler branches are open 9 am - noon.

www.telcoplus.org

TELCO+PLUS
credit union



Federally Insured by NCUA.