



Winter 2026  
Edition

# The Plus Source

## Annual Meeting

Monday, Feb. 16th; 6:30 pm

Maude Cobb Convention Center, Longview, TX

Please join us on President's Day for the Telco Plus Annual Meeting. The meeting starts promptly at 6:30 pm. You will need to arrive by 6:30 pm to be in the drawing for cash prizes. Please bring a jar of peanut butter for the East Texas Food Bank, to receive ONE extra ticket for the cash drawing.

**Candidate Application** for the Board of Directors deadline is Mon, Jan. 12, 2026. You will need to contact Crystal Young, VP Marketing, for requirements and an application, 903-753-5588.

### Reelection

**Tim Raltson** - 3 year term. Tim is currently the Vice Chairman on the Board of Directors. He has been a board member for 6 years and an associate board member for 2 years. He is employed by Stemco in Longview and has been a member of Telco Plus Credit Union for over 30 years. "It's a great honor and privilege to serve on the board, a responsibility that I take very seriously". Tim resides in Longview with his wife of 44 years, Donna.

**DeMarcus Pierson** - 3 year term. Bishop DeMarcus Pierson is the Founder and Senior Pastor of Reveal Church Tyler, with more than 20 years of pastoral leadership. He is also the owner of Pierson Custom Homes & Construction, specializing in residential and commercial projects. He founded and leads Love Thy City, a nonprofit focused on uniting churches, businesses, and community partners to serve communities and create positive change. Now in his fourth year on the Board of Directors for Telco Plus Credit Union, Bishop Pierson is honored to serve and looks forward to continuing to support the credit union's growth and future success.

**Ann Wilson** - 3 year term. Ann has served as an Associate Director for the past year and was one of the Board of Directors for CASE FCU for 20+ years. Ann is a Certified Public Accountant and recently retired after serving for 25 years as the Smith County Auditor. "I'm honored to serve on the Telco Plus Board of Directors and look forward to working as a team to help shape a positive financial future for all".

**Thank you to all of our board of directors** for your service and dedication. Shane Coleman, Tim Ralston, Jennifer Langford, Gladis Rodriguez, DeMarcus Pierson, Greg Adams, and Ann Wilson; and Associate Director, Gary Pinkerton.



Local from day one.

We're excited to celebrate 75 years of serving our members!

Throughout the year, we have fun events, special offers, and exciting opportunities planned just for you. Be sure to watch for our emails and follow us on social media so you don't miss any upcoming celebrations, events, and exclusive offers. Thank you for being part of our journey—we can't wait to celebrate with you!



**TELCO PLUS**  
credit union

You could win a trip  
to an iconic U.S. city  
by using your  
Mastercard®



No Purch. Nec. Existing Mastercard cardholders, 50 U.S. & DC res., legal age of majority before 11/1/25. Restrictions apply. Ends 4/30/26. Rules: <https://bit.ly/46xcQyo>

## Financial Health Checkup:

### *A Smart Step Forward*

Just like your physical health, your finances benefit from regular checkups. A Financial Health Checkup helps you understand your current financial situation and identify opportunities to improve your overall well-being. Taking time to review your finances can help reduce stress, strengthen confidence, and support long-term financial success.

### **Start by reviewing your income and monthly expenses.**

Understanding where your money goes each month can reveal opportunities to reduce unnecessary spending and increase savings. Even small adjustments can create more breathing room in your budget and help you stay on track with your financial goals.

**Next, take a closer look at your debt.** Reviewing loan balances, interest rates, and monthly payments can help ensure they fit comfortably within your budget. Managing debt wisely can free up cash, improve financial flexibility, and support a healthier credit profile.

**Savings play a vital role in financial stability.** Building or strengthening an emergency fund can provide peace of mind when unexpected expenses arise. While financial experts often recommend saving three to six months of essential expenses, consistent saving—no matter the amount—can make a meaningful difference over time.

**Finally, consider your future financial goals.** Whether you are planning for a major purchase, preparing for retirement, or working toward another milestone, having a clear plan helps turn goals into achievable steps. Regular checkups allow you to adjust your plan as your needs and priorities change.

Telco Plus is committed to impacting lives with positive financial experiences. Our team is here to provide guidance and the tools to help you take the next step toward a healthier financial future. Contact us or visit a branch to schedule your Financial Health Checkup today.

## **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.

## **News & Alerts**

**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/privacy-policy/>.

**Share Your Story** - Share your experience with us and you may be featured on our social media, website, or in future advertisements as part of our 75th celebration. Simply email your story to us—we'd love to highlight the moments that make Telco Plus special. [marketing@telcoplus.org](mailto:marketing@telcoplus.org)

**Updated Contact Information** - Please let us know if you or any beneficiary 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.

**IRA** - If you have an IRA, please double check with Member Services to make sure everything is current!

**Holiday Closures** - We will be closed on Monday, Jan. 19th, Martin Luther King Jr. Day, and Monday, Feb. 16th, Presidents Day.

### **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

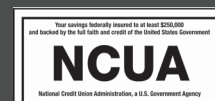
*Please visit the website for hours of operation for each branch.*

### **SATURDAYS:**

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

[www.telcoplus.org](http://www.telcoplus.org)

**TELCO PLUS**  
credit union



Federally Insured by NCUA.