



THE PLUS SOURCE

Member Newsletter

1951 – 2026 | Celebrating 75 Years

Spring 2026

Welcome Our New CEO

We are pleased to welcome Kay Carmon as the new President/CEO. Kay brings more than 30 years of credit union experience to the role, with a strong background in leadership, member service, and strategic growth.



Based in the Houston area, Kay has spent her career helping credit unions strengthen their operations while staying focused on what matters most—serving members and supporting the communities they call home.

We are excited about the experience and perspective Kay brings to the organization and look forward to her leadership as we continue our mission to impact members' lives through positive financial experiences.

Real Estate Loans for Every Stage

Whether you're buying, building, or planning ahead, we offer a wide variety of real estate loan options to fit your needs. Our products include construction loans, land loans, FHA loans, and conventional mortgages—all designed to help you move forward with confidence in your next real estate purchase.

Have questions or want to explore your options? Talk with us today—we're here to help. 903-753-5588

Short on time?

Join our Live Real Estate Loan Webinar

Tuesday, April 14th at 5:30 PM

- + Know Your Loan Options
- + Understand the Process
- + Get Ready to Buy



Sign up by emailing: jjimenez@telcoplus.org

We will MEET or BEAT Auto Loan Rates or we owe you \$200*



Apply Today or Call Us!

*Subject to change or end without notice. The current loan rate must be greater than floor rate and no special dealer rates. We will beat your current rate (not to exceed floor rate). Proof of the current rate or OFFER Rate in writing is required. Not for current Telco Plus auto loans. All credit and membership qualifications apply.

Important Notices:

Loan payments are due on the scheduled due date, as no grace period is offered. We recommend setting up auto draft or payment reminders to ensure payments are made on time.

Effective June 1, 2026

Printed statements will be \$2 each. You can avoid this fee by enrolling in convenient E-Statements.

Debit Cards

Please set up travel notices before you leave. If you need your daily debit card balance increased, please call us.

Break the Cycle



We're the Better Way to Borrow.
Apply today!

Nonrefundable Application fee \$25. Loan amounts \$300-\$900 and require 10% in savings. Limited to 1 loan every 6 months, no rollovers, additional fees, or added funds. No credit check; income verification required. No Skip-A-Payments. Visit telcoplus.org/loans for full lending requirements. Subject to change without notice.

Spring Clean Your Finances.

Spring is a great time to refresh more than just your home—it's also the perfect opportunity to clean up your finances. Start by reviewing your budget, checking subscriptions you may no longer use, and organizing your financial documents.



Take time to review your credit card balances, update your savings goals, and look for ways to reduce high-interest debt. Consolidating debt, setting up automatic payments, or increasing your savings contributions are simple steps that can help improve your financial health.

It's also a good idea to check your credit report, update passwords for financial accounts, and review insurance and loan rates to make sure you're getting the best value. If you've experienced any major life changes, this is a great time to adjust your financial plans.

A little financial spring cleaning now can help you feel more organized, confident, and prepared for the months ahead.

We pay \$25 for loan or membership referrals*.



*Loan Referral fee paid after loan closing. Program for current member and nonmember loans except for Real Estate and Quick Cash Loans. Referred member must consent to disclosure of successful referral; loan activity is non-public information. Limit 20 referrals per person per calendar year. Offer subject to change or end without notice. Refer a Friend is paid after 60 days and account is in good standing. Not combined with other offers.

Scholarship



+ 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 17, 2026.**

+ 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.

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 E-mail: 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.

LOCATIONS:

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

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

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

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

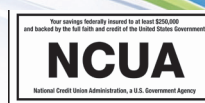
UT Health North Campus: 11937 US 271, Tyler, TX 75708, 903-877-9113

Please visit the website for hours of operation for each branch and holiday closures.

SATURDAYS:

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

TELCO PLUS
credit union



Federally Insured by the NCUA.