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Your Online Resource

Home Banking

Online Bill Pay

Mobile Banking

Current Rates

Latest Telco News

## Telco Branches Closed

**Columbus Day**  
Monday, October 14

**Thanksgiving**  
Thursday, November 28  
Friday, November 29

**Christmas**  
Wednesday, December 25

**WHERE  
MEMBERS  
MATTER**

## We've Expanded Our Call Center!

Telco values your membership, that's why it's important for us to continually strive to provide you the highest level of excellent member service. The expansion of our Call Center allows us to further support our members' needs by answering phone calls in a timely and efficient manner.

Tori Davis is at the helm, serving as the Call Center Manager. Tori has over 4 years experience working at Telco and was the head teller at Telco's Tunnel Road branch. She is excited in her new role and looks forward to overseeing the Call Center's success in providing exceptional member service.

Whether you have questions about your account(s) or would like information on Auto or Mortgage Loans, Visa Cards, Interest Paid Checking Accounts, Online or Mobile Banking, our team of professionals at the Call Center are all Telco employees, located in our administrative office in Asheville and have the experience and knowledge to answer your questions and assist you with all your banking needs.

To better serve you, please **update your contact phone numbers if they are not current**. The phone number(s) associated with your account(s) help the Call Center retrieve information more efficiently.

You can reach the Call Center at 828-252-6458 Monday - Thursday, 8:30 am - 5:30 pm and Friday, 8:30 am - 6:00 pm, with the exception of branch holidays and as always, you can access the Telco Teller system by calling 828-255-8006.



Tori Davis, Call Center Manager



## Hurry, Limited Time Offer!

Give your money more earning power with this 18-month CD special.

\*APY (Annual Percentage Yield) is accurate as of September 1, 2019. Penalty may be imposed for early withdrawal. No brokered CDs accepted. Other restrictions and fees may apply. Fees could reduce the earnings on the account. Minimum opening deposit balance of \$500 must be maintained to obtain APY. CD must be funds not already on deposit in any other Telco account. Telco savings account required to qualify. Limited time offer. Visit [telcoccu.org/savings-investments](http://telcoccu.org/savings-investments) for complete terms and conditions.

## Financial Institution to Financial Institution (FI to FI) Transfers

FI to FI Transfers allow you to link accounts between Telco Community Credit Union and accounts at any other financial institutions.

You can set up your one time or recurring transfers using Telco online banking. Once established, you can send money between accounts using our secured, online service.

### Eligibility Requirements Include:

- Enrolled in Home Banking
- Be a member in good standing with a Checking Account (must be opened at least 30 days)\*
- Not be delinquent on any Telco Loan Account(s)
- No history of Returned Deposit items
- No history of Loan Charge-Offs or Deposit Account Charge-Offs

### FI to FI Instructions

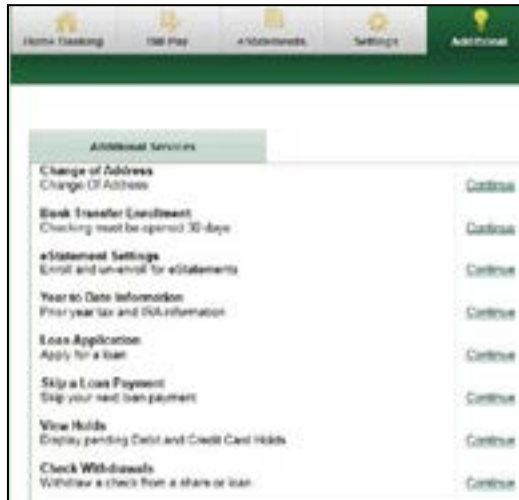
1. Login to your Home Banking account.



2. Click on Additional icon



3. Click Continue



You will receive confirmation of your status and daily transfer limit within 3 business days.

If you have questions regarding FI to FI Transfers please call 828-252-6458.

\*Limited Checking Account is ineligible. Members must be 18 or older.

## On Your Mark, Get Set, Save!

Join the thousands of credit union members who are using Save to Win to buy a new car. Here at Telco we understand that saving for a down payment can be challenging. By signing up for Save to Win, you can arrive at your goal destination faster and easier. Save to Win is our award-winning, prize-linked savings program designed specifically for credit union members. Since its inception, Save to Win has awarded more than \$2.4 million to winning credit union members. With Save to Win, you too get the chance to win more dollars just by saving money. Here's how it works:

- Open a 12-month Save to Win share certificate with at least \$25. This is your first entry into that month's drawing as well as additional drawings throughout the year.
- Make deposits into your share certificate each month. Every \$25 deposit earns you an entry into the drawings, up to 10 prize entries per month.
- Prizes ranging from \$25 to \$5,000 will be awarded monthly and quarterly. For a complete list of prizes visit [www.savetowin.org/product-info/prizes](http://www.savetowin.org/product-info/prizes). For additional prize information, refer to Telco's official rules for details including prize eligibility, payout and other drawing information.
- Once you have your down payment, we hope you'll visit Telco for a low-interest auto loan.

When you Save to Win, you not only get a chance at winning \$5,000 each quarter, but you walk away with the deposits you made over the year – plus interest. A definite win-win situation!

## Tips for Black Friday and Cyber Monday Shopping

The holiday season is approaching and with that comes the biggest shopping days of the year, Black Friday and Cyber Monday. These big shopping days follow Thanksgiving each year. To make the most of these days, we offer you the following advice:

1. Make a budget and follow it. Know how much you can afford to spend and stick to that amount. Use cash to avoid overspending.
2. Just like Santa, you gotta have a list. Write down everything you plan to shop for and put them in order of importance. That way, as soon as you enter a store, you can focus on finding those items first.
3. Get out early. The earlier you get to the store, the better your chances of finding popular items in stock.
4. Shop with a friend. Not only is it fun, but you can work together and find your gifts faster. While you hunt for items in one section of the store, your friend can search for items in another section.
5. Sign up to get alerts about various products. There are websites, like [bestblackfriday.com](http://bestblackfriday.com), [dealnews.com](http://dealnews.com), and [theblackfriday.com](http://theblackfriday.com), that specifically leak Black Friday ads, giving you an early advantage.
6. Use online price comparison tools. Google shopping, PriceGrabber, and Shopzilla allow you to compare prices at various location without having to drive all over town.
7. Use loyalty programs. Many retailers have loyalty programs that offer sales and promotions to their members first and even earn rewards on their purchases.
8. Follow your favorite brands on social media. Many retailers will offer special deals on their social media platforms and reward customers who like or follow them with special alerts to discounts.
9. Check timing. Some Cyber Monday deals are for a certain window of time, offering the steepest discounts to early morning shoppers. Check deals before that Monday to know what time to shop for the best deals.
10. Look for deals at Brick-and-Mortar Stores on Cyber Monday. If a store's Black Friday sales were lower than expected, many will offer deals to lure Cyber Monday shoppers.

After all that shopping, consider participating in Giving Tuesday, which is celebrated the first Tuesday after Thanksgiving. It's an international movement that encourages everyone to donate their time, resources, talents, and money to helping others. You can get information and updates about the movement by going to [www.givingtuesday.org/about](http://www.givingtuesday.org/about) or following it on social media sites.



## Need a Financial Check Up?

Do you have questions about Insurance, Retirement, Savings, Investments, 401(k)s or IRAs? You can receive a FREE Financial review at Telco. This service is being offered by Lincoln Financial Securities — providing quality investment and insurance solutions to Telco members.

To schedule a complimentary financial review with Kris Essex, ask a Telco Representative or call 336-954-0020 X408.

Representatives are registered, securities sold, and investment advisory services offered through Lincoln Financial Securities Corporation, member FINRA/SIPC. Non-deposit investment products are not federally insured, involve investment risk, may lose value and are not obligations of, or guaranteed by, Telco.



Kris Essex  
Financial Advisor  
LFS-2713232-090319  
Lincoln Financial Securities  
Kessex@securitiesmail.com

SAVE TO WIN



## Branch Locations

**Asheville - Leicester Branch**  
710 New Leicester Highway  
Asheville, NC 28806  
828.225.5919

**Asheville - Tunnel Rd. Branch**  
36 Tunnel Road  
Asheville, NC 28805  
828.252.6888

**Brevard Branch**  
281 Asheville Highway  
Brevard, NC 28712  
828.885.7636

**Candler Branch**  
1141 Smokey Park Highway  
Candler, NC 28715  
828.633.6604

**Hendersonville Branch**  
1452 7th Avenue East  
Hendersonville, NC 28792  
828.595.9841

**Hickory Branch**  
355 US Highway 70 SW  
Hickory, NC 28602  
828.322.8566

**Morganton Branch**  
127 West Parker Road  
Morganton, NC 28655  
828.433.0016

**Skyland Branch**  
1871 Hendersonville Road  
Asheville, NC 28803  
828.210.2090

**Weaverville Branch**  
34 Northcrest Road  
Weaverville, NC 28787  
828.645.6003

## Branch Hours

Monday - Thursday  
8:30 am - 5:00 pm  
Friday: 8:30 am - 6:00 pm

## Drive-Thru Hours:

Monday - Thursday  
8:30 am - 5:30 pm  
Friday: 8:30 am - 6:00 pm

## 24/7 Account Access

**828.255.8006**

## Member Services

**828.252.6458**

## Your Online Resource For:

Home Banking  
Online Bill Pay  
Mobile Banking  
Current Rates  
and more...

**TELCOccu.org**

# EMPLOYEES OF THE MONTH

JUNE



"My career with Telco has been nothing more than a BLESSING! I'm honored to say I work for a company that truly cares not only for its members but also their employees. Telco has given me a great career opportunity, and I couldn't be more thankful!"

~ *Natasha Valencia*  
Member Service Representative,  
Morganton

JULY



"I really enjoy working in such a welcoming environment. I'm thankful for working alongside a great team that's always willing to help. I love helping members and assisting them with their banking needs. I look forward to coming in to work and learning new things every day and can't wait to see what the future holds for me!"

~ *Elizabeth Lee*  
Part Time Teller, Hickory

AUGUST



"I have been at Telco for 4 years now, and enjoy working alongside my co-workers to make sure members are taken care of. I started off as a teller at the Skyland branch and am now working in the Accounting department. Telco has helped me pursue the career that I enjoy while helping people on a daily basis. I am thankful for the opportunity that I have here."

~ *Jarrod Kendall*  
Accounting Clerk, Asheville

## Telco Branch Spot Light MORGANTON



Front row, left to right: Susan Patton, Courtney Reed, Natasha Valencia. Back row, left to right: Abbi Day, Candace Honeycutt, Kim Speagle.

We would like to thank our Morganton branch for all their community outreach they have provided throughout the year. Branch Manager, Susan Patton and her team set up an angel tree every year for children in need, they raise money for Options (a victims assistance program in Burke County), by selling raffle tickets of hand painted items. The staff also volunteer at community events, hold various raffles, and sell cookbooks, candy and nuts to raise money for charity. Please stop by and congratulate the fabulous team at our Morgan Branch!