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Financial Education

Telco Branches Closed

Columbus Day

Monday, October 10th

Veterans Day

Friday, November 11th

Thanksgiving Holiday

November 24th and 25th

Christmas

Monday, December 25th

**WHERE
MEMBERS
MATTER**

In a Digital Age You Need a Digital Branch

With the onset of Covid there has been an influx of digital banks over the past two years. Many financial institutions struggled to serve their communities when they were asked to close their lobbies. Like many other businesses and organizations, the ability to be agile in an uncertain and volatile time brought many challenges but it also made an impact on rethinking how we can better serve our members.

Telco Community Credit Union has been a forerunner in bringing the digital transformation needed to establish an online branch. David Burnette, CEO/President says, "Digital banking has evolved over time providing more opportunities to conduct personalized services such as remote deposit, remote lending, remote account opening, direct deposit, live chat and video banking.

Making our financial services available anytime, anywhere gives our members access to a digital branch that is open 24/7. Through online banking and our mobile app, members can conduct all their financial transactions without ever stepping into a branch. For members who appreciate establishing a banking relationship with a Branch Manager or a Member Service Representative, the ability to stop by one of our 11 branches is a personal choice that may be more suitable for their needs. The important thing is, Telco is always creating pathways that lead to a better banking experience for our members."

On September 27th, 2022 Telco rolled out its' new online banking platform and mobile app. Here are some of the great new features:

- Live chat (mobile app)
- Video chat (mobile app)
- Enhanced biometrics
- E-statements now accessible through mobile app
- Ability to turn on, off or capture your card in the event your card is misplaced, lost or stolen
- Enhanced security
- Full Quicken integration
- Digital deposited check repository
- Enhanced user friendly interface
- Open additional shares (online banking)



GreenPath Financial Wellness

Telco is committed to putting member's financial needs first. This is why we are proud to partner with GreenPath Financial Wellness, a nonprofit organization offering individualized counseling, guidance, and educational resources for your financial wellbeing.

As a member of Telco Community Credit Union, we are offering these services from GreenPath as a free benefit to you. Here are some of the services you can receive:

- Financial Counseling—You have access to free, one-on-one financial counseling delivered by caring, certified experts. They'll help you to understand your situation, learn about options, and make a plan to meet your goals.
- Debt Management Services—If you have high-interest credit card debt, a GreenPath Debt Management Plan may be able to help lower your interest rates so you can pay off debt faster.
- Housing Services—Take advantage of foreclosure prevention services, homebuyer counseling, rental counseling, and reverse mortgage counseling.



- Credit Report Review—Learn how to read your personal credit report, how a credit score is calculated, and how to improve your score.
- Student Loan Counseling—Understand repayment options that can postpone or lower your payments. Learn the pros and cons of each strategy so you can make an informed decision on which is best for you.

Visit our web page to learn more about how GreenPath can help you at telcoccu.org/tools-and-resources/greenpath



Calling for Applications for Telco Community Credit Union 2023 Board of Directors

The Nominating Committee of Telco Community Credit Union is now accepting applications to fill two positions for (3) three-year terms on the Board of Directors. Full details and the 2023 Board of Directors application form are available online at: telcoccu.org/tools-and-resources/calendar-of-events and click on the "2023 Board of Directors Openings" headline.

Telco Community Credit Union Scholarship Fund

Telco is committed to giving back to the community and recognizes the importance of education and academic assistance. Scholarships provide an opportunity for people to earn an education and pursue their dreams.

Telco is proud to award six deserving high school students entering college with \$1,000 scholarships for Fall 2023. For more information see our website page at: telcoccu.org/tools-and-resources/telco-scholarship-fund.



In honor of the approaching Thanksgiving holiday, we'd like you to know that we're thankful for you!

Our members are the reason we love coming to work everyday, and we're always looking for new ways to make your day a little brighter.

Thank you for being a Telco member.

Saving Money at The Grocery Store

With prices rapidly rising on everyday items, perhaps your savings plan has gone by the wayside. These tips will help you find more money in your budget –starting with saving at the grocery store.

#1 –Plan Before You Shop to Save on Groceries

Know what you have to spend: Set a budget or a dollar limit for each trip to the store or each order, and keep a running tally as you shop so you come in on budget.

- Make your grocery list: One of the most important parts of grocery shopping is pre-shopping planning. Before you go to the store, take inventory of what you already have, and make a list of what you need. If possible, plan meals you will prepare and check to see if you have all the necessary ingredients. Choose meals that use items that are affordable and ingredients that can be used in multiple ways –often if you can buy in quantity, you can save money overall. Plan for leftovers to take for lunch, or to eat later in the week.
- Make your list complete. A complete list is easier to stick to when you're in the store. Plan for meals, snacks and needs that will carry you through until the next time you intend to shop. (If you shop every week, or every two weeks, buy what you need to make it that long.) Remember to also check on things like cleaning supplies, personal toiletries, or other household items you might need.
- Eat before you shop! Shopping while hungry (or in the company of hungry and grumpy children) tempts you to stray from your list. Plus, it's not very fun.



#2 –Shop Around –Compare Prices from Different Stores

You have tons of grocery shopping options. Looking closely at them and finding the mix that works for you can help you balance your personal preferences, the kinds of things you need, and the price you are willing to pay. You may find out that by splitting your grocery list up between several options gets you the best deals.

- Compare apples-to-apples by using the unit price as your comparison number: calculate the price per pound, ounce, or use: Price divided by pounds, ounces, uses (i.e., loads of laundry, sheets of toilet paper), etc.
- Remember to include the delivery or shipping costs for online orders versus transportation or fuel costs if you're shopping in person.
- Check dollar stores for deals on household items.
- Traditional supermarkets and superstores are familiar and convenient choices where you can compare pricing between different brands and accomplish a lot in one store.
- Bulk retailers or wholesale clubs, like Costco or Sam's Club might be a good way to stock up on quantity for a lower per-use cost.

#3 –Stick to Your List, Stick to Your List, Stick to Your List

Sticking to your list is probably the most important thing you can do to save money on groceries and hit your grocery budget. When you buy something else, you are spending your money on something you didn't plan for. Treat your list like your lifeline: stick to it and get yourself out of there!

- Stick with your menu plan! Make the recipes you planned to and use the fresh ingredients you bought with your hard-earned money when they are at their peak flavor and quality.

What to Do If Your Grocery Bill Is Putting You Underwater

Looking at your whole financial picture, learning about your different options, and making a plan for your finances can relieve a huge amount of stress and anxiety and help you figure out how to get where you want to be. Our partner GreenPath's caring Financial Wellness Experts work with you to assess your specific situation to create a personalized plan to achieve your goals. Call GreenPath today at 877-337-3399 to schedule a free financial counseling session.

Branch Locations

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

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

Arden - Airport Rd. Branch
198 Airport Road
Arden, NC 28704

Brevard Branch
281 Asheville Highway
Brevard, NC 28712

Candler Branch
1141 Smokey Park Highway
Candler, NC 28715

Hendersonville Branch
1452 7th Avenue East
Hendersonville, NC 28792

Hickory Branch
1858 N Center Street
Hickory, NC 28601

Lenoir Branch
141 Wilkesboro Blvd NE
Lenoir, NC 28645

Morganton Branch
127 West Parker Road
Morganton, NC 28655

Skyland Branch
1871 Hendersonville Road
Asheville, NC 28803

Weaverville Branch
34 Northcrest Road
Weaverville, NC 28787

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

TELCOccu.org

EMPLOYEES OF THE MONTH

JULY



Congratulations, Cadee Owen

"I grew up in the mountains of Western North Carolina, and currently reside in Henderson County. In my free time I enjoy hiking with my fiancé and our 2 dogs as well as taking photos of the mountains.

From my first day with Telco I felt like a part of the team and have enjoyed growing with my team. I have always enjoyed helping people and Telco gives me the opportunity to do that every day.

The longer I work here the more I realize that a credit union's philosophy, "people helping people," can not only be said about our members but also about employees, anytime I have a question or need help I have a team behind me ready to help in any way they can. I really enjoy being a part of the Telco team."

~ Cadee Owen
Teller I, Brevard

AUGUST



Congratulations, Linnea Robinson

"I am a WNC gal from Madison County and when I'm not working as a teller at Telco I enjoy spending time with my naughty but nice dog, Wren. I also find time for going to the gym and I am an active member of Union Valley Missionary Baptist Church.

Being a teller at Telco gives me the opportunity to help members with their financial needs and give back to the community by participating in events like selling raffle tickets for gift baskets to help raise money for the charity fund.

One of my favorite things about working for Telco is the great connection I have with my co-workers. We all learn from each other and help each other out as much as possible."

~ Linnea Robinson
Teller, Tunnel Road

Telco Spotlight... Hickory branch — new location same great staff

On August 15th Telco's Hickory branch opened their doors at 1858 N Center Street. It may be a new location but you still have the same great staff to help you with all your financial needs.

Clint Eddings, branch manager, and his team are excited to have the extra office space to assist members with loan applications and those applying for membership. This branch will be the first to have video screen and camera technology in the drive thru lanes.

The Hickory team continues to serve the community by holding raffles for the charity fund and going out and about to local events and talking to people about the benefits of joining a not-for-profit credit union such as Telco.



From left to right: Clinton Eddings, Branch Manager, Lovely Lo, Teller, Alexis Rumflet, Teller I, and Valerie Gragg, Head Teller

We wish the Hickory team great success in their new location. Stop in and say hello.