



Operations Update After Hurricane Helena – We're Here to Help! Telco Operations- Q & A

Q: Can I make a cash deposit?

A: Yes we are taking cash deposits! Your deposits will be posted to your account as quickly as possible but could be delayed. If you incurred any overdraft fees during this period, we will review them for reimbursement to your account.

Q: Can I make a check deposit?

A: Yes we are taking check deposits! Your deposits will be posted to your account as quickly as possible but could be delayed. If you incurred any overdraft fees during this period, we will review them for reimbursement to your account.

Q: Are ATMs working?

A: No. At this time all Telco ATMs are down.

Q: Is mobile and online banking working?

A: Yes! You can view your balance and transaction history in the Telco mobile app or in the Telco online banking portal.

Q: What branches are open?

A: The following branch drive-thrus are open: Morganton, Leicester, Hickory, Skyland, Weaverville, Candler, Hendersonville, Brevard, Lenoir, Airport Rd, and Waynesville.

Q: What branches are closed?

A: The following branches are closed: Tunnel Rd

Q: Will I receive an overdraft fee?

A: If you incurred any overdraft fees during this period, we will review them for reimbursement to your account.

Q: How much can I withdraw from my account?

A: There is still a withdrawal limit of \$200 at the open branches. You must be a Telco member, have a valid I.D. and Telco Debit card to make a withdrawal.

Q: Is Telco participating in Co-Op shared branching at the moment?

A: No. At the time Telco is unfortunately only able to help Telco members.

Q: Can Telco members use shared branching at other participating credit unions?

A: Some credit unions may still be participating in shared branching, however, many credit unions in the area are navigating a similar situation as Telco. It's a good idea to check the specific credit union's availability, as some may have limited services or temporary closures. You can use [SharedBranching.org](https://www.SharedBranching.org) to find shared branches near you and confirm their status before visiting.

Q: What if I have received a fraud message?

A: This is a particularly high time for fraud. We've been made aware of fraudulent text messages circulating, claiming your Telco account has been used for unauthorized purchases. For your safety: DO NOT click any links or call the number provided in these messages. Please call our fraud center at 833-735-1892 or visit your local branch.