

YOUR MONEY MATTERS

OCTOBER 2023 | FALL

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Columbus Day
Monday, October 9th

Veterans Day
Friday, November 10th

Thanksgiving Day
Thursday, November 23rd

Christmas Day
Monday, December 25th

New Years Day
Monday, January 1st

WHERE MEMBERS MATTER

Introducing Tessa, Telco's Virtual Teller

Telco is very excited to introduce Tessa, our new virtual teller who will be available to assist you with your banking needs or questions 24 hours a day, 7 days a week.

When you call Telco's Call Center, you now have the option to ask Tessa for assistance with your financial queries. All you need is your audio access code for account assistance. Tessa is here to make your banking experience smoother and more convenient than ever before.

Tessa's 24/7 Assistance with:

- Check Account Balance(s)
- Transfer Funds Between Linked Accounts
- Check Recent Credit Card Transactions
- Reset Access Code
- Make Loan Payments
- Check Account History
- Get Loan Balance
- How to Report Fraud
- Last Payroll Deposit
- Recent Transaction Activity
- Answer Frequently Asked Questions
- And More!

You will still have the option of using Telco Teller, our audio response system or speaking with a Telco Call Center Representative during our regular business hours.



Breaking Ground at Vanderbilt Park



Exciting news for the residents of South Central Asheville, Biltmore, Fairview, and the employees at Vanderbilt Park. A brand new Telco branch is being built at 2 Vanderbilt Park Drive, conveniently located off of Hendersonville Road. The 2,520 square foot building will offer a drive-thru, an ATM, and ample parking space for your convenience. The location is perfect for those who need quick and easy access to their banking needs. With the branch being built on the grounds in front of the historic Biltmore school, it's sure to be a landmark in the area. Keep an eye out for updates on the opening date!

Updates On The Telco Waynesville Branch

Telco Community Credit Union is delighted to share that our Waynesville branch renovation is nearly complete. Our modernized building has been designed to exceed the expectations of our members, with a drive-thru, ATM, spacious lobby and ample parking to make banking with us as convenient as possible.

We have preserved the original design and architecture while creating a comfortable and contemporary space for our members. Our goal is to establish strong relationships with our neighbors and local businesses in Haywood County and to become their go-to financial institution. We are excited to welcome you once our doors open and will keep you updated as we get closer to our opening date. Stay tuned for our Grand Opening Celebration Announcement on Facebook and Instagram!



Waynesville Professional Building 370 N. Main Street



Meet Caleb Watkins, Branch Manager and Hanna Lighthill, Head Teller

We are thrilled to introduce our new Telco team members for the Waynesville branch - Caleb Watkins and Hanna Lighthill. Caleb, as Branch Manager, and Hanna, as Head Teller, bring a vast amount of experience and knowledge to the Telco family. They are both committed to providing our members with exceptional, personalized service and taking the time to understand each member's unique financial situation. Whether you need help with a loan, setting up a new account, or have a question about your finances, Caleb and Hanna are here to assist you. We are excited to have them on our team and are confident that they will provide invaluable support to our members.

Payment Processing Solutions For Business Owners

As a merchant, you want your customers' payments to be processed as easily and securely as possible. Telco can help guide you through the process of merchant services solutions with Elavon-an industry leader for 25 years in payment acceptance.

No matter what type of business you own Elavon has a solution to fit your needs.

- In-person, online and mobile payment solutions
- Smart terminals, Chip Card/EMV terminals and tablet Point of Sale systems
- Solutions for ecommerce and online shopping carts
- Loyalty and gift card programs to market, grow and retain your customers' business
- Accept mobile wallet payments including Apple Pay™ and Android Pay™
- Next Day Business Funding

Data Security Solutions

Stay Safe with our multi-layered security solutions to help you protect your customer payment data.

Safe-T Security Solutions means:

- Protection against Hackers
- Protection against Counterfeit Card Transactions
- Protection against risks of Card Data Breach
- Simplified PCI-DSS Compliance

Ask a Telco member service representative to help you get set up with Elavon for easy payment processing.



Money Mindfulness: Practicing Financial Self-Care

By GreenPath Financial Wellness

The prevalence of self-care messaging reminds us to nurture our physical and mental well-being—with mindfulness practices, exercise routines, and virtual detoxing. But what about financial self-care? When we cultivate positive money habits and plan for our future we are (quite literally) investing in ourselves. Financial self-care is rooted in self-awareness, discipline, and intentionality. Here are several ways you can practice financial self-care, starting now.

Build a Budget

Building a budget is akin to giving yourself the gift of clarity: it allows you to track expenses, identify potential areas where you can trim spending, and allocate funds to help you achieve financial goals. Rather than seeing budgeting as a restrictive practice, frame it as a tool that grants you freedom to spend where it matters. Connect with GreenPath to see what budgeting tools they offer and check out this interactive budgeting worksheet in the meantime.

www.greenpath.com/wellness/resources/budgeting-worksheet

Create an Emergency Fund

More than half of Americans fear they wouldn't be able to cover daily living expenses for a month if they lost their income tomorrow, according to a recent Bank rate survey. Invest in your future peace of mind: set

up an automatic, recurring savings deposit with the goal of setting three to six months' worth of living expenses aside. If you're living paycheck to paycheck, you can start small by setting aside 2% of your net income and gradually increasing your contribution rate when possible.

Tackle Debt

With recent federal interest rate hikes, borrowing costs have reached historic highs which means even your debt is costing you more money.

If you're feeling overwhelmed, you're

not alone. Taking proactive steps towards debt reduction can improve your financial health and significantly reduce your stress. Unsure where to begin? Explore a Debt Management Program, designed to pay off your debt in 3-5 years and deepen your financial resilience.

Plan for Retirement

If your employer offers a 401(k) retirement plan, take advantage of this benefit (especially if your company matches part or all of your contribution). Don't have a workplace retirement account? You can still open a Roth IRA tax-advantaged retirement savings account. If you find it challenging to save throughout the year, consider setting aside part or all of your tax refund as a way to begin investing without impacting your day-to-day budget.

Get Educated

One of the most empowering aspects of financial self-care is education. If you want to explore courses and are worried about costs, take advantage of free financial education by connecting with a GreenPath counselor. Whether you're preparing to buy a home or navigating your auto loan, these sessions offer jargon-free, shame-free guidance to help you reach your financial goals.

Call to speak to a financial expert at GreenPath today at **877-337-3399**.



Let Your Money Work For You With Interest Checking

Earn up to **2%*_{APY}**
with Telco's
Interest Checking
Account!



*Certain transaction requirements. Balances up to \$10,000. APY=Annual Percentage Yield.

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

Waynesville Branch
OPENING SOON!
370 N. Main Street
Waynesville, NC 28786

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

AUGUST



" I am thankful and honored to be part of Telco Community Credit Union. During the past 6 years I have worked at almost all of the Telco branches and fostered close relationships with members and team mates, whom I consider family.

In my free time I love spending time with friends and family, sightseeing, hiking and playing volleyball. Thank you telco family."

~ *Audrey Dillingham*
Head Teller, Skyland Branch

SEPTEMBER



" While attending school for a degree in accounting and finance I also enjoy my job working as a Teller at Telco. In my free time you'll find me exploring the Blue Ridge Parkway, traveling and spending time with my family and my dog, Blu.

My favorite thing about working for Telco is the teamwork. Everyone here at Telco works together and supports each other in order to get things accomplished. At the end of the day, Telco fulfills their promise of "people helping people" for both its members and employees."

~ *Madison Petrusha*
Teller, Hendersonville Branch

Ready, Set, Apply!

Did you know that Telco Community Credit Union offers college scholarships? Telco is proud to award six deserving high school students entering college with \$1,000 for Fall 2024.

When applying for a scholarship keep in mind the following tips to submit a quality application: a well-written essay, good grades, and thoroughly listing your school and community activities.

Visit telcoccu.org/tools-and-resources/telco-scholarship-fund. Scholarship applications are being accepted now through February 1, 2024.



Telco Wins Dora Maxwell Award

We are proud to announce that Telco Community Credit Union has been awarded second place in the Dora Maxwell Social Responsibility Community Service Award.

Telco was recognized for their outstanding contributions to the community, including their involvement in fundraising for The Telco Charity Fund. Over the course of the year Telco raised over \$18,000.

Employees of Telco's 11 branches took on extra responsibility for fundraising initiatives by selling nuts, candy, and raffles, having bake sales, making and selling handmade items like bracelets, t-shirts, and gift baskets. The money raised for the Telco Charity Fund was used to help members struggling through financial hardship and nonprofit organizations with little to no budget.

This award is a testament to Telco Community Credit Union's commitment to making a positive impact on the community and improving the lives of those around them. We couldn't have achieved this success without the generous contributions from our members and staff who donated time, money, and effort toward our charity fund.

