

YOUR MONEY MATTERS



SEPTEMBER 2024 | FALL

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Grand Opening

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Telco Branches Closed

Columbus Day
Monday, October 14th

Veterans Day
Monday, November 11th

Thanksgiving Holiday
November 28th and 29th

Christmas
Wednesday, December 25th

WHERE MEMBERS MATTER

Biltmore Branch Opening Soon!

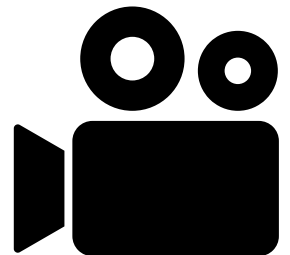


The grand opening of Telco's latest branch at 2 Vanderbilt Drive in Asheville is fast approaching! Stay tuned for updates on the big day by following us on Facebook, Instagram, and LinkedIn.

Join us for a celebration packed with fun, excitement, and special offers. Open an Interest Checking Account at our new Biltmore branch during the event and receive an exclusive welcome gift as our way of warmly welcoming you to the Telco family.

Be A Part of The Telco History Video

Telco Community Credit Union is excited to announce that we are creating a Telco History Video to celebrate our credit union's legacy and the members who have helped us get to where we are today. We are inviting all members who have been with Telco for twenty years or more to participate in this project by sharing their personal stories and memories of their time with us.



As a community-focused credit union, we believe that our members' stories are what make us unique. We want to hear about your experiences with Telco, whether it's opening your first account, buying your first home, or starting a business. Your stories will help us capture the essence of what Telco is all about - personalized service and community support.

By participating in the Telco History Video, you will have the opportunity to be a part of something special, preserving the legacy of our credit union for future generations. Your stories will be featured alongside other members' stories in a video that will be shared with our members and staff during our annual meeting this April.

If you are interested in participating in the Telco History Video, please contact us at Telcoccumarketing@gmail.com. We look forward to hearing your stories and celebrating our credit union's rich history with you.

Estate Planning Made Easy

At Telco, we believe in providing our members with the best resources to secure their futures. That's why we've partnered with Trust & Will, the leader in online estate planning, to offer an exclusive 20% discount on any estate plan. Trust & Will has already helped over half a million families protect their legacies, and now, we're making it easier and more affordable for you to do the same.

Why Choose Trust & Will?

Affordable Services: As a Telco member, you save 20% on any estate plan. Plus, your first shipment of documents is free.

Expert Support: Trust & Will's team of experts is available to answer any questions you may have throughout the process.

Easy and Convenient: With simple, step-by-step instructions, you can complete your will or trust online in as little as 30 minutes.

Customized and Legally Valid: Trust & Will's documents are built by attorneys and tailored to meet your specific needs, ensuring they are state-specific and legally valid.

Peace of Mind for Your Family

Our community is filled with stories of members who have taken advantage of this incredible offer to secure their families' futures. One such member, Barry, a local coffee shop owner, shared his experience:



"The thought of finally taking this important step gave me a sense of relief. The process was straightforward, and the support from Trust & Will was exceptional. I know my family is now protected, and that peace of mind is invaluable."

Barry's story is a testament to the power of planning ahead. By creating an estate plan, you can ensure that your loved ones are taken care of and your legacy is protected.

Don't wait to secure your family's future. Take advantage of our partnership with Trust & Will and get started on your estate plan today. Visit: telcoccu.org/trust-and-will and click on the Trust & Will button. You will receive your exclusive discount at checkout.

Together, we can help you protect what matters most.

Disclaimer:

Trust & Will is offering 20% off the initial purchase of an estate plan. No promo code is required; the discount is automatically applied at checkout to the initial purchase of a Will or Trust-based estate plan. Subsequent upgrades aren't eligible for a discount.

Have questions? Contact the Trust & Will support team by chat, email, or phone Mon-Fri 7am-5pm PT and Sat 7am - 2pm PT. Chat: available on the LMCUR Trust & Will website. Email: support@trustandwill.com Phone: 1-866-908-7878

Your Autumn Finances: Preparing for the Holidays

The holiday season is just around the corner. Here are some tips to help you manage your finances and avoid the holiday financial stress:

First and Foremost:

- Create a budget and don't forget to outline expected expenses for gifts, travel and festive gatherings.

Assess Your Income:

- Calculate your total monthly income. Include salary, freelance work, side gigs, and any other sources.
- Consider any irregular income (e.g., bonuses, commissions) and average it out over several months.

List Fixed Expenses:

- Identify your fixed expenses, such as rent/mortgage, utilities, insurance, and loan payments. These are consistent month-to-month and should be your priority.

Track Variable Expenses:

- Record discretionary spending like groceries, dining out, entertainment, and clothing. Use apps or spreadsheets to track daily expenses.

Set Financial Goals:

- Define your fall financial goals (e.g., saving for holidays, home repairs, or travel).

Allocate Categories:

- Divide your expenses into categories (e.g., housing, transportation, food, entertainment).
- Assign a budget amount to each category.

Prioritize Savings:

- Allocate a portion of your income to savings. Aim for at least 20% if possible.
- Emergency fund, retirement, and other savings should be part of your budget.

Tips:

- Start saving early and consider setting up a dedicated holiday savings account. You can open up a Telco Christmas Club account with as little as \$5.00
- Shop smart by looking out for early bird sales and use your My Telco Rewards points for gift cards or merchandise.

The Benefits of a Telco Credit Mastercard

Telco's Credit Mastercard is designed with you in mind, featuring competitive interest rates, low fees, and the promise of personalized service and support. Perfect for everyday spending, our Credit Mastercard seamlessly integrates into your daily financial routine.

Effortless Everyday Spending with Rewarding Benefits

With the Telco Credit Mastercard, managing everyday expenses becomes simpler and more rewarding. Whether you're purchasing groceries, fueling your car, or dining out, our card offers the convenience and ease of use you need. Coupled with our intuitive online banking and mobile app, you can track your spending and manage your budget effortlessly.

Our rewards program is one of the standout benefits of the Telco Credit Mastercard. Every purchase you make earns points that can be redeemed for a variety of rewards. Here's how our rewards program adds value to your everyday transactions:

- **Cash Back Rewards:** Earn cash back on your purchases, providing you with extra money to spend or save as you see fit.
- **Gift Cards:** Redeem your points for gift cards to popular retailers and restaurants, making it easy to treat yourself or others.
- **Merchandise:** Choose from a wide range of merchandise options, from electronics to home goods, giving you the flexibility to select rewards that best suit your lifestyle.

These rewards make every purchase more valuable, turning your everyday spending into opportunities for additional benefits.

Building Credit with Confidence

Another significant advantage of the Telco Credit Mastercard is its role in helping you build and improve your credit. Responsible use of the card can positively impact your credit score, opening doors to better financial opportunities in the future. Here's how:

- **Credit Utilization:** Keeping your credit utilization ratio low by managing your spending wisely can boost your credit score.
- **On-Time Payments:** Regular, on-time payments demonstrate financial responsibility, which is a key factor in credit scoring models.

Credit History: Establishing a history of responsible credit use with the Telco Credit Mastercard shows lenders that you are a reliable borrower.

With these practices, the Telco Credit Mastercard becomes a powerful tool for enhancing your credit profile, providing long-term financial benefits.

A Partnership for Life

At Telco Community Credit Union, our relationship with you is more than a financial arrangement; it is a partnership grounded in trust, community, and empowerment.

In a time where big banks often prioritize profits, we strive to exemplify how financial institutions should prioritize their members. This distinction is what makes Telco Community Credit Union a truly special place.

A woman with long red hair, wearing a plaid shirt and a straw hat, is leaning on the open door of a dark-colored car. She is looking out over a body of water with trees in the background. The scene is bright and sunny.

**-A LOAN I CAN AFFORD-
MATTERS**

**90 DAYS NO PAYMENTS
PLUS
LOW INTEREST RATES***

On New or Used Cars, Trucks,
RVs, Motorcycles or Boats

*Qualifications, standard loan approval and interest apply. Mortgage loans and credit cards excluded.

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

Biltmore Branch OPENING SOON!

2 Vanderbilt Park Drive
Asheville, NC 28803

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

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

Telco's Member Spotlight



In a world that often feels increasingly disconnected, community heroes like Tony Fisher stand out as shining examples of dedication, service, and heart. As the owner and operator of Candler Feed and Seed for the past 21 years, Tony has not only provided essential goods and services to the Candler area but has also become a beloved figure in the community, embodying the spirit of local resilience and neighborly care.

Raised on a livestock farm, Tony's deep roots in animal nutrition and production have been the foundation of his successful business. His store, a cornerstone of the community, offers a wide range of high-quality products, from Kalmbach poultry and livestock feeds to Victor Super Premium Pet Food, and everything in between. With the

help of his dedicated team, Dakota and Casey, Tony ensures that every customer, whether they are seasoned farmers or first-time pet owners, receives the best products at the best prices.

But Tony's contributions to Candler go far beyond the walls of his store. His commitment to the community is evident in his tireless efforts to support local causes. Every Christmas, Tony and his customers bring joy to nearly 200 children through the Angel Tree partnership with Buncombe County Foster Care. More recently, his school supply drive provided essential materials for foster children who receive less state assistance, ensuring that they start the school year on the right foot.

Tony's store is more than just a place to shop; it's a hub of the community, where neighbors come to chat, share stories, and find support. Whether it's offering gardening advice, helping someone choose the right pet supplies, or simply being a listening ear, Tony is always ready to lend a hand. His slogan, "If we don't have it, we can get it. If we can't get it, you don't need it!" speaks to his can-do attitude and unwavering commitment to meeting the needs of his customers.

Living on 7 1/2 acres with his three horses, Tony's connection to the land and the community is undeniable. His life's work is a testament to the values of hard work, integrity, and generosity. Whether it's through his business, his community service, or simply his presence as a friendly neighbor, Tony Fisher is a true hero in Candler.

As we look to the future, it's people like Tony who remind us of the importance of local businesses and the power of community. His dedication to Candler and its residents serves as an inspiration to us all, and we are proud to celebrate him as a community hero.

Share the Path to Financial Success

You've already found your path with Telco Community Credit Union. Now it's time to bring a friend along for the journey!

Refer a fellow hiker, adventurer, or family member to Telco, and you'll both earn up to \$50* when they join. There's nothing better than sharing the path to financial success with friends and getting rewarded for it. So, lace up your boots, spread the word, and enjoy the rewards together!

Spread the word and start earning today by visiting [Telcoccu.org/tools-and-resources/refer-a-friend](https://telcoccu.org/tools-and-resources/refer-a-friend)

*Certain restrictions and qualifications apply.

