

YOUR MONEY MATTERS



APRIL 2025 | SPRING

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Telco Branches Closed

Memorial Day
Monday, May 26th

Juneteenth
Thursday, June 19th

**WHERE
MEMBERS
MATTER**

Remembering Bob Lux

Telco Community Credit Union honors the memory of Bob Lux, our past Chairman of the Board, whose dedication and service left a lasting impact on our organization and community. Bob was more than just a leader—he was a veteran, a devoted family man, and a steadfast supporter of the people and causes he cared about.

Beyond his commitment to Telco, Bob had a passion for collecting coins, a love for Asheville Tourists baseball games, and, most importantly, a deep devotion to his family. He was a loving husband, father to two sons, and a proud grandfather of four.

Bob's generosity extended far beyond Telco. He was a pillar of the community, volunteering with the Feed The Kids Coalition, an organization dedicated to fighting hunger and making a difference in the lives of local children. His unwavering commitment to service and helping others defined his character and will be remembered by all who knew him.

We at Telco are deeply grateful for the time, leadership, and dedication Bob poured into our credit union. His contributions strengthened our organization, and his kindness touched many lives.

Bob Lux will be greatly missed, but his legacy of service, integrity, and compassion will continue to inspire us all.



Telco Celebrates Grand Opening at at 2 Vanderbilt Park Drive

Telco Community Credit Union proudly marked the grand opening of its newest branch at 2 Vanderbilt Park Drive in Asheville, NC with an enthusiastic welcome from the local community. Held on January 16th, the event was a fantastic opportunity to introduce Telco's trusted financial services to the Biltmore area, while strengthening connections with local businesses, government officials, and members of the Asheville Chamber of Commerce.

Guests enjoyed a day filled with raffle prizes, giveaways, and special gifts for new members who joined on-site. A delicious lunch provided the perfect setting for attendees to mingle, learn more about Telco's mission, and celebrate this exciting milestone together.

Telco remains dedicated to putting members first, offering financial solutions that empower individuals, families, and businesses to thrive. The relocation of our Skyland branch to the Biltmore location allows us to better serve our growing membership.



Introducing Telco's New Auto Shopping Experience

Shopping for a vehicle just got easier! Telco Community Credit Union is excited to introduce a brand-new way to shop for cars, trucks, RVs, boats, and motorcycles—right from our website! With our new Auto Link platform, you can explore local dealership inventory with all the details you need, including pricing, pictures, and comprehensive vehicle descriptions.



Why Use Telco Auto Search? With our auto search platform, you'll have powerful research tools at your fingertips to help you make the best decision. Get access to:

- Financial calculators to estimate your monthly payments
 - NHTSA safety ratings for peace of mind
 - NADA vehicle valuations to ensure you get the best deal
 - CARFAX vehicle history reports for added confidence
- No more spending hours visiting different lots—experience thousands of vehicles inside and out from the comfort of your couch!

Exclusive Perks with My EZ Car Care! When you finance your auto loan with Telco, you not only get competitive rates, but you also receive My EZ Car Care—a valuable program packed with discounts and benefits:

- **Vehicle Maintenance & Service Discounts** at top national chains
- **Everwash Car Wash Discounts**, including a one-month free trial

- **Entertainment & Travel Savings**, including discounts on hotels, resorts, rental cars, theme parks, movie tickets, concerts, and sporting events

3 Things to Think About When Car Shopping

1. Budget & Financing

- Set a budget – Include not just the car price but also insurance, taxes, registration, and maintenance.

2. New vs. Used

- New cars come with warranties, the latest features, and no history of wear and tear.
- Used cars are more affordable, have slower depreciation, but require a thorough inspection.

- Certified Pre-Owned (CPO) cars offer a balance of savings and reliability.

3. Vehicle Needs & Lifestyle

- Consider fuel efficiency, safety ratings, passenger capacity, and cargo space.
- Think about your daily commute, weather conditions, and how long you plan to keep the car.

Visit our website today and start shopping for your dream vehicle with ease!



-90 DAYS PAYMENT FREE - MATTERS

MAKE NO PAYMENTS FOR 90 DAYS*

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

*Qualifications and standrd loan approval apply. Mortgage loans and Mastercard excluded.

Your Homeownership Journey Starts with Telco

Buying a home is one of the most exciting and significant financial decisions you'll ever make. Whether you're purchasing your first home, upgrading to a larger space, or refinancing an existing mortgage, Telco Community Credit Union is here to guide you every step of the way. With competitive rates, personalized service, and a commitment to our members, we make the mortgage process simple and stress-free.

WHY CHOOSE TELCO FOR YOUR MORTGAGE?

At Telco, we understand that every home-buyer's needs are unique. That's why we offer a variety of mortgage options tailored to fit your financial situation. Here's what sets us apart:

Competitive Interest Rates – Our low rates help you save money over the life of your loan.

Flexible Loan Options – We offer fixed-rate and adjustable-rate mortgages, as well as refinancing options to meet your goals.

Local, Personalized Service – As a member-owned credit union, we prioritize your best interests and provide individualized guidance.

Fast and Simple Application Process – We streamline the loan process so you can focus on finding your dream home.

Low Closing Costs & Fees – Our transparent, budget-friendly mortgage solutions help you avoid unexpected costs.

TYPES OF MORTGAGE LOANS WE OFFER

- First-Time Home-buyer Loans
- Fixed-Rate Mortgages
- Adjustable-Rate Mortgages (ARMs)

- FHA Loans
- VA Loans
- USDA Loans
- Manufactured Housing Loans
- Land Loans
- Construction Loans
- Home Equity Loans



HOW TO GET STARTED

Pre-Qualification – Get an estimate of how much home you can afford.

Application – Complete our simple application online or with one of our loan officers.

Loan Processing & Approval – We'll guide you through the documentation and approval process.

Closing – Finalize your loan and receive the keys to your new home!

WE'RE HERE TO HELP WITH WHAT MATTERS

At Telco Community Credit Union, we're committed to making homeownership a reality for our members. If you're ready to take the next step toward buying a home, contact us today or visit our website to learn more about our mortgage options.

Your dream home is within reach – let's make it happen together!



TELCO IS A FULL-SERVICE MORTGAGE LENDER, READY TO HELP WITH WHAT MATTERS.

NMLS# 787813 Equal Housing Lender

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
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

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

Spring into Financial Freshness

As the flowers bloom and the days grow longer, spring is the perfect time for a fresh start—not just for your home but for your finances, too! At Telco Community Credit Union, we're here to help you shake off the winter blues and step into financial wellness.

Declutter Your Budget—Just like spring cleaning your home, take time to tidy up your budget. Review your subscriptions, reassess spending habits, and find ways to cut unnecessary costs. Even small adjustments can lead to big savings!

Grow Your Savings—Spring is a season of growth, why not apply that to your savings? Whether you're setting money aside for a summer vacation or building an emergency fund, Telco's competitive rates on savings accounts and CDs make it easy to watch your money grow.

Refresh Your Credit Score—Thinking about buying a home, refinancing a car, or planning a major purchase? A strong credit score can help you get better loan rates. Check your credit report, pay down debt, and take advantage of GreenPath's free financial counseling and debt management services.

Take Advantage of Seasonal Deals—Springtime often brings special promotions on home improvement, travel, and auto loans. Keep an eye on Telco's latest offers to make the most of seasonal savings while keeping your budget on track.

Plan for a Bright Financial Future—Spring is a season of renewal, making it a great time to set new financial goals. Whether it's buying a home, consolidating debt, or saving for retirement, Telco's team is here to help with expert advice and personalized solutions.

Honoring Our Teachers



Telco Community Credit Union values the incredible impact teachers have in shaping the future of our children. Their dedication and hard work deserve to be recognized and celebrated.

To show our appreciation, Telco is treating hardworking educators to a well-deserved night of fun at McCormick Field!

At every Asheville Tourist home game this season, we'll spot light a dedicated teacher, providing them with two complimentary game

tickets, meal vouchers, and a special moment of recognition.

Know a teacher who goes above and beyond? Nominate them today at telcoteacher.com and help us celebrate those who inspire and nurture the next generation!

2025 Scholarships Awarded

Telco is committed to giving back to the community and recognizes the importance of education and academic assistance. This year Telco selected 6 exceptional students who are planning to be enrolled in an accredited college, community college or university in Fall 2025.

Applicants were evaluated based on academic (GPA) and writing abilities as well as involvement in school and community activities. All winners were notified and confirmed in April 2025.

We congratulate all of our outstanding candidates and wish them a bright future in their academic pursuits. Scholarship applications for 2026 will open October, 2025.

Annual Meeting Announcement

We invite our members to join us for Telco's annual meeting on April 22nd at the WNC Ag Center, Virginia Boone Building, starting promptly at 6:00 PM.

It's a great opportunity to stay informed on upcoming initiatives, get updates on Telco's financial health, connect with fellow members, Telco staff, Board of Directors as well as learn more about Telco's commitment to the community.