



Summer 2024

The Plus Source

Your financial solution.

Kilgore Express Branch

We are so excited to announce that our 4th location is open! After a couple months of remodeling it's operational for all members. The features of the new branch are:

- + ATM, Night Drop,
- + Truck and Car Drive-Thru Lanes,
- + Online Applications, Mobile Services,
- + Online Appointment Booking,
- + Instant Issue Debit Cards,
- + Gift Cards, Cash, Checking, and Loans.

Visit the website and Facebook for specials to promote the new branch and hours.



Enjoy your summer with...

Cars & Cash

purchases or refinance



TELCO PLUS
credit union
Your financial solution

+ UP TO \$300 Cash*
+ UP TO 2 Points Lower Rate**

ASK TODAY!!!

*Cash back is based on loan amount. \geq \$7,500, \$100; \geq \$30K, \$200; \geq \$45K, \$300 **Refinances must be from another institution. We will refinance up to 2 point lower rate down to 1.99% APR or match it. Loan subject to meeting all of TPCU credit and underwriting guidelines. Membership and credit qualifications apply. Offer expires 8/31/24.

Welcome Kilgore Shell Employees FCU!

Kilgore Shell recently merged with Telco Plus. We are really excited about the merger and happy to offer them more products and services. Their sponsor companies include BASA Resources, B&H Pump & Supply, Omega Oilfield Services, and Pro-Test Inc. They were founded in 1936.

New COUNTIES

Telco Plus has been awarded an expansion in our field of membership! We have 3 new counties that we can serve.

Anyone who works or lives in Harrison, Rusk, and Cherokee can join.



Refer your friends!

We can save you a LATTE on Auto Insurance.

Get a free quote to receive a \$10 Coffee Gift Card.

Offer July 1 - July 31st

<https://www.telcoplus.org/self-services/#insurance>

Use online application, Referred by: put Coffee. You have to respond to agent and get a quote for a gift card. NO purchase necessary. Only 7/1 - 7/31/24. CU Financial Group, LLC, manages the CUGF insurance network whose mission is to keep consumers out of harm's way by providing them with premium insurance products at the most competitive rates with trusted insurance carriers. Insurance products are not products of Telco Plus Credit Union and are not insured by the NCUA.

Elderly Abuse Reports are up 30%.

Please visit or talk to elderly family to help keep them safe. They fall prey because they are lonely or too trusting. Here are the two types to watch for.

1. Elder Theft “involves the theft of an older adult’s assets, funds, or income by a trusted person. This can very often be crimes committed by a family member, close friend, or assigned caretaker.

- Strange dialogues, nervousness, and/or hesitancy when you try to discuss finances.
- They make several trips to the financial institution.
- Signs of actual physical injury or abuse to the elder member.

2. Elder Scams are crimes that “involve the transfer of money to a stranger or imposter for a promised benefit or good that the older adult did not receive.”

- “Romance Scams” “Lottery Scams” & “Tech Support Scams” are all examples of common elder scams by unknown parties.
- Directions to wire, money transfers, or BillPay large sums of money to unknown parties should be reviewed and discussed with the member.

Reminder: if you are not on the account, we can’t discuss their account with you. Please talk to Member Services for help.

Things Happen.

- + Loans from \$300 - \$20,000*;
- + Online applications or in person.
- + Same day approval.



Apply or ask your mechanic or tire shop to join the program.

*Credit qualifications apply. Secured and unsecured options, multi options for loan terms. Loans after 4 pm are processed the next day.

Photo Contest

The Texas & Beyond Photo Contest deadline is September 20, 2024.

Be sure to encourage your kids to take pictures this Summer! We are one of the few contest that allow minors to participate. Please tell your friends, family, and the schools about our photo contest. Photos are used in the lobbies and website. For Rules and Entry form, please visit the website. <https://www.telcoplus.org/about/#news>

News & Alerts

- + **Travel Notice** - Please set up travel notices in Home Banking, App, or by calling us.
- + **Scheduling Services** - Skip the line and book your next appointment for Member Services or Loans! You can book your appointment from [TelcoPlus.org](https://www.telcoplus.org). For same day appointments, please give us a call for availability. Appointments can be in-person, or via phone and video!
- + **Skip-a-Pay** - You can skip loan payments twice a year. If you need extra cash for vacation or back-to-school expenses please e-mail memserv@telcoplus.org to see if you are eligible. Restrictions and fees apply.
- + **Teacher Supply Loan** - We have classroom supplies loans for teachers, \$500 at 0% APR. Visit <https://www.telcoplus.org/loans/> for details and application.
- + **Auto Loan Products** - We have great rates on GAP Insurance and Extended Warranties! You can purchase extended warranties from us even if your car is financed somewhere else. Ask us how we can save you money.

CREDIT UNION HOLIDAYS - We will be closed:

Independence Day - Thursday, July 4

Labor Day - Sat., Aug. 31 - Mon., Sept. 2

Longview: 423 Gilmer Rd., Longview, TX 75604, 903-753-5588

Tyler: 7395 S. Broadway, Tyler, TX 75703, 903-597-4321

1010 Tyler: 1010 S SE Loop 323, Tyler, TX 75701, 903-508-2570

Kilgore: 510 E. Lantrip St., Kilgore, TX 75662, 903-984-5654

Please visit the website for hours of operation for each branch.

The Longview & 1010 Tyler branch are OPEN on SATURDAYS: 9 am - Noon.

www.telcoplus.org

TELCO PLUS
credit union



Federally Insured by NCUA.