



Fall 2024

The Plus Source

Your financial solution.

Christmas Loans

7.25 %
APR

- up to \$2,000
- .25 online application discount

Apply Today!

Offer Nov. 1 - Jan. 15. Credit qualifications apply.
Only one Christmas Loan at a time.

we will

MEET OR BEAT

Auto Loan Rates*

OR WE
owe you

\$150

Apply today!

*Offer ends 10/31. The current loan rate must be greater than 2.49% APR and no special dealer rates for this promotion. We will beat your current rate by at least .25% (not to exceed 2.49% Annual Percentage Rate). Proof of the current rate or OFFER Rate in writing is required. Current Telco Plus auto loans can inquire about our 12-month Loan Rate Guarantee program. All credit and membership qualifications apply.

Scams!

During tough financial times, criminals work hard to take advantage of people in need of money. According to the FTC, consumers lost over \$10B to fraud in 2023. The most common types of fraud reported to the FTC were imposter scams, online shopping issues, prizes, and sweepstakes. The FBI's Internet Crime reported \$12.5B in losses in 2023. At Telco Plus, the most common scams we encounter are:

- **Checks:** Don't cash unexpected checks without verifying them first. Look them up on the internet and call the issuer to ask why they sent the check. Bring the check to us, and we will help verify if it's legitimate. Never cash a check to give people money back!

- **Apps:** Only use CashApp and Venmo to send money to friends and family. Criminals can take extra money or cancel the transaction after they get what they want.

- **Internet shopping:** Criminals create fake links and websites to steal your money or identity. If you see something you want to buy, look up the company to verify if it is legitimate before purchasing. Do not click on links in unexpected emails.

When in doubt, give us a call! If you find fraudulent charges on your account, freeze your card and then contact us. We have a process in place to help you get your money back, which involves filling out forms and making calls. You work too hard for your money for someone to steal it!

TelcoPlus.org Reminders:

Holiday Closures: You can view the complete holiday schedule on the website throughout the year. There are a few changes to the holiday schedule this year. We will be OPEN on Columbus Day and Veterans Day. We will be closing at 1 pm on Black Friday, Nov. 29th.

Branch Locations & Hours: Not all four branches have the same operational hours. Please visit the website for days and hours availability. As demand grows, some of the branches will extend hours. Thank you for your business!
<https://www.telcoplus.org/about/#locations>

For Sale Page: Check out our fantastic selection of items for sale on our website. Visit today to find or list an item!

<https://www.telcoplus.org/for-sale/>

Discover Our Auto Loan Products

Explore our range of loan products designed to help you save money and provide comprehensive coverage. Our team is dedicated to helping you find a product that suits your needs and fits your budget. Adding some of these products to your loan could even lower your interest rate!

Extended Warranties: Save up to \$1,000 by purchasing an Extended Warranty from us, regardless of whether we financed your auto. Our policies include Roadside Assistance!

GAP Insurance: Protect yourself in the event of a totaled vehicle due to an accident. It can cover the difference between your insurance payoff and your remaining loan balance. Additionally, Telco Plus GAP Plus provides you with a \$2,500 credit when you finance your next car with us. Contact us to request more information or add GAP Plus protection to your loan.

Payment Protection: Ensure your family's financial security with Life Plus. Life Plus offers coverage in the event of death, involuntary unemployment, hospitalization, and more. Visit us to learn more about safeguarding your payments.

<https://www.telcoplus.org/loans/#products>



All locations
are taking money
donations
Nov. 1 - Dec. 2

Longview PD & Tyler PD

Children in need are selected to shop with a cop to have a Merrier Christmas and build positive relationships.

Save money on **INSURANCE!**

Free quotes from **3 providers.**

Save today!

TRAVELERS

PROGRESSIVE

Safeco

ASI

Allstate

HOMEOWNERS
OF AMERICA

CU Financial Group, LLC, manages the CUFG insurance network. Insurance products are not products of Telco Plus CU and are not insured by the NCUA. A partnership.

News & Alerts

+ **Travel Notice:** Please set up travel notices in Home Banking, the app, or by calling us. If you receive a call from the Fraud Department, make sure to call them back! Otherwise, they will close your card to protect your money.

+ **Scheduling Services:** Skip the line and book your next appointment for Member Services or Loans! You can book your appointment from TelcoPlus.org. For same-day appointments, please give us a call for availability.

Appointments can be in-person, or via phone and video!

+ **Online Payment:** You can make loan payments with your debit card from other FIs. You will need to use the Transfer tab to make a payment.

+ **Contact Information:** Please update your accounts! That means phone number, email, mailing address, and beneficiaries. This will save you money and prevent potential loss.

+ **Tire & Mechanic Loans:** If you are in need of a loan for tires or auto repairs, please visit us. We have same-day approval and loans as little as \$300. Ask your mechanic to speak to Telco Plus about this special loan program.

CREDIT UNION HOLIDAYS - We will be closed:

Thanksgiving - Thursday, Nov. 28

Black Friday - Nov. 29., closing at 1 pm

Christmas Eve - Tues., Dec. 24 closing at 1 pm & Christmas - Wed., Dec. 25

New Year's Eve - Tues., Dec. closing at 1 pm & New Years Day - Wed., Jan. 1

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

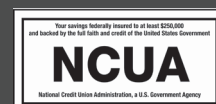
Kilgore: 510 E. Lantrip St., Kilgore, TX 75662, 903-984-5654

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.