



The Plus Source

Your financial solution.

Winter 2024



Annual Meeting

Monday, Feb. 19th; 6:30 pm

Staybridge Suites, 2759 McDonald Rd.

Tyler, TX 75701

Please join us on President's Day for the Telco Plus Annual Meeting. Please take note that the meeting will be in Tyler! Everything else about the meeting will remain the same. The meeting starts promptly at 6:30 pm. You will need to arrive by 6:30 pm to be in the drawing for cash prizes. The meeting will include 2023 results, 2024 goals and announcements, and the voting for reelection of three board members. Please bring a jar of peanut butter to receive ONE extra ticket for the cash drawing. All peanut butter goes to the East Texas Food Bank.

Candidate Application for the Board of Directors deadline is Jan. 8, 2024. Anyone wanting to apply for a Board position needs to contact Randall Pearson, CEO, for requirements and an application, 903-753-5588.

Reelection

Gladis Rodriguez - 3 Year Term. Gladis has served on the Board of Directors for three years. Gladis is a Registered Nurse with over 7 years of experience, working in both the hospice and hospital setting. Gladis is a Longview native, a wife, and a mother to three boys, two cats, and one dog. She has been a member since 2017.

Greg Adams - 3 Year Term. Greg has served on the Telco Plus board for two years and served as a board member for over twenty years at Teachers Alliance Federal Credit Union. He was their President for the last three years of his service. He retired as an Information Systems Officer from the Air Force. He also retired from the Department of Labor in many capacities as claims investigations, wage/hour and benefit inquiries and Veterans education, training, and placement.

Luke Altman - 3 Year Term. Luke has served on the board of directors for one year and previously on the nomination board. The City of Longview has employed Luke for over 16 years, where he serves in the police department as a Sergeant. Luke resides near Longview with his wife, Jessica, and their four children.

Thank you!

A big thank you to the Board of Directors and Associate Directors for donating your time to benefit the credit union.

Directors; Shane Coleman, Tim Ralston, Jennifer Audet, Gladis Rodriguez, DeMarcus Pierson, and Greg Adams. and Associate Directors; Dara Brazile and Dee Headley.

Auto Refinance
up to 2 points lower rate!

Jan. 15 - Mar. 1, 2024
.25 rate discount for online applications.

Give it a shot!

Offer Jan. 15 - Mar. 1, 2024. New loans only, not loans currently financed with Telco Plus. Credit qualifications apply. Restrictions apply. Up to 2 points lower based off credit qualifications and collateral.

Tax Return Ideas

Starting Jan. 18th you can file your taxes. Please use a reputable tax office or online services that you recognize. If you're considering a tax refund loan, talk to us before you sign for a crazy high-cost loan. You may qualify for a much better deal than you're offered by tax and consumer loan stores. Don't get your return on a debit card, they have a lot of fees! Here are a few ideas for your return:

1. Create an emergency fund.
2. Put money in a club account for Christmas or a vacation.
3. Down payment for a house or car.
4. Hang on to the money to help cover the rising cost of groceries and insurance.

Tips for Buying Used Autos

Buying a used auto can be a really smart purchase. You will skip the initial 11% fall that new cars experience by just driving off the lot. It's easier to find a car in a price range that makes sense for your budget. You can easily get the same car at lower price by shopping around or buying one with a few more miles. Car shopping can be scary and lots of people are scared of used cars with high mileage due to maintenance issues. There are lots of great cars with odometer readings over 80,000 miles.

Here are our top 6 tips:

1. Research cars that have the least maintenance issues and what cars cost the most to maintain over the life of the car.
2. Get the car inspected by an independent mechanic. Prices vary, so be sure to shop around.
3. Use our Auto Shopping tool to research used cars from local dealers and see if we have a free Car Fax Report. If you are buying from a dealership, ask them for a Car Fax Report.
4. Get the VIN number to look up value. We can assist you with this process if you need help. We use NADA values. We can also give you the value of your current auto.
5. Always be willing to walk away from a deal. Taking your time and not getting emotional could save 100's to 1,000's of dollars.
6. Keep up on regular maintenance for your higher mileage vehicle AND be sure to ask about Telco Plus Service Warranty Coverage.



Best Play for You

Consolidate Debt!
Lower payments!
Get a game plan to pay off debt!

We are ready to coach you for a win.
Schedule an appointment with a Loan Processor today!

Game plans are free, credit qualifications apply.

NEWS TO KNOW

Privacy Policy - Telco Plus Credit Union did NOT make any changes to its current Privacy Policy. If you would like to review the current policy, please visit <https://www.telcoplus.org/pdf/privacy-policy.pdf>.

Schedule Appointments - You can schedule appointments for loans and member services. Please use the website to schedule at any branch at a time that is good for you. <https://www.telcoplus.org/schedule/>

Beneficiaries and Updated Contact Information - Please let us know if you or any beneficiary changed your phone number, email address, mailing address, name, etc. This will ensure you receive your statements, avoid unnecessary fees, and the intended parties receive your money in the event of death.

IRA - If you have an IRA, please double check with Member Services to make sure everything is current!

Mobile App - Download the app today! You can make loan payments, transfer money, check your balances, apply for loans, and find ATMs that are fee-free and more!

Refer Your Friends for \$25 - Lots of people are looking for financial institutions this time of the year and we are clearly the best choice! To earn money, refer your friends, coworkers, and family to join. We pay the referral after the account has been opened for at least 60 days, age 16 and older, and in good standing.

CREDIT UNION HOLIDAYS - We will be closed:

Martin Luther King Jr. Day - Sat., Jan. 13th and Mon., Jan. 15th & President's Day - Mon., Feb. 19th

Longview: 423 Gilmer Rd., Longview, TX 75604, 903-753-9588

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

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

Hours:

Lobby: Mon. - Wed. 9:00 am - 5:30 pm, Thurs. - Fri. 9:00 am - 6:00 pm

Drive-Thru: Mon. - Wed. 7:30 am - 5:30 pm, Thurs. - Fri. 7:30 am - 6:00 pm;

Tyler & 1010 Tyler's Drive-Thru: Opens at 8 am Mon. - Fri.

Saturdays; Longview & Tyler Broadway: 9 am - Noon.

1010 Tyler is not open on Saturdays.

TELCO PLUS
credit union

www.telcoplus.org

Federally Insured by NCUA.

