

The View

2017 • Second Quarter

Updates, News, and Benefits For Telco Members



Connecting Families
& Building Futures

TELCO BRANCHES WILL BE
CLOSED ON THE FOLLOWING
HOLIDAYS

INDEPENDENCE DAY
TUESDAY, JULY 4

LABOR DAY
MONDAY, SEPTEMBER 4

Member Benefits

Save To Win Program

Check Online or In Your Branch
For Details.

Win Cash While Collecting Interest
On our Savings CD

**\$SAVE
TO WIN[®]**

See Page 3 for more details

6 TIPS FOR GETTING IN FINANCIAL SHAPE THIS SUMMER

AT A TIME WHEN MANY ARE BUSY GETTING THEIR BODIES BEACH READY, WHY NOT CONSIDER WHIPPING YOUR FINANCES INTO SHAPE THIS SUMMER.

Here are six things you can do to get your financial situation looking right.

1. Put your money on autopilot

Set up direct deposit, authorize electronic payments, and automate routine savings. Streamlining your finances with online tools is about more than just saving time--it's fun, helps you avoid late fees/overdraft fees, and helps you save money.

2. Create a spending plan

Only about 40% of adults have a budget, according to the National Foundation for Credit Counseling. Create a plan by comparing expenses to monthly take-home pay. Look for spending leaks and make adjustments where necessary.

3. Build an emergency fund

56% percent of Americans don't have a rainy day fund. Strive to save three to eight months of income and increase savings from there. Setting up an automatic transfer from checking to savings can help you build this fund.

4. Increase your credit score

Pay all bills on time, every time; keep a low utilization ratio; don't open a flurry of new accounts in a short time period; don't close existing credit; and pay your fines. Whether it's a parking ticket or a library fine, pay up. If debts are reported to a credit reporting agency, they can knock down your credit score.

5. Request your credit report

Routinely checking your credit report can keep you informed of your credit score and of fraudulent activity on your accounts. Request one free credit report a year from each of the three major credit reporting bureaus by visiting annualcreditreport.com, the only website authorized to provide free reports.

6. Beef up retirement funds

Make regular contributions to a retirement savings plan such as a 401(k) or IRA. If your company offers a 401(k) plan, contribute at least enough to meet the company match. If you don't it's like leaving free money on the table. Also consider opening an IRA at Telco.

Big mistakes, big bucks out the window. We would like to help you preserve your money—that's what Telco is all about. Avoid these mistakes, and put that money to work rather than throwing it away.



Travelling This Summer? Ignore These 4 Myths

IF YOU'RE PLANNING A ROAD TRIP THIS SUMMER, AVOID THE FOLLOWING MYTHS AS YOU FINALIZE YOUR TRAVEL DETAILS

Myth 1: The day before Thanksgiving is the busiest day for travel.

Nope, according to USA Today, the busiest travel days generally occur during the summer, the exact date changing from year to year. According to the Department of Transportation, the busiest day in 2014 was Aug. 8. But the big holidays, such as 4th of July and Labor Day, tend to see a spike in travel, so you can assume the road and airports will be busy.

Myth 2: The best airfare deals are available on Tuesdays

According to a 2014 study by the Airlines Reporting Corporation, Sundays 50 to 100 days before your departure date are the best time to buy coach tickets, costing on average \$110 less than the overall average ticket price.

Myth 3: "Staycations" are always less expensive

If you're flying, it's not always cheaper to stick close to home--especially if you're not flying from a major hub city to another hub city. Check airline prices online, and you might be surprised that greater distances don't always correlate with a greater price.

Myth 4: Nothing is ever free

If you're travelling to a tourist destination, there are always freebies available--particularly for kids. A simple Google search can save you money.

Telco Makes it Easy to Access your Account

Yes, we have eight branches, extensive ATM network access, and are a member of the Coop Shared Branching network - but you can also manage your Telco accounts anytime, anywhere using our online or telephone services. Whether you're at home, at work, or on the road, you can access your money when and where you need it.

Online Home Banking

Enjoy secure access to your Telco accounts 24/7 with free online Home Banking. All you need is a computer, internet connection, and password.

- Manage all of your accounts in the convenience of your own home 24/7
- Use Bill Pay for single or automatic payments
- Set balance and transaction Alerts to go to your phone, email, or at log-in

Mobile Banking

Access your accounts on the go with our free Mobile Banking apps on your smartphone or tablet. Keep up to date with your balances, view your transactions, transfer money, pay bills, find a CO-OP ATM or branch location and more.

- Manage your accounts in the palm of your hand
- Mobile menu includes locating branches, ATMs, and Shared Branch Credit Unions across the country
- Free apps for iPhone and Android, or use any tablet and web-enabled device
- Search in your App. store on your mobile device for telco community credit union mobile banking

Telco Teller

Telco Teller is our free telephone account access tool you can use from any telephone.

- Access your accounts by telephone at 800-522-6371
- One more way to access your accounts 24/7
- It's also free, convenient, and safe



Branch Locations & Business Hours

Asheville - Leicester Branch
710 New Leicester Highway
Asheville, NC 28806
828.225.5919

Asheville - Tunnel Rd. Branch
36 Tunnel Road
Asheville, NC 28805
828.252.6888

Skyland Branch
1871 Hendersonville Road
Asheville, NC 28803
828.210.2090

Candler Branch
1141 Smokey Park Highway
Candler, NC 28715
828.633.6604

Weaverville Branch
34 Northcrest Road
Weaverville, NC 28787
828.645.6003

Hendersonville Branch
1452 7th Avenue East
Hendersonville, NC 28792
828.595.9841

Morganton Branch
127 West Parker Road
Morganton, NC 28655
828.433.0016

Hickory Branch
355 US Highway 70 SW
Hickory, NC 28602
828.322.8566

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

www.TELCOccu.org

Your Online Resource For...

Home Banking
Online Bill Pay
Mobile Banking
Current Rates
Latest Telco News
Financial News
Consumer Education

800.222.1025

Talk To Your Telco
Member Services Representative



WIN UP TO
\$5,000
IN QUARTERLY PRIZES

SAVE TO WIN

THE SMARTEST WAY TO SAVE

EVERY \$25 DEPOSIT IS
ANOTHER CHANCE TO WIN!

Savings with Benefits and \$5,000 in Quarterly Prizes!

Save to Win is our free prize-linked savings program that rewards members for contributing to their own savings account. Just open a 12-month Save to Win share certificate with at least \$25, and you'll be entered to win monthly and quarterly prizes. In addition to gaining regular interest on your savings, each additional deposit of \$25 gives you more chances to win! Members can earn up to 10 entries per month, so the more you save, the more chances you have to win.

Since 2009, Save to Win has helped credit union members save more than \$140 million. In addition to savings, more than \$2 million in prizes have been given away to participating members nationwide. With monthly and quarterly prizes ranging from \$25 to \$5,000, members save money, gain interest and have a chance at great cash prizes. With a Save to Win account, there's nothing to lose and everything to win!

Talk to a Telco member service representative to open your Save to Win account and start saving today.

TCCU BRANCH SPOTLIGHT

WNC RESCUE MISSION

Telco Community Credit Union has a long history of embracing the Credit Union motto "People Helping People". We go beyond helping members with financial services and proudly engage with our communities with charitable services.

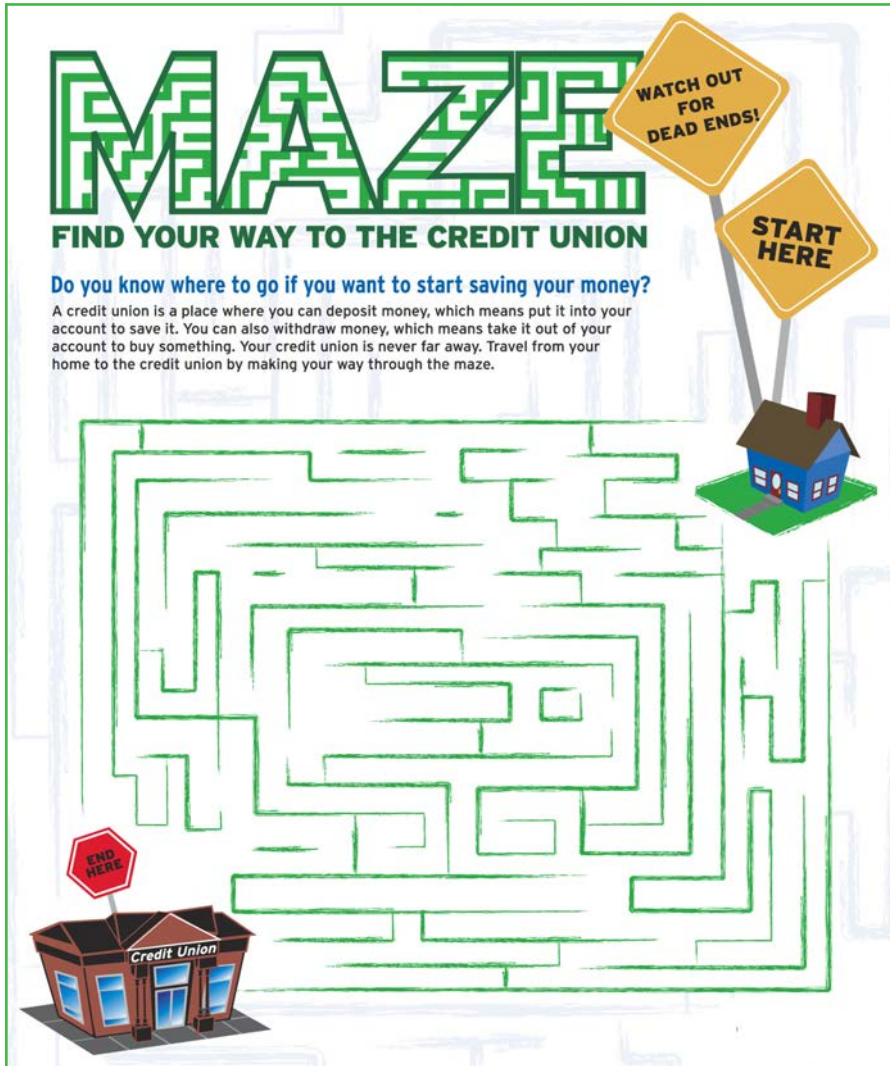
WNC Rescue Mission is one of the local charities that Telco supports throughout the year. Each month, Telco Employees spend time preparing meals and serving those in need. We are proud to be a part of the WNC Rescue Mission and to be able to help those in need in our communities.



2017 Board of Directors

THANK YOU TO ALL WHO ATTENDED THIS YEAR'S MEETING
2017 | 2018 Board of Directors

- | | |
|----------------------------------|---------------------------|
| Robert Lux - Chairman | Sharon Carter - Director |
| Alan Byrd - Vice Chair | Gil Dresback- Director |
| Bruce Sisk - Secretary/Treasurer | Stan Livingston- Director |
| Jesse Searcy - Director | |



MAZE FIND YOUR WAY TO THE CREDIT UNION

Do you know where to go if you want to start saving your money?
 A credit union is a place where you can deposit money, which means put it into your account to save it. You can also withdraw money, which means take it out of your account to buy something. Your credit union is never far away. Travel from your home to the credit union by making your way through the maze.

Give a Hoot About Saving™

Congratulations to the seven Give A Hoot About Saving Winners! These young Telco members were

saving money in April... and winning some too! Each of them won \$25 in the Telco Give a Hoot About Saving drawing. Let's share in congratulating Cheney Ogle from Weaverville branch, Harper Mitchell from Tunnel Rd branch, Mason Arthur from Hickory branch, Ashley Hildebran from Morganton branch, Audrey Laster from Skyland branch, Charlie Foster from Candler branch and Ella Burdette from Hendersonville branch.

CONGRATULATIONS!



Theme Park Tickets For Sale



Carowinds	- \$44.00
Splash Country	- Adult: \$48.15 - Child: \$43.65
Dollywood	- Adult: \$62.75 - Child: \$50.40

Open Your Christmas Club Today

Pay yourself first! Take advantage of direct deposit and set up a Christmas Club Account today. Your funds build up throughout the year, then are deposited into your savings or checking account during the first week of November*... ready for the 2017 holidays.

- ◆ Save for gifts, year end expenses, holiday fun
- ◆ Payroll deduction or set up an automatic transfer
- ◆ Collect interest while saving
- ◆ Start with as little as \$5.00*