



[www.TelcoCCU.org](http://www.TelcoCCU.org)  
*Your Online Resource*

Home Banking

Mobile Banking

Online Bill Pay

Current Rates

Latest Telco News

Financial Education

### Telco Branches Closed

**Independence Day**  
Monday, July 4th

**Labor Day**  
Monday, September 5th

**WHERE  
MEMBERS  
MATTER**

## New Location for Hickory Branch

Telco is very excited for the grand opening of the new Hickory branch.

The move from 355 US Highway 70 SW Hickory to 1858 N Center Street Hickory, will take place this summer.

Clinton Eddings, branch manager, and the Hickory team are excited to move into a larger branch where there will be room for membership growth and extra office space to assist members with loan applications and account openings.



The new branch will have an ATM, ample parking and two drive-thru lanes that will feature Telco's first video screen and camera technology. We are all very excited to open the doors at the new Hickory location, it will give the folks in Viewmont an opportunity to bank with a not-for-profit, member owned credit union.

Follow us on Facebook for updates on the grand opening.



# Seas the Day with

# No Payments for 90 Days\*

**New or Used Cars, Trucks, RVs, Motorcycles or Boats**

Qualifications, standard loan approval and interest apply. Limited time offer. Mortgage loans and credit cards excluded.

## Home Remodeling: What Questions Should You be Asking?

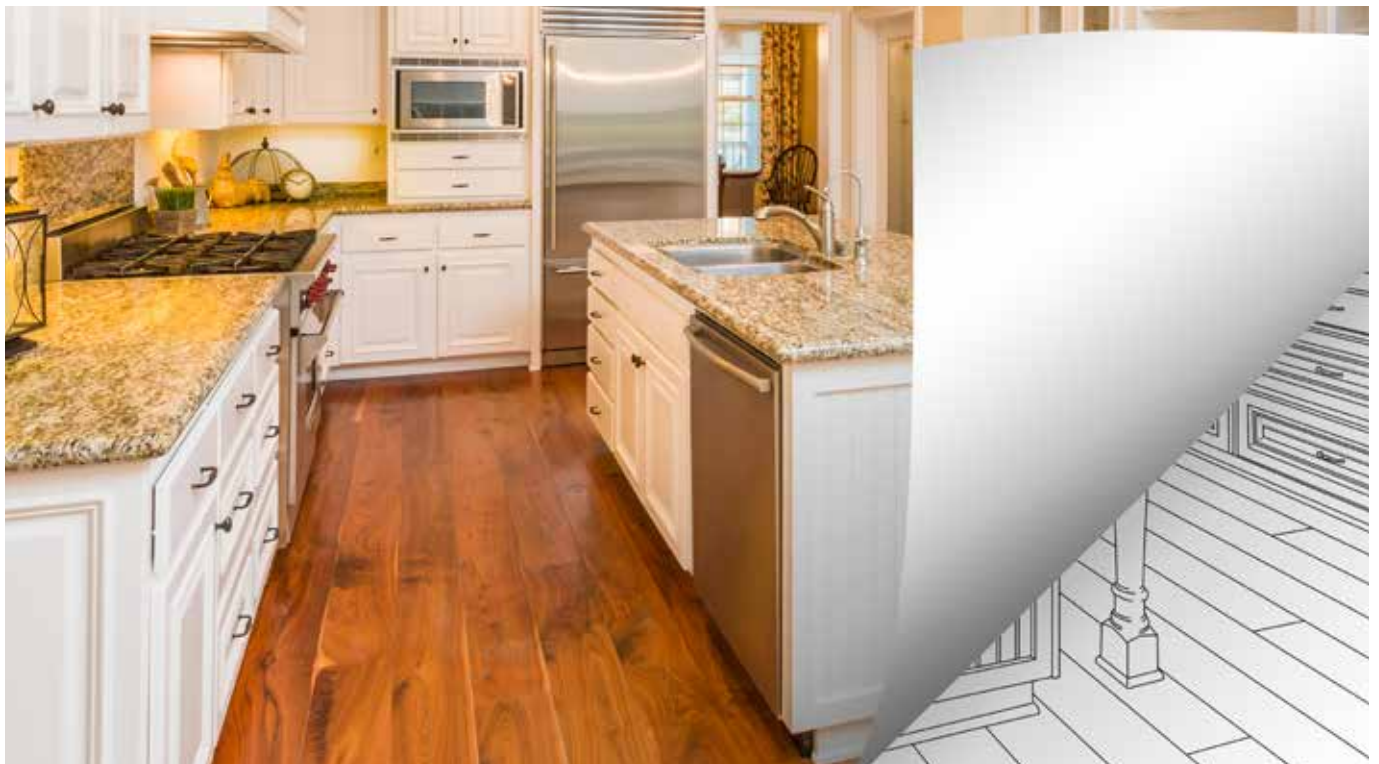
Thinking about renovating your home? Make sure you're prepared by choosing a well-liked and trusted contractor. Choosing the right contractor is the single most important decision that homeowners make on a remodeling project.

Here are five questions you should ask yourself, your contractor, and references if you decide to renovate your home:

1. **Are we talking about the same thing?** Make sure that you and your contractor are clear about cost estimates. Oftentimes, a contractor's concept of a "worst-case-scenario" cost can be different than yours. Always tell your contractor what your assumptions are.
2. **Did you experience cost overruns?** Talking to references is the best way to learn whether a contractor routinely underestimates projects, either out of optimism or as a ploy to get the job. Ask them, "I'm concerned that the price of my remodel will change a lot during the job. Was your final cost much higher than the quote?"
3. **Did subcontractors view the job and provide estimates?** A good contractor will get firm proposals from all the trade contractors. To do this, the trade contractors should visit the site with the general contractor before they provide their proposals and before the job starts.
4. **Can you put that in writing?** When the contractor creates a written contract with firm quotes from subcontractors, the final cost should only vary about 3% to 5%. The contract should specify that if things go wrong, the contractor will absorb any additional cost.
5. **What's happening?** Asking questions throughout the project is part of the homeowner's job. By talking to the plumber, you may learn that it's possible to turn a large linen closet into a laundry area at minimal cost, compared with the total price of getting the laundry out of the basement. Asking questions can also clarify other choices, especially when problems occur.

There will be problems and surprises, so it's good to know ahead of time how your contractor will handle them. Does he or she deliver solutions quickly and help you decide the best way to proceed?

If you're planning to remodel, ask the staff at Telco Community Credit Union how a home equity loan could help you.



# 14 Tips for Planning a Family Road Trip

Family road trips can become some of your most treasured memories...or your biggest headaches. With a little planning and a few family meetings, you can have a fun adventure you will all remember for years. Road Trip America offers these travel tips:

## Get ready ...

1. Hold a planning meeting with your family and pull up a big map on a screen. Talk about places that would appeal to all family members.
2. Decide whether you will make reservations for your lodgings ahead of time or if everyone is comfortable just finding a roadside motel along the way.
3. Consider assigning part of a day to each child to plan activities and stops.
4. Have your vehicle checked out by a mechanic.

## Get set ...

5. Pack a "Go Kit" with food, water, maps, weather appropriate outerwear (rain jackets, blankets, etc.), a first-aid kit, and essential safety devices and tools.
6. Charge your tablets, laptops, phones, and portable DVD players, and be sure to pack the chargers and power banks in your bags.
7. Pack a cooler with plenty of water and healthy snacks, including fruits and vegetables. Include enough ice packs to keep the cooler below 40 degrees.

## Go!

8. Remember that road trips become part of family lore; keep the pace relaxed and fun, not overly ambitious or stressful.
9. Take the unexpected exit and make it a true adventure.



10. Take frequent breaks at rest stops. Get everyone out of the car to stretch and walk a bit.
11. Eat in unique, non-chain restaurants when possible.
12. Talk to other travelers. Share your family adventures and ask for tips and ideas.
13. Be patient. Drive fewer hours and spend more time enjoying each location.
14. Drive safely.

By following these tips, your family will have a happy adventure you will all remember for years.

If you are looking for some advice on how to save for and finance your trip, contact Telco today at 828-252-6458.

## Better Auto Loan Options at Telco

If you're in the market for a new car, you'll find several financing options. It's nice to have choices, but they can be confusing or downright expensive. In the end, you may be better off with conventional auto financing from Telco. Some dealers are offering low-rate loans or cash-back rebates. Most low rates dealers advertise are for short-term loans. For example, one dealer offers 1.9% financing, but only on two-year loans. A \$25,000 car with a \$2,000 down payment will require \$23,000 financing. That translates to an astounding \$997 monthly payment—way out of reach for most buyers. Or, if you choose the dealer's rebate plan, you forego the low interest rate loan but get a \$1,500 cash rebate. Adding the rebate to your down payment can make Telco financing very attractive, because the larger down payment reduces the amount you need to finance.

### Which alternative is best?

Calculate your total finance charge and monthly payment after you deduct your down payment plus the rebate. Then compare your results with the same figures if you take the dealer financing but finance the higher amount. So, don't be smitten by auto dealer low rate advertising—visit or call Telco first to explore financing options.



## 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

**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**  
355 US Highway 70 SW  
Hickory, NC 28602

**Lenoir Branch**  
141 Wilkesboro Blvd NE  
Lenoir, NC 28645

**Morganton Branch**  
127 West Parker Road  
Morganton, NC 28655

**Skyland Branch**  
1871 Hendersonville Road  
Asheville, NC 28803

**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**

**TELCOccu.org**

# EMPLOYEES OF THE MONTH

APRIL



"I was so happy to get married in 2018 and move to beautiful Candler, NC. My husband Wayne and I love to put the top down on our Miata and ride on the parkway. Then I was fortunate again, to find a customer service job at Telco.

I have worked in customer service for over 30 years. I have been so impressed with the staff and management team that honestly put the members first every day.

Telco not only takes care of their members but also provides a friendly, caring workplace. I love my home in Candler and I love feeling at home in my Telco workplace too!"

~ *Mary Metcalf*

Call Center Representative, Administration

Presented by Chairman of the Board,  
Bob Lux

MAY



"I was born and raised in Henderson County, but currently live in Haywood County. I am a father of three, grandfather of 2, and have two more grandchildren on the way. I enjoy all the wonderful aspects of Western North Carolina and very happy to have my family reside here as well.

I have been with Telco for over 7 years and enjoy helping others with information technology support and overseeing the credit union's network security."

~ Travis Corn  
IT Manager, Administration

Presented by Chairman of the Board,  
Bob Lux

## Telco Spotlight...

### Congratulations on your retirement

On June 17th Telco celebrated Diane Ballard, Weaverville's branch manager, on her retirement.

Diane started her career at Telco in 2002. She has been a remarkable asset to her branch and to the community.



Taking care of member's financial needs was only one aspect of Diane's job at Telco. Diane built relationships with the good people of Weaverville and was a mentor to her co-workers.



Telco, and the community, recognize and thank Diane for all her efforts raising money for deserving members going through challenging times, and for supporting wonderful charities such as the Hope Chest.

Thank you Diane for twenty years of your loyalty and dedication, we wish you all the best for a happy retirement.