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Telco Branches Closed

Columbus Day
Monday, October 12th

Veterans Day
Wednesday, November 11th

Thanksgiving Holiday
November 26th and 27th

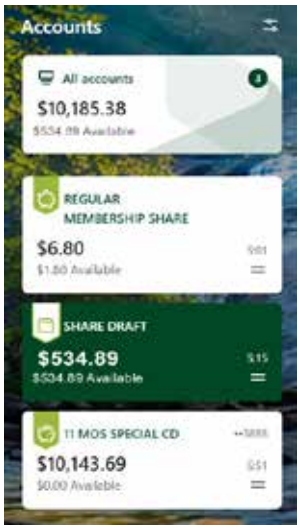
Christmas
Friday, December 25th

A Better Online and Mobile Banking Experience is Here

Telco Community Credit Union recently upgraded our Online and Mobile Banking platform with tools that make managing your money easier, clearer, and more secure.

See Your Finances More Clearly

New graphs help you visualize transaction history and account balances. When enough history is available, the monthly balance graph can also show AI-driven predictions. Scheduled transfers are now included in these forecasts, providing a more complete picture of your future balance.



Customize Your Accounts Overview

The upgraded Accounts Overview page offers added flexibility:

- Hide the combined balance for all accounts for greater privacy.
- View and search across your accounts with the unified “All Accounts” option.
- See total available funds and ledger balances at a glance.
- Use color-coded labels to distinguish personal, joint, and related accounts.

Organize and Export Transactions

Transaction categories now have distinct colors and improved filtering. You can also customize the category assigned to each transaction.

Excel exports can include available attachments such as receipts, tax documents, expense images, and check images—making record keeping and tax preparation easier.

Save Favorite Transfers

After completing a frequently used internal transfer, select “Add to Favorites” to save it as a reusable template. You can create as many favorites as you need, adjust the details before each transfer, and easily remove those you no longer use.

Find Important Information Quickly

On the Account Details page, you can display, conceal, or copy your MICR number with a single click. Account cards will also highlight past-due loans, helping you quickly identify accounts that may need attention.

Added Account Protection

One-time passcode messages may now include a self-lock link. If you receive a passcode you did not request or suspect unauthorized access, you can use the link to promptly secure your account.

Sign in and explore these new features today!

MEMBER MATTERS

Make Holiday Shopping More Rewarding

The holiday shopping season is a great time to get more from every purchase with My Telco Rewards. When you use your eligible Telco Community Credit Union card, you can earn points on everyday purchases and redeem them for a variety of rewards.

This year, your Black Friday shopping can be twice as rewarding! From Black Friday through Cyber Monday,members can earn 2X points on eligible purchases. Whether you are shopping for gifts, ordering online, preparing for holiday gatherings, or picking up seasonal essentials, your purchases can help you earn rewards even faster.

My Telco Rewards is an easy way to make the most of the spending you already plan to do. Before the holiday rush begins, take a moment to review your rewards account, explore available redemption options, and make sure your Telco card is ready for the season.

Shop smart, earn more, and enjoy double points from Black Friday through Cyber Monday with My Telco Rewards!



Fall Auto-Buying Guide: Shop with Confidence

Buying a vehicle is a major financial decision, and a little preparation can help you stay in control. Before visiting a dealership, set a realistic budget that includes more than the monthly payment. Be sure to consider insurance, fuel, taxes, registration, maintenance, and possible repairs.

Buying before the new year may offer advantages, especially when shopping for a new vehicle. Dealerships may be more motivated to negotiate during the final weeks of December as they work toward year-end sales goals and make room for newer inventory. Shoppers may find rebates, special offers, or better pricing on outgoing model-year vehicles.

When comparing offers, focus on the complete picture—not just the monthly payment. Review the out-the-door price, interest rate, loan term, rebates, trade-in value, fees, total amount financed, and overall cost of borrowing. A longer loan term may reduce your monthly payment, but it can also increase the total interest paid over time.

Remember, you can ask the dealership for **Telco financing**, allowing you to work with a financial institution you already know and trust. Telco is also offering a **90 Days No Payments promotion** and rates are as **low as 3.99%***, which may provide extra breathing room as you adjust to your new vehicle and other seasonal expenses.

Get every offer in writing, review the paperwork carefully, and do not feel pressured to purchase simply because the year is ending. With a clear budget, thoughtful comparison, and Telco financing, you can drive away feeling confident about your decision.

**Qualifications, standard loan approval and interest apply. Mortgage loans and credit cards excluded.*



Concern for Community—Caring for Our Neighbors

One of the cooperative principles that guides credit unions is Concern for Community. At Telco Community Credit Union, this principle is at the heart of who we are. We believe that when neighbors come together to support one another, our entire community becomes stronger.

Throughout the year, Telco partners with local nonprofit organizations and supports charitable efforts that provide food, clothing, emergency assistance, and other essential resources to individuals and families in our communities.

Our branches also find meaningful and creative ways to help members who may be facing financial hardship, especially during the holiday season. Charity raffles and handmade pens created and sold by Telco employees help raise funds to provide comfort and support when it is needed most.

As colder weather approaches, our branches collect coats, hats, gloves, scarves, and other cold-weather clothing. During the holidays, employees and members also support toy drives, Angel Trees, and Elder Trees by purchasing gifts for children and older adults who might otherwise go without.

None of these efforts would be possible without the kindness and generosity of our members. We are incredibly grateful for every donation, raffle ticket purchased, pen bought, coat collected, and gift placed under a tree. Your support brings hope, warmth, and joy to people throughout our communities.



Thank you for helping Telco put the principle of Concern for Community into action. Together, we are making a meaningful difference in the lives of our neighbors.

The Long-Term Care Conversation



Americans are living longer than ever before, and with continually rising health care costs, the need for long-term care (LTC) becomes more of a “when” than an “if” situation. Long-term care planning is more than identifying a funding source.

It is about building a comprehensive strategy that not only covers the cost of care services, but also helps prepare you and your loved ones for the tough financial, emotional, and administrative decisions they may need to make.

Long-term care is a range of services and support designed to meet your health or personal care needs during a short or long period of time. Most long-term care needs do not relate to medical care aid, but rather assistance with the Activities of Daily Living (ADL) such as: Bathing, Dressing, Caring for incontinence, Using the toilet, Transferring, and Eating.

As a Telco member, you have the advantage of the opportunity to speak with Telco’s Financial Advisor in person, locally and with no charge or obligation, to help answer questions about your specific plans. You can reach him by calling 828-774-1429, or by email at ryan@enterprisefn.com.

Securities offered through Cambridge Investment Research, a Broker/Dealer, Member FINRA/SIPC. Advisory Services through Cambridge Investment Research, a Registered Investment Advisor. Investment products are not NCUA insured, not credit union guaranteed, may lose value.

For members who need a little extra help, Telco Community Credit Union’s Holiday Loan may provide a more structured way to cover seasonal expenses. Telco offers qualified members Holiday Loans of up to $1,500, with terms of up to 12 months.

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

Biltmore Branch
2 Vanderbilt Park Drive
Asheville, NC 28803

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
1858 N Center Street
Hickory, NC 28601

Lenoir Branch
141 Wilkesboro Blvd NE
Lenoir, NC 28645

Morganton Branch
127 West Parker Road
Morganton, NC 28655

Waynesville Branch
370 N. Main Street
Waynesville, NC 28786

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

EMPLOYEES OF THE MONTH

June



Congratulations to Stacie, Telco Community Credit Union's Employee of the Month!

Stacie was selected in recognition of her remarkable growth, positive attitude, and commitment to exceptional member service. She embraces new challenges with enthusiasm and continually looks for ways to improve.

Outside of work, she is a busy mom who enjoys flowers, gardening, and spending time growing in her faith.

~ *Staci Herald*
Teller-Morganton

July



Congratulations to Seth, who was nominated for his reliability, encouragement, and unwavering support of his teammates. He consistently offers thoughtful guidance and readily helps others navigate challenges.

Seth's ability to listen, share valuable insights, and serve as a trusted resource makes him an invaluable member of the team.

Outside of work, Seth enjoys spending time with his family, appreciating God's creation, and giving new life to old things.

~ Seth McLennan
Branch Manager-Biltmore

Celebrating "I Love My Credit Union Day"

Telco Community Credit Union recently joined credit unions across the country in celebrating I Love My Credit Union Day, a nationwide event that highlights the unique value of credit unions and the important role they play in the lives of their members and communities.



All 12 Telco branches took part in this year's celebration. Members were welcomed with snacks, beverages, and a festive atmosphere as employees showed their appreciation for the people who make Telco what it is.

Each branch also created a Selfie Station with fun props, including signs, hats, and colorful sunglasses for members and staff to take photos.

The festivities continued on Facebook with a contest inviting members to share why they love their credit union. The thoughtful stories and personal experiences shared throughout the day served as a meaningful reminder that Telco is about more than financial products and services. It is about building lasting relationships, supporting local communities, and helping members achieve their financial goals.

Thank you to everyone who participated and helped make I Love My Credit Union Day so special!

