

YOUR MONEY MATTERS



APRIL 2026 | SPRING

Inside This Edition

Smart Home Financing
With Telco

TruStage Insurance
Claims Portal

Your Investment Plan

FedNow® Service

Recognizing Our Employees

Annual Meeting
Announcement

Telco Branches Will Be Closed for The Following Holidays

Memorial Day
Monday, May 25th

Juneteenth
Friday, June 19th

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Spring Into Smart Home Financing with Telco

Spring is a season of fresh starts — blooming flowers, longer days, and for many families, the search for a new home. If homeownership is on your mind this season, choosing the right mortgage partner can make all the difference.

Financing your home with Telco Community Credit Union isn't just about getting a loan — it's about making a smart, long-term financial move.

Local Decisions. Personal Guidance

At Telco, you're more than an application number. Our mortgage team lives and works right here in Western North Carolina, which means decisions are made locally and with your best interest in mind. You'll have real conversations with experienced professionals who take the time to understand your goals and walk you through every step of the process. In a fast-moving spring market, that personal guidance matters.

Competitive Rates That Keep More Money in Your Pocket

Your mortgage is likely the largest financial commitment you'll ever make. Even a small difference in your rate can mean thousands of dollars saved over the life of your loan.

As a not-for-profit credit union, Telco focuses on serving members — not shareholders. That often translates into competitive rates and lower fees, helping you keep more of your hard-earned money where it belongs.

Flexible Options to Fit Your Life

No two home buyers are alike. Whether you're purchasing your first home, upgrading to fit a growing family, refinancing to lower your payment, or building your dream home, Telco offers a variety of mortgage options designed to meet your needs.

Our Team Will Help You Explore:

- Fixed-rate mortgages for predictable payments
- Adjustable-rate options
- Refinancing opportunities
- Home Equity Line
- Construction Loans
- FHA Loans
- Programs tailored to first-time buyers & more

A Smooth, Straightforward Process

The spring housing market moves quickly — and so do we. From pre-approval to closing, our team is committed to clear communication and efficient processing. You'll know what to expect at every stage, giving you confidence when it's time to make an offer.

Invest in Your Future This Spring

If you're ready to plant roots this season, let Telco help you move forward with confidence. Talk with one of our Mortgage Loan Officers today and see how financing your home with Telco can be one of the smartest financial decisions you make this year.

If your ready to get started, fill out an online application by scanning the QR code.

NMLS# 787813 Equal Housing Lender



Streamline Your Credit Insurance Claims

Life can change in an instant. When it does, the last thing you need is a complicated claims process. That's why we've made filing a TruStage™ Credit Life Insurance or Credit Disability Insurance claim straightforward, supportive, and easy to complete online.

If you elected TruStage™ Credit Life Insurance, Credit Disability Insurance, or payment protection on your Telco loan, help is just a few clicks away. Our online claims process is designed to guide you step-by-step, so you can submit your claim quickly and confidently during a challenging time.



Covered events may include:

- Life
- Terminal Illness
- Accidental Dismemberment
- Hospitalization
- Disability

Our goal is to streamline services and reduce delays by providing one centralized, digital claim submission process. This allows for faster review, clearer communication, and quicker support when you need it most.

Protection when it matters most isn't just a promise — it's a commitment. If you have questions along the way, our team is here to help ensure your claim

moves forward as smoothly as possible. When life happens, you don't have to navigate it alone, use the TruStage Credit Insurance Portal or if you prefer you can call 800-621-6323 to speak with a TruStage claims specialist.



You can access the TruStage Credit Insurance portal on the Telco website at www.telcoccu.org/tools-and-resources/trustage-insurance-claims-portal or scan the QR code.

Credit Life and Credit Disability Insurance, underwritten by CMFG Life Insurance Company (Home Office: Waverly, IA), is optional to purchase and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions and exclusions may apply. Please contact your loan representative or refer to the Group Policy for a full explanation of the terms. Base Policy Nos. CI-MP-POL, CI-SP-POL, B3a-830-0996, B3a-800-0695, B3a-800-0288, CI-MP-CE-POL; CI-MP-OECC-POL; CI-MP-OE-POL; B3a-800-0992.CDCL, DP-5980922.6-1125-1227 © TruStage.

What's Your Investment Plan?

The best time to plant a tree was 20 years ago. The second-best time is now! Investors have until their tax-filing deadline – usually April 15 – to make an IRA contribution if they want it to count for the prior year. If investors don't have the full contribution at the start of the year they can begin an auto-investment plan with their IRA, investing fixed installments per month until they hit the limit.

Investors have heard so much about the virtues of Roth IRAs that they might assume funding a Roth instead of a traditional IRA is always the right answer. It's not.

For investors who can deduct their traditional IRA contribution on their taxes and who haven't yet saved much for retirement, a traditional deductible IRA may, in fact, be the better answer. That's because their in-retirement tax rate is apt to be lower than it is when they make the contribution, so the tax break is more valuable to them now.

At Telco Community Credit Union you can talk with Ryan Moran about your investment plan today. 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.



Telco Now Offers Instant Payments with FedNow®

At Telco, we're always looking for better ways to help you stay in control of your money. That's why we're excited to share that you can now receive instant payments through the FedNow® Service — any time of day or night, every day of the year.

When a payment is sent through FedNow, your money arrives within seconds.

What Is FedNow?

FedNow is a real-time payment network developed and operated by the Federal Reserve. It allows participating financial institutions to send and receive money instantly — 24 hours a day, 7 days a week, 365 days a year.

Unlike traditional transfers that may take one to three business days, FedNow payments:

- Settle in real time (typically within seconds)
- Are available nights, weekends, and holidays
- Provide immediate access to funds upon arrival

This service does not replace familiar options like ACH or Zelle. Instead, it adds another layer of convenience — giving you faster access to your money when timing matters most.

What Telco Members Can Do

Currently, Telco members can receive instant payments through FedNow.

If an employer, business, family member, or friend sends money from a financial institution that participates in the FedNow network, those funds will appear in your Telco account within seconds.

At this time, sending money through FedNow from Telco accounts is not yet available — but we're excited to offer receiving capabilities now.

How is this different from PayPal, Zelle, or Apple Pay? PayPal, Zelle, and Apple Pay are separate apps and



payment platforms. FedNow is a built-in bank-to-bank payment network. It moves money instantly — without requiring a separate app — making it ideal for everything from payroll to insurance disbursements.

How It Works

1. The Sender's Financial Institution Uses FedNow

Both financial institutions must be part of the FedNow network, and the sender must choose to send the payment through the service.

2. Share Your Account Details

Provide the sender with:

- Telco's routing number
- Your full account number

You can find your account number by logging into online banking and selecting the account where you'd like the funds deposited.

3. Payment Is Sent

The sender's bank processes the transaction through FedNow.

4. You Get Paid Instantly

Because Telco is on the network, the funds are received immediately — typically within seconds — no matter the time or day.

**Spring Into Your Dream Home
with a Telco Mortgage**

Local decisions. Friendly experts. Rates that make sense

Buying, building, or refinancing this spring? Telco Community Credit Union makes the process simple with competitive rates and personalized service from a team that lives and works right here in our community.

- ✓ Competitive Mortgage Rates
- ✓ Local Lending Experts
- ✓ Fast, Friendly Service
- ✓ Loans for Purchase or Refinance

Start your home journey today! Visit Telco Community Credit Union or apply online at

Federally Insured by NCUA | Equal Housing Lender NMLS #787813

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

January



Congratulations to Carol, who was nominated for consistently going above and beyond to support Telco's success across all marketing platforms and social media channels.

Outside of work, Carol enjoys spending time with her daughter and exploring new restaurants with friends.

~ Carol Griffiths
Marketing Manager

February



Congratulations to Haley, who was nominated for consistently exceeding expectations and demonstrating a willingness to assist wherever needed. She provides valuable training to new employees and maintains a consistently positive attitude. She's a true Telco flag waver!

Haley enjoys spending her free time playing with her puppy, thrifting, time with her family and a trip to Disney when she can.

~ Haley Brevard
Teller, Airport Road Branch

Annual Meeting Announcement

We invite our members to join us for Telco's Annual Meeting on Thursday, April 23rd at the WNC Ag Center, in the Virginia Boone Building, beginning promptly at 6:00 PM.

Our Annual Meeting is always a special evening where members can stay informed on credit union news, while enjoying a fun and welcoming atmosphere. It's also a great opportunity to meet and connect with fellow members, the Telco team, and our Board of Directors.

In addition to the meeting portion of the evening, guests are invited to enjoy a delicious buffet-style dinner, purchase raffle tickets and play several rounds of Bingo for cash prizes while sharing a few laughs and friendly competition.

Be on the lookout for an email invitation coming within the next week that will include a form to RSVP for the event. Reservations will be completed through that email form so we can plan accordingly.

We truly look forward to gathering together, sharing an enjoyable evening, and celebrating another year with the members who make Telco so special. We can't wait to see you there!

Ladies & Gentlemen
Start Your Engines

NO PAYMENTS
for **90** days*

On new or used car,
truck, RV, motorcycle
or boat loans.

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