

YOUR MONEY MATTERS

JUNE 2026 | SUMMER

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Telco Branches Will Be Closed for The Following Holidays

Independence Day
Friday, July 3rd

Labor Day
Monday, September 7th

Follow us on:    

Good Things are On the Way!

Exciting updates to your Mobile and Online Banking experience are coming soon to Telco Community Credit Union! The enhanced platform is designed to make managing your finances easier, faster, and more intuitive than ever before. Members will enjoy a cleaner, more modern look that provides a comprehensive view of important account information upfront — including balances, recent transactions, and financial wellness insights — all in one convenient place.

The upgraded experience will also introduce helpful budgeting and financial management tools to give members greater control and visibility over their finances. Information will be easier to understand and navigate, helping you stay connected to your financial goals with confidence.

Best of all, the transition is designed to be as seamless as possible. Members will not need to reinstall the app or reset their biometric login settings, making the upgrade simple and convenient. We look forward to bringing you an even better digital banking experience soon!

Thanks for Helping Us Celebrate!

Telco's Annual Meeting held on April 23rd at the WNC Agricultural Center, brought members together for an evening filled with fun, connection, and celebration.

Guests enjoyed a delicious BBQ dinner while reconnecting with fellow members and celebrating another successful year at Telco.



The evening was packed with excitement, including lively rounds of bingo, a popular 50/50 raffle, and plenty of laughter shared throughout the night.

A very special part of the evening was recognizing seven outstanding High School students who were each awarded a \$1,000 Telco scholarship. Celebrating these students and supporting their educational goals was one of the most meaningful moments of the night and reflects Telco's ongoing commitment to investing in the future of our communities.



Another highlight of the event was a special appearance from everyone's favorite mascot, Telly the Telco Tiger, who brought smiles, energy, and photo opportunities for members of all ages. From start to finish, the event reflected the strong sense of community that makes Telco Community Credit Union so special.

We are incredibly thankful to everyone who attended and helped make the Annual Meeting such a memorable occasion. Events like these remind us how fortunate we are to serve such an amazing membership and community.

Thank you for being part of the Telco family — we look forward to celebrating with you again next year!

Choose Telco for Auto Loans and Refinancing

Buying a vehicle is one of the biggest financial decisions many people make, and having the right financing can make all the difference. Whether you're shopping for a new ride, purchasing a dependable used vehicle, or looking to lower the payment on your current loan, Telco Community Credit Union is here to help make the process easier, more affordable, and less stressful.

Financing That Fits Your Budget

At Telco, we understand that every member's financial situation is different. That's why we work to provide competitive auto loan rates and flexible terms designed to fit your budget. Instead of a one-size-fits-all approach, our lending team takes the time to help members find payment options that work for their lifestyle and financial goals.

Lower monthly payments, better interest rates, and flexible loan terms can help you keep more money in your pocket while still driving the vehicle you need.



Refinancing Could Save You Money

Already have an auto loan with another bank or lender? Refinancing your vehicle loan to Telco could help lower your interest rate, reduce your monthly payment, or even shorten the length of your loan. Many drivers are surprised to learn how much they may be able to save simply by moving their loan to a credit union.

If interest rates have improved since you purchased your vehicle or your credit score has changed, refinancing may be a smart financial move worth exploring.

Personalized Service You Can Trust

One of the biggest differences members notice at Telco is the personal service. Our team takes the time to answer questions, explain options clearly, and help guide members through the financing process from start to finish.

Instead of feeling like just another number, members experience friendly, local service from people who genuinely care about helping them succeed financially.

More Than Just a Loan

An auto loan through Telco is about more than financing a vehicle — it's about building a relationship with a financial institution that is committed to helping members save money and achieve their goals. From first-time buyers to experienced car shoppers, Telco is proud to help members get on the road with confidence.

If you're thinking about purchasing a vehicle or refinancing your current auto loan, stop by your local branch or learn more at telcoccu.org/loan-products/auto-loans.

Influencers and Investments

The rise of financial content on social media platforms has exploded in recent years. The financial conversation is happening primarily across Facebook, Instagram, and TikTok, transforming these entertainment platforms into unexpected hubs of financial education.

This shift isn't necessarily negative. Social media has democratized financial information and brought educational content to audiences who might otherwise never engage with investing concepts. Many reputable financial professionals maintain valuable social media presences.

The challenge lies in distinguishing credible guidance from content designed primarily to generate views, clicks and affiliate commissions. Social media platforms reward engagement above accuracy, creating an environment where sensational financial claims often outperform sound advice.

Be wary of online influencers who promote get-rich-quick schemes of unusual investment vehicles. Also watch out for those who emphasize urgency ("act now before it's too late") and those who delete or ignore critical comments and questions.

As a Telco member, you have the advantage of the opportunity to speak with Telco's Financial Advisor, Ryan Moran 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.

Summer Travel Tips + Double Rewards at the Pump

Summer vacations don't have to be put on hold just because gas prices are higher this year. With a little planning and a few smart money-saving strategies, families can still enjoy their favorite summer getaways while staying on budget.

One of the best ways to save money on vacation is to plan ahead. Booking hotels early can often secure lower rates, and traveling during the middle of the week instead of weekends may help reduce lodging costs. Vacation rentals with kitchens can also help families save by preparing some meals instead of eating out for every breakfast, lunch, and dinner.

Packing snacks, drinks, refillable water bottles, sunscreen, and other essentials before leaving home can prevent costly convenience store purchases during the trip. Travelers can also save by researching free or low-cost attractions such as parks, beaches, museums with free admission days, hiking trails, festivals, and local community events.

Another smart tip is to create a daily vacation budget and look for discounts before you travel. Many attractions offer online coupons, advance-purchase savings, or reduced pricing for military members, seniors, students, and AAA members. Using public transportation, walking, or renting bikes in destination areas can also help reduce parking and fuel expenses.

For road trips, travelers can save money by checking tire pressure before leaving, keeping vehicles properly maintained for better fuel efficiency, and using apps to compare gas prices along the route. Bringing entertainment for kids, such as books, games, or downloaded movies, can also help avoid unnecessary spending on impulse purchases during travel stops.



To help members save even more this summer, Telco Community Credit Union is currently offering 2X My Telco Rewards Points on gas and EV charging purchases now through August 7, 2026. Members who use their Telco Credit Mastercard® and/or their Telco Debit Mastercard® for non-PIN gas or EV charging transactions will earn double rewards points through Labor Day.

Whether you're heading to the beach, the mountains, or taking a weekend road trip, every fuel stop can help you earn extra rewards while you travel. It's one more way Telco is helping members make the most of their summer adventures while keeping more money in their wallets.

So fill up the tank, hit the road, and enjoy making summer memories knowing your everyday gas and EV charging purchases are earning double rewards along the way.



Power Up Your Adventures with 2X Points

Wherever the road takes you, earn **DOUBLE** points on all fuel and EV charging purchases with your Telco Credit and/or Telco Debit Mastercard.

Offer valid from 5/25/26 through 9/07/26.
Debit purchases must be used as NON-PIN transactions.



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

March



Congratulations to Clinton who was nominated for his 5-star Google reviews, knowledge, professionalism and commitment to helping members. Clinton always goes the extra mile!

Outside of work, Clinton stays busy with his children's extracurricular activities and enjoys trips to Disney when possible.

~ Clinton Eddings
Branch Manager, Hickory

April



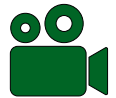
Congratulations to Christine who was nominated for her dependability, knowledge and always being a team player.

Christine has been with Telco almost 7 years. Starting off as a part time teller and now MSR at the Hendersonville branch, she believes Telco provides great opportunities through training, so you are able to move up within the credit union.

When not at work, Christine spends time with her husband and two kids.

~ Christine Cauble
MSR, Hendersonville Branch

Share Your Story — And You Could Be Featured in a Telco Commercial!



At Telco Community Credit Union, our members are the heart of everything we do. Every day, we hear inspiring stories about how Telco has helped members reach financial goals, overcome challenges, and build brighter futures. Now, we want to hear YOUR story!

We are looking for real Telco members to share their experiences in an upcoming commercial campaign. If selected to participate, you'll receive \$300 as a thank-you for your time and participation.

Why Share Your Story?

People connect with real experiences. Hearing from actual members helps others understand what makes Telco different from a traditional bank. Your story could encourage someone to:

- Open their first savings account
- Refinance a high-interest loan
- Start building credit
- Purchase a vehicle or home
- Feel more confident about their finances

When members share authentic stories, it shows the personal side of banking and highlights the relationships that make credit unions special.

What Kind of Stories Are We Looking For?

Every member journey is unique! We'd love to hear stories about:

- How Telco helped during a difficult time
- A great experience with a branch employee
- Saving money through lower loan rates
- Buying your first vehicle or home
- Building financial confidence
- Why you chose Telco over a bank

No professional acting experience is needed — just a genuine story and a willingness to share it.

How to Enter

If you would like the chance to be featured in a Telco commercial and receive \$300? Simply email your special Telco story to telcoccumarketing@gmail.com.

Be sure to include your full name and the best phone number or email address to reach you if your story is selected.

We look forward to hearing how Telco Community Credit Union has made a difference in your life!