

# YOUR MONEY MATTERS

JANUARY 2026 | WINTER

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## Telco Branches Closed

**New Years Day**  
Thursday, January 1st

**Martin Luther King, Jr.  
Day**  
Monday, January 19th

**Presidents' Day**  
Monday, February 16th

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## Your Membership Comes with Perks

Winter is a good time to slow down, reset, and make sure you are getting the most from your Telco membership. You have access to tools, savings, and support that can make life easier and help your money stretch further. Here are a few perks of membership you might be missing out on.

### Tax Prep Savings

Tax season is near. As a Telco member, you can save 20% on TurboTax or up to \$25 for H&R Block tax prep services and get trusted guidance without paying full price.

### Plan Ahead With Confidence

Members save 20% off Trust & Will estate planning, so you can set up wills, trusts, and guardianship documents without stress or extra cost.

### My Telco Rewards

Enroll in My Telco Rewards and earn points for cash back, gift cards, merchandise and more when you use your Telco Credit or Debit Mastercard\* on everyday purchases.

### Free Access to GreenPath

You also have free access to confidential one-on-one financial counseling, debt management services, credit and debt counseling as well as unlimited financial education tools through our partnership with GreenPath, all available at no cost to members.

### Refer A Friend

Share Telco with friends and family and you both benefit. They get a trusted financial partner and you both could earn up to \$50\* It is an easy win for everyone.

### Financial Education

Your membership includes a free online resource center packed with financial education. From basic money management to long term planning, you will find valuable information.

Your Telco membership is packed with value. Take a moment this winter to explore your benefits, claim your discounts, and set yourself up for a strong year ahead.

*\*You must be enrolled in My Telco Rewards to earn points. NON-PIN transactions qualify for points.*

## TELCO FRIENDS & FAMILY REFERRAL PROGRAM



**\$50**  
for you\*

**\$50**  
for them\*

\*See full terms and conditions at [telcoccu.org/tools-and-resources/refer-a-friend](https://telcoccu.org/tools-and-resources/refer-a-friend)

# Are Car Prices Going Up or Down for 2026?

As we head into 2026, many consumers may feel the impact of rising auto prices. But while the headlines may feel discouraging, there's good news—Telco members still have several strong options to stay ahead of the curve and save money.

## Why Are Auto Prices Rising?

After tariffs were implemented in April, vehicle prices remained relatively steady for most of 2025. Automakers appeared to be absorbing tariff costs instead of passing them to consumers. But as 2026-model-year vehicles rolled out, sticker prices began to tick up, at least in part due to tariffs on imported vehicles, foreign-made parts and production materials, such as steel, aluminum and copper.

Another major factor driving the average new vehicle price is car buyer vehicle choice. Higher-income buyers have continued to favor trucks, large SUVs and luxury models that cost more than other car types.

Many new cars come with advanced technology, larger infotainment screens, driver-assistance systems, and hybrid/EV powertrains — all adding to the cost.

## How Telco Members Save

- **Competitive Member-First Rates**  
Credit unions are built differently. Because Telco is not-for-profit, we're able to offer rates that are often lower than traditional banks—especially during times when every percentage point matters.
- **Auto Search for Smarter Shopping**  
Finding the right car at the right price can make a bigger difference than ever. Telco's Auto Search tool gives members an easy way to compare vehicles, view pricing, and look up history reports and apply for your loan with Telco—helping you make confident decisions without bouncing from site to site.

- **Local Guidance You Can Trust**  
Telco understands the unique challenges of today's auto market. Members can sit down with a MSR who will walk through options, calculate payments, and help you find the best path forward.



## Planning to Buy in 2026? Here's How to Prepare

- Check your credit early. Even small improvements can create big savings.
- Know your budget before you shop. Pre-approvals give you clarity and bargaining power.
- Compare vehicles and prices through Auto Search. Knowledge is one of your best tools.
- Ask about upcoming specials like, No Payments for 90 Days. A well-timed promotion can make a difference.

**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.

# Your Winter Checklist for Fraud Prevention



Here's a simple winter checklist to help you keep your information, your accounts, and your peace of mind protected.

## Watch for Holiday Shopping Scams

Winter is prime time for fake retail sites, too-good-to-be-true deals, and counterfeit order-confirmation emails. Before making a purchase, be sure the website is legitimate, check reviews, and avoid clicking links in unexpected texts or emails. When in doubt, go directly to the retailer's official site instead of using the link provided.

## Protect Your Devices

Cold weather brings cozy nights in—and plenty of online browsing. Make sure your phone, tablet, and computer are up to date with the latest security patches. Using strong, unique passwords and enabling two-factor authentication will add an extra layer of protection to your accounts.

## Keep an Eye on Your Accounts

Take a moment each week to review your Telco accounts and cards for any charges you don't recognize. If something looks off, contact us right away so we can help secure your account.

## Avoid Gift Card and Charity Scams

Scammers often pressure people into paying with gift cards or pose as charitable organizations. **Remember:** no legitimate business or agency will demand payment this way. When donating, verify the charity through trusted resources and avoid giving personal information unless you're sure it's secure.

## Stay Alert for Delivery & Package Schemes

Fake delivery notifications become more and more common. Be cautious of messages claiming your shipment needs to be "verified" or "rescheduled." Check your tracking numbers directly through the carrier rather than using links from unsolicited emails or texts.

## Use Telco's Card Controls & Alerts

Members have powerful security tools right at their fingertips. Telco's mobile app lets you set alerts, lock or unlock your card instantly, and monitor transactions in real time. These features make it easier to spot suspicious activity the moment it happens.

## When in Doubt, Pause and Verify

Scammers rely on urgency and emotion. If someone pressures you to act quickly, shares alarming information, or demands sensitive details, take a moment to step back. Reach out to Telco or the organization in question using a verified phone number—not one provided in the message.

# Tax-Season Scams Are Ramping Up

Identity thieves are getting smarter, and the IRS is warning taxpayers, businesses and tax pros to stay sharp heading into the 2025 filing season. Scammers continue to impersonate the IRS, send fake emails and texts, and push bad tax advice online. Many of the latest schemes use social media to spread false claims about credits and refunds or to connect taxpayers directly with fraudsters.

To fight back, the IRS and Security Summit partners have expanded their joint efforts, launching the Coalition Against Scam and Scheme Threats and strengthening the Identity Theft Information Sharing and Analysis Center. Even with these tools, criminals are still targeting tax professionals, businesses and anyone who may share sensitive financial information.

## Key Threats to Watch:

- Social media scams: False tax tips and posts that push taxpayers into sharing personal data or filing inaccurate returns.
- Phishing and smishing: Fake IRS emails or texts trying to steal financial details or convince people to send money.
- Senior-focused scams: Criminals pressuring older adults into giving up personal information or withdrawing retirement funds.
- Identity Protection PINs: Taxpayers can add an extra layer of security by getting a free IP PIN to block fraudulent returns.

The IRS encourages everyone to stay cautious, verify requests, and take proactive steps to protect their information.

## 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

### NOVEMBER



Macee was nominated for her amazing attitude. Whenever she's asked to help, she goes above and beyond in any situation. She truly believes in our mission of helping families and connecting with our community.

When Macee isn't at work, she loves being outdoors, spending time with her children and working on puzzles.

~ Macee Gibson  
Member Service Representative, Lenoir Branch

### DECEMBER



Brad was nominated for consistently demonstrating exceptional leadership and dedication to his team. He has a remarkable ability to motivate and support his branch, always going above and beyond to ensure their success. His enthusiasm for attending and representing Telco events shines through in everything he does.

~ Brad Brevard  
Manager, Hendersonville Branch

## Warm Hearts, Warm Homes: How Telco Gives Back All Winter Long



Winter has a way of reminding us what truly matters—warmth, safety, and the comfort of knowing that you're not facing the season alone. At Telco, this time of year brings out the very best in our members, staff, and community partners. Together, we work to ensure that even the most vulnerable families can experience a safe and hopeful winter.

One of the most meaningful ways we make a difference is through our annual Silent Auction, Telco's largest fundraiser of the year. Held during our Christmas party, this tradition has grown into something truly special. Local businesses generously donate items and experiences, members contribute gifts straight from the heart, and our staff rallies together with a shared mission: to lift up neighbors who are struggling. The funds raised help families facing heartbreaking challenges—parents trying to keep the heat on, children without a warm bed, and individuals who need a safe place to stay during the coldest months.

But the spirit of giving doesn't stop there. Throughout the year, Telco hosts a variety of fundraising efforts and donation drives to support our community:

**Selling Hand Decorated Pens** – Simple purchases that contribute to larger causes.

**Hat and Scarf Drive** – Keeping members of our community warm during chilly months.

**Santa for Seniors** – Bringing joy to homebound seniors who may otherwise go without gifts.

**Angel Tree Program** – Ensuring children have gifts to unwrap and smiles to share.

**Clothing Donations for Foster Children** – Providing essentials and comfort to children in need.

Every donation, and contribution helps us provide immediate support and long-term hope. These efforts make a real difference—helping families stay warm, safe, and together, even in difficult times.

What makes this work truly special is the way our community comes together. Members, local businesses, and employees all contribute to these initiatives, proving that when we combine our efforts, we can create lasting impact. Winter becomes brighter because of these warm hearts, and the comfort we provide goes far beyond the season.