

The View

2017 • Third Quarter

Updates, News, and Benefits For Telco Members



Connecting Families
& Building Futures

TELCO BRANCHES WILL BE
CLOSED ON THE FOLLOWING
HOLIDAYS

COLUMBUS DAY
MONDAY, OCTOBER 9

VETERAN'S DAY
FRIDAY, NOVEMBER 10

THANKSGIVING DAY
THURSDAY, NOVEMBER 23

BLACK FRIDAY
FRIDAY, NOVEMBER 24

CHRISTMAS DAY
MONDAY, DECEMBER 25

Member Benefits

Member Appreciation Day
THURSDAY, OCTOBER 19



Visit your local branch on that day
to celebrate!

WHY CREDIT UNIONS ARE WORTH CELEBRATING

In 1924, Roy Bergengren, one of the architects of the credit union movement, reflected on what a credit union can do for people.

“The credit union is, in fact, a bridge,” Bergengren wrote in the inaugural issue of “The Bridge,” the official newsletter of the American credit union movement, which was then in its infancy. “It may be the bridge over which the tenant farmer travels the wide gap that separates him from ownership. It may be the way that opens the great land of opportunity to the wage worker, who finds his savings the ‘open sesame’ to broader possibilities for himself and his family.”

Twenty-four years later, in 1948, credit unions in America, and later around the world, began celebrating the philosophy and achievements of credit unions every year on the third Thursday in October. The theme for International Credit Union Day (ICU Day) 2017 is “Dreams Thrive Here,” harkens back to Bergengren’s sentiment, and it’s meant to serve as a reminder of how effective credit unions like Telco Community Credit Union are at helping all people chase and achieve their biggest dreams in life.

This is because, unlike other financial institutions, credit unions are not-for-profit, so their primary purpose isn’t to score record profits in order to cut distant shareholders bigger dividends checks. Rather, the primary purpose of credit unions is—and always has been—to be of service to their members and that means you! This people-first philosophy doesn’t just mean better service, it translates into a better financial deal for consumers. Credit unions, on average, offer higher rates of return on savings accounts, lower rates on loans, and fewer and lower fees than other financial institutions. So join us at any of our branches on October 19th to celebrate ICU Day.

Maybe we’ll even sing* this song written for ICU Day in 1955 and published in *The Bridge*.

*Hail all hail to Credit Unions
They’re life save through and through
For the cash you lay away
To combat the rainy day
For the loans you need
To make your dreams come true*

*Don’t worry—we won’t. We actually want you to come!

Before You Kick The Tires

Before you shop for your next car, check with Telco, we can outfit you with money to plunk down and with information to help you get the best deal.

One of our loan officers will be happy to sit down with you and come up with a pre approved line of credit to buy that next vehicle. That will take some of the pressure off when bargaining begins at the dealership.

If you have a car to trade in, the loan officer can show you what it's worth. Our price guides show wholesale, retail, and finance values. Dealers usually allow a wholesale value on your trade-in and then offer it for sale at the retail value.

Armed with cash and confidence, you can start your search for a new vehicle on our Auto Resource Center on our website. Find the make and model with the features you want. Jot down the features and their prices; you'll need them later. Ask the salesperson for the best cash price with and without a trade.

Then compare those prices with one or two more dealers (some shoppers do this by phone). Here's where you need to know what the features are worth. Rarely do two cars have identical features. If one dealer is higher priced but more convenient to you, see if the "convenient" dealer will match the lower offer.

Your final decision is whether to trade in your present car or sell it yourself. A warning: Rarely will you or the dealer get the retail value, unless your car is in exceptional condition or a popular model.



**Audition
Your
Car Payment**
Telco Community Credit Union

Your first stop when car shopping is not the dealership— it's Telco Community Credit Union

Talk first to a Telco CCU loan officer about how much car you can afford and what loan you qualify for, and you can walk into any dealership as a powerful cash buyer.

Not ready to buy? Save more money by trying out your car payment for a few months. You'll learn if you can live with the loan payment, and you'll save money toward the down payment, reducing how much you have to borrow.

The Right Car, The Right Loan, The Right Fit!
www.telcoccu.org
and click on Auto Resource Center

Expect to sell it for the financing value, in which case it's up to you to decide whether its worth the hassle of selling it yourself.

5 SMART MONEY MOVES TO MAKE THIS FALL

It's time to start thinking about your year-end money strategy. Christmas and New Year's are closer than you think. Use the following strategies to make the rest of the year count.

1. Clean out your closet. Ever feel tempted to head to the mall and buy new clothes because you just have *nothing* to wear? Clean out your closet and bring the cold weather clothes to the front before swiping your card. Remember to try old clothes on to make sure everything still fits, and donate appropriately.
2. Add holidays into your budget. Say you've followed your winter, spring and summer budget perfectly, then don't forget that Thanksgiving, Christmas, Hannukkah, Kwanzaa and New Year's Eve are just around the corner. It's easy to blow your budget on these holidays, so if you haven't already, plan for them now.
3. Up your 401K. If you can afford another percent off your paycheck, why not up your retirement deductions? The more you save now, the more tax benefits AND the less you have to worry about the future. Throw another percent at it and watch it grow.
4. Spend your FSA dollars. Use it or lose it. You've already saved this money, so don't leave it on the table. If you waste it, it's your money you're throwing away, not your employer's!
5. Plan to use your vacation days. Using your vacation days is key to living a successful, balanced life. Even if you have a staycation, it's critical to use your well-deserved days off. If you plan now, you can even save for a weekend getaway before the end of the year. Life is all about balance. As the weather turns colder, it's a great time to reflect on the money progress you've made throughout the past year and start focusing on small wins to finish the year right.

Branch Locations & Business Hours

Asheville - Leicester Branch
710 New Leicester Highway
Asheville, NC 28806
828.225.5919

Asheville - Tunnel Rd. Branch
36 Tunnel Road
Asheville, NC 28805
828.252.6888

Skyland Branch
1871 Hendersonville Road
Asheville, NC 28803
828.210.2090

Candler Branch
1141 Smokey Park Highway
Candler, NC 28715
828.633.6604

Weaverville Branch
34 Northcrest Road
Weaverville, NC 28787
828.645.6003

Hendersonville Branch
1452 7th Avenue East
Hendersonville, NC 28792
828.595.9841

Morganton Branch
127 West Parker Road
Morganton, NC 28655
828.433.0016

Hickory Branch
355 US Highway 70 SW
Hickory, NC 28602
828.322.8566

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

www.TELCOccu.org

Your Online Resource For...

Home Banking
Online Bill Pay
Mobile Banking
Current Rates
Latest Telco News
Financial News
Consumer Education

800.222.1025

Talk To Your Telco
Member Services Representative

Telco Celebrates Member Appreciation Day



On October 19, Telco Community Credit Union will, along with more than 56,000 credit unions around the world, celebrate International Credit Union Day (ICU Day), and the philosophy and achievements of the credit union movement.

Telco celebrates ICU Day because it believes the not-for-profit structure and people-first principles of credit unions make them the ideal financial partners for all people. This year's ICU Day theme is "Dreams Thrive Here," a celebration of how credit unions help people achieve their biggest goals in life.

Members, we welcome you to stop by your local branch and celebrate with Telco, a worldwide movement that's made helping people its number 1 priority for more than 160 years.

TELCO BRANCH SPOTLIGHT

Telco Went Casual For Kids!

TOGETHER WE RAISED OVER \$700 FOR GREENVILLE HEALTH SYSTEM CHILDREN'S HOSPITAL

Our Credit Union's membership and employees opened up their hearts and wallets for Greenville Health System Children's Hospital, helping us raise funds for a very worthy cause. A big thanks goes out to members and staff, who generously supported the Miracle Jeans Day campaign. Your dedication to the kids with this fundraiser is most appreciated. We are pleased to donate \$734.67 to local Children's Hospital with 100% of the funds benefitting the kids who visit the hospital for every illness and injury imaginable.



SECRET MESSAGE



You found a secret message on your way home from school!
Decode the message, then spread the word.

A	B	C	D	E	F	G	H	I	J	K	L	M
11	2	22	17	7	5	13	19	4	15	9	25	8
N	O	P	Q	R	S	T	U	V	W	X	Y	Z
23	12	1	16	20	14	3	24	10	26	18	21	6

C R E D I T
22 20 7 17 4 3 24 23 4 12 23 14 11 20 7 13 20 7 11 3

1 25 11 22 7 14 3 12 14 11 10 7 21 12 24 20 8 12 23 7 21

3 19 7 21 11 20 7 23 12 3 5 12 20 1 20 12 5 4 3 11 23 17

8 7 8 2 7 20 12 26 23 7 17 8 12 23 7 21 13 12 7 14 2 11 22 9

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3 19 11 3 14 3 19 7 22 20 7 17 4 3 24 23 4 12 23 17 4 5 5 7 20 7 23 22 7

Answer: Credit unions are great places to save your money. They are not-for-profit and member-owned. Money goes back to you, not to shareholders. That's the credit union difference.



TAP INTO THE MOST CONVENIENT WAY TO BANK



ONLINE HOME BANKING



MOBILE BANKING



TELCO TELLER

SIGN-UP TODAY!

800.222.1025 | WWW.TELCOCCU.ORG

TRUSTED BY TELCO COMMUNITY CREDIT UNION

You trust Telco to provide value. It in turn endorses TruStage insurance products and programs as they know you'll receive the same honest, straightforward service from representatives that will always put your needs first.

Benefits for car insurance

- 24-hour claims service (even on holidays)
- Fast appraisals (typically within 24 hours)
- Guaranteed auto repairs (for as long as you own the vehicle)

Benefits for home insurance

- Guaranteed home repairs
- Fast service – many claims are settled on the spot
- Hassle-free replacement of personal items
- Assistance finding temporary living, if needed

AUTO & HOME INSURANCE

YOU COULD SAVE ON YOUR CAR AND HOME INSURANCE
Exclusively for credit union members



By combining your car and home insurance you may qualify for multiple discounts and get fast 24/7 claims service (including holidays). Make a simple phone call today to determine the discounts you qualify for.

Call for your FREE, no obligation quote.
Toll-free 1-888-380-9287
Visit us at TruStageAutoHome.com



TruStage® Auto & Home Insurance Program is offered by TruStage Insurance Agency, LLC and issued by leading insurance companies. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union. Individual premiums and savings will vary.

AHL-977137.2