

THE View

JANUARY 2023 | WINTER

Updates, News, and Benefits For Telco Members



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Telco Branches Closed

New Year's Day

Monday, January 2nd

Martin Luther King, Jr. Day

Monday January 16th

Presidents Day

February 20th

WHERE MEMBERS MATTER

Make This Year Rewarding

Make 2023 the year of rewards! Many bank credit cards offer basic rewards points for travel or limited merchandise. With My Telco Rewards you can earn rewards on everyday purchases and choose how you want to be rewarded.

My Telco Rewards Program offers versatile options for everyone. Redeem your points for a selection of over 150 national brand gift cards or choose from over 3,000 merchandise items, gas stations, major restaurants, airfare, rental cars, hotels, and cash back. Every time you use your Telco Credit Mastercard or Telco Debit Mastercard*, you'll earn points that can be redeemed online or by phone.

Point Earnings:

- You earn 1 point for every \$1.00 spent with your Telco Credit Mastercard purchases.
- You earn 1 point for every \$2.00 spent with your (Non PIN) Telco Debit Mastercard purchases.*



Sign up and start taking advantage of this great program for everyday purchases and holiday shopping at MyTelcoRewards.com

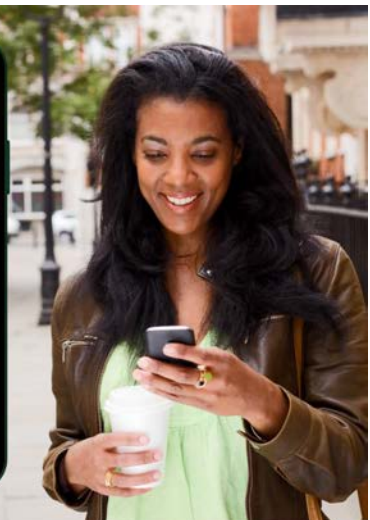
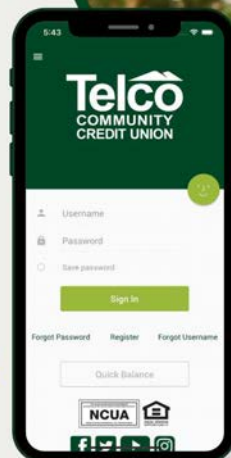
*Certain restrictions apply. Further details will be outlined in your Guide to Benefits you received with your card.

** Certain restrictions apply. See www.mastercard.us/zero-liability for details.

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- Check Balance
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- View Statement
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Available on the App Store and Google Play



Set 'Em and Forget 'Em: 4 Financial Resolutions You Can Accomplish Now

By GreenPath Financial Wellness

New Year's resolutions are a mixed bag for many of us. On the one hand: personal betterment! On the other hand: methodical auditing of our refrigerator, checking account, and various vices. On the cusp of a fresh calendar year, we feel compelled to immediately transform our lives, but—as is the case with most good things—change takes time. This is especially true when it comes to financial goals. And in the aftermath of steep holiday spending, our goalposts can feel...far away.

If you want a few financial resolutions that you can achieve early into the new year (because who doesn't love an easy to-do list??) here are some suggestions.

Automate Your Savings. Life is expensive! Especially when you have your sights set on a vacation, home renovation, or even the creation of an Emergency Fund (which 26% of Americans report not having at all). Setting aside savings is a crucial step towards your financial health. There are multiple pathways to save, from automating contributions to an investment portfolio to downloading an app that bundles spare change on each transaction you make. If you want to avoid market fluctuations and go the straightforward route, set up an automatic direct deposit that funnels a percentage of your paycheck into a designated savings account. Then try not to touch it.

Enroll in a 401(k). Speaking of savings...if your employer does not automatically enroll you in a 401(k) plan, you can sign up yourself. Unlike some company benefits (like flexible spending accounts or insurance enrollments that have deadlines), you can enroll in a 401(k) plan anytime during the year. So why not now? The sooner you can begin growing your retirement savings, the better. What you contribute is up to you, and many employers will match your contributions up to a certain percentage. If you earn income but don't receive employer benefits, you can open a Traditional or Roth IRA as an alternative.

Trim subscriptions. The average American underestimates their monthly subscriptions costs by \$133 according to a 2022 survey conducted by C+R Research. People estimated they spent about \$86 per month when in fact, they were spending about \$219 per month. The start of a new year is a good time to take inventory of your streaming networks, music subscriptions, smartphone apps, wine club memberships, or any other miscellaneous expenses that might be drawing away from your overall savings goals.

Check your credit report. You can get a free report once a year from each of the three major consumer reporting companies (Equifax, Experian, and TransUnion.) This allows you to resolve errors or instances of identity theft—red flags you do not want creditors looking at when they are evaluating your application for loans and credit cards. With the exception of Experian, you will have to pay a fee if you want to see your credit score. There is often a way around this, as more than 170 financial institutions and 10 of the top credit card issuers provide free access to your FICO score (the most commonly used type of credit score).

Resolved to Help

Need a little nudge when it comes to keeping your financial resolutions? Our partner GreenPath provides caring Financial Wellness Experts to assist in starting your year strong! GreenPath works with thousands of people each month to pay off debt, improve credit and lead a financially healthy life. Ring in the New Year...and then give them a ring! The call is free and confidential.

This article is shared by our partners at GreenPath Financial Wellness, a trusted national non-profit.



11 Month CD

3%
APR

\$1,000 minimum
opening deposit

*APY is 3.04%



Help Grow Your
Savings With a CD

Telco Appears in The Asheville Holiday Parade

The 76th Asheville Holiday Parade rolled through downtown on Saturday with the theme of Winter Wonderland! The Christmas festivities began on Saturday, November 19, at 11 a.m. The parade was organized by the Asheville Downtown Association in partnership with the City of Asheville. The parade featured more than 75 entries, including marching bands, dance and cheer squads, youth sports, nonprofits, businesses, Telco, and of course Santa and Mrs. Claus.



From left to right: Alexis Dison, Linnea Robinson, Ashley Clopton, Victoria Davis, Umar Tomas, Madison Conner, Ana Gonzalez, Richard Gonzalez, Jamie Ketterman



The parade began on Biltmore Avenue at Charlotte Street and proceeded up north to Patton Avenue. Halfway through the parade, Telco made a right onto Patton Avenue before coming to a stop at South French Broad Avenue.

There were 15 members of the Telco family that joined us on Telco's float. Our participating employees brought family members and friends to ride along and hand out candy to the community. One participant said, "it was so great to get out into the community and show off Telco's Christmas spirit!"

If you missed the parade, don't worry! News 13 will re-broadcast it again on Christmas mornings.

Building Leaders From Within

Congratulations go out to 25 credit union professionals for completing the Carolinas Credit Union League's 2022 Leadership Development Institute program. The program started in March 2022 and was completed on December 7th and 8th. As this year's program came to a close, the program celebrated not only this semester's graduates but also all alumni as LDI crosses the milestone of 100 plus graduates.

This semester's program focused on methodology and strategies to help maximize individual and team talent. Through class exercises and discussions, participants identified their management styles and gained understanding of how to lead with emotional intelligence and empathy.

Telco congratulates Victoria Davis, Call Center Manager, and Pamela Gonzalez, Branch Manager at Leicester, on their commitment to completing this program.



EMPLOYEE OF THE MONTH

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

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

Skyland Branch
1871 Hendersonville Road
Asheville, NC 28803

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

TELCOccu.org

NOVEMBER



Congratulations, Alisha Feimster

I grew up in Burke County and Northern Alabama. I did 20 years as a Navy wife living up and down the East Coast. I enjoy spending time with my husband and our three girls and traveling. When I'm not at work, I am more than likely at the Outdoor Theater or Volleyball Court with our girls.

Since day one at Telco, I felt like I was part of the family. Working alongside the Morganton Branch girls is fantastic; we learn something new every day. We help our members with the little and the big things together as a team. I also appreciate knowing that by the end of the day, we have given our all to ensure our members leave with a smile; it makes all the hard work worth it.

*~ Alisha Feimster
Head Teller, Morganton*

Telco Spotlight... **Skyland branch — Meet Skylands New Interim Branch Manager**

You may have noticed a new face if you've recently stepped into the Skyland Branch. Caleb Watkins, who was previously an MSR at the Leicester Branch is now the new Interim Manager of our Skyland Branch. Caleb shared that "Moving to Skyland has been exciting and rewarding. Skyland has an amazing team and it is really an honor to become part of that. The team here is a family and we love meeting new members each day. The mindset of each employee here in the Skyland branch is to provide the best service and really treat each member like family."

"We all enjoy spending time talking with our regular members and enjoy seeing new faces in the branch. From simple transactions to the hard questions, we are here to tackle any challenge a member may face. We at Skyland, appreciate each and every member and look forward to building and growing our relationships, both with those we already know and the new members we hope to meet."



Telco would like to congratulate Caleb on his new position and we wish him great success as a Branch Manager. Make sure to stop in and say hello, next time you're in the area!