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## Telco Branches Closed

**New Years Eve**

Friday, December 31st

**Martin Luther King Day**

Monday, January 17th

**Presidents Day**

Monday, February 21st

**WHERE  
MEMBERS  
MATTER**

## Telco Opens A New Branch In Arden

On November 8, Telco opened their doors at 198 Airport Road. The new branch offers members a convenient place to bank at this growing location in Arden. The one-story building provides a modern banking experience with added features, including a double lane drive-thru, a drive-up ATM, drive-up night drop, ample parking and easy access to Interstate 26.

This marks another milestone in Telco's continued efforts to provide members access to great products and services at competitive rates and the continued commitment to the communities we serve. With the addition of this new location, Telco now has a total of 11 branches across Western North Carolina.



We're excited about being in our new location and look forward to offering member focused service as well as serving our new community, here in Arden. Stop by and say hello to Jasmine Silvers, Branch Manager and Tina Lemari, Branch Teller.

Follow us on Facebook, Twitter and Instagram to get updates on the Grand Opening Celebration.

## NO PAYMENTS FOR 90 DAYS\*

**New or bring over loans.  
Cars/Trucks/RVs/Motorcycles or Boats.**



\*Qualifications, standard loan approval and interest apply. Mortgage and Mastercard loans excluded. Limited time offer.

## Graduating During a Pandemic-Disrupted Year

Congratulations go out to eighteen credit union professionals for completing their final quarter of the Carolinas Credit Union League's 2021 Leadership Development Institute program. The program started in March 2020 and completion on December 7-8 brought long-awaited celebration.

This quarter focused on methodology and strategies to help maximize individual and team talent. Through class exercises and discussions, participants identified their core values central to each of them and learned how their individual, inner landscape – beliefs, thoughts, interpretations and assumptions – directly impact their effectiveness as a leader.

Telco congratulates Morgan Rhyne, Telco Branch Operations Manager and Morgan Robinson, Telco HR Manager/Trainer, on their commitment to complete this program during such a challenging time. Well done ladies!



## A New Year to Maximize Your Returns

Interested in Maximizing your returns? This year make the most of your money and let it work for you. Earn Up to 2.00% APY\* on balances up to \$10,000 with Telco's Interest Checking account!

Who doesn't want to earn more on their checking account balance? Interest checking is a great option for those who utilize electronic, self-service options and direct deposit. We'll reward you with higher dividends, when you meet certain transaction requirements.

### Qualifying for Interest Checking is as Easy as 1, 2, 3

- Enroll in E-Statement.
- Have one direct deposit or payroll deduction per month.
- Swipe or Insert and sign for at least 15 Mastercard debit card purchases each month. Must be used as Credit, Not Debit (Non-Pin Based) transactions.

*Note: A debit card purchase using your PIN will not count as a debit card swipe and sign (credit) transaction. All direct deposit, ACH deposits, and debit or credit card purchases must post to your account by 6:00pm (ET) on the last business day of the month to count towards that month.*

*Basic and Limited Checking Account excluded. Other restrictions may apply.*

*\*APY - Annual Percentage Yield. Daily purchase limit is \$2,500. ATM withdraw limit is \$600 per day*

# Energy Tips to Save You a Bundle This Winter

With the cost of natural gas going up, heating bills are expected to increase up to 30% this winter. To conserve your money, it's time to consider ways to conserve energy in your home.

**Programmable Thermostat** — Electronic thermostats that lower the temperature while you are in bed or away from home are the fastest, easiest way to save energy. In a cold climate, you can save about 10% to 30% on your heating bill. Most of these thermostats cost between \$100 and \$200 and they're easy to install.

**Insulation** — Floor of unheated attic: Check recommended insulation levels and lay new insulation at right angles to the old. Basement or crawl space: Fasten foam or fiberglass panels to the walls and cover with drywall. Either glue panels to the wall or fasten them to furring strips. Heating ducts: Insulate an unheated attic or basement by wrapping with fiberglass insulation.

**Weatherstrip** — Weatherstripping is a flexible sealer for the moving parts of windows and doors. Many new windows and doors require a specific type of weatherstrip, which you find in hardware stores or online. The generic "V-strip" adapts to many doors and windows and can even be applied in cold weather. The weatherstrip at the threshold often needs replacement. If the door bottom is still leaky, add a door sweep to seal against the floor or threshold.

**Caulking** — Caulking seals exterior cracks around windows, doors, pipes, and vents. Scrape away the old caulking and dirt, then squirt new caulking into the crack.

**Window Jamb Liner Kits** — A window jamb liner is a strip that goes on the inside of a window frame, giving the window a snug fit and preventing air leaks. It's an easy way to update double-hung windows and can be installed from the inside. You can install jamb liners in less than an hour without touching the storm window, jambs, or casing molding. Order a kit to match the size of your window.



## Smart Phone, Smart Saver

Phone apps have changed our lives. We now have, at our fingertips, the ability to access information 24/7, wherever we are. There are a number of useful apps that can even help you save money and track your spending.

**Level Money** — Are you often struggling at the end of the month to pay your bills, wondering where all your money went? This app helps you keep track of your spending by letting you set daily, weekly, or monthly limits on how much you can spend. You begin with your actual bank balance and subtract essentials like rent and utilities. The remaining balance is what you can spend on non-essentials. You can even set alerts to warn you when you only have a certain amount of money left.

**Mint** — This is a budgeting app that links to your banking and credit card accounts and keeps track all of your spending. It will analyze how and where you spend your money, suggest a budget, and even suggest how to reduce the money you spend on monthly bills and fees. It also alerts you when bills are due or your bank balance falls below a certain amount.

**Flipp** — Like a traditional Sunday newspaper, this app tells you all the sales and special offers currently available, at as well as help you find coupons. It covers weekly ads from 800+ retailers, including supermarkets, pharmacies, and big retailers, like Target or Walmart. If you're a member of a store's loyalty program, it can automatically apply discounts when you use your loyalty card at checkout.

**Good Budget** — This app uses the envelope system of budgeting. You begin by placing a certain amount of money for each expense (rent, groceries, gas, eating out, etc.) into its own category. This app keeps track of each amount, helping you to stay on budget. It also allows you and your spouse to sync your account, letting both of you know who's spending, where it's going, and how much is left in each "envelope."

**Shop Savvy** — When you're out shopping in a store, this app lets you scan the bar codes on merchandise and compare prices from other local and online competitors to see whose price is better. It offers special cash-back deals and you can set up notifications to alert you when a specific product goes on sale.



# Annual Christmas Charity Auction

## 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**  
355 US Highway 70 SW  
Hickory, NC 28602

**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**

Telco's annual employee Christmas party and charity auction surprised everyone with some sweet team building exercises.

Many of us have enjoyed the "unwrap a gift with kitchen mitts" game, but this year came with a brand new challenge...a gingerbread house competition!



Everyone had a great time working in teams, eager to win the best gingerbread house prize. While some contestants were busy showing off their engineering and architectural skills, others focused on being the most creative. That's great teamwork!

A big thanks to everyone who participated and donated to our 2021 Charity Auction; because of your generosity, we raised \$2,729.00.



## Telco Spot Light... CANDLER BRANCH

Meet the Telco Candler branch staff at 1141 Smokey Park Highway. Serving the Candler and West Asheville communities with big hellos and welcoming smiles, Penny Brown and her staff love helping their members with all of their financial needs. "We feel blessed to feel like a family not only with our coworkers but also our members. We love seeing their accomplishments and successes in life and also standing with them through the hard times.", says Penny Brown, Candler Branch Manager.

"We hold several raffles throughout the year to raise money for non-profit organizations in the community. Helping raise money for these deserving organizations is an honor and a privilege, as we work together for the betterment of Candler.

Come see us. We would love to meet you!"

Telco would like to recognize this very special team and their great achievements. Thank you for going the extra mile.



Left to Right: Katarra Foster - Head Teller, Penny Brown - Branch Manager, Debbie Whitted - MSR, Jasmann Messer - Teller, and Anna Barnes - Teller.