

TELCONOMY

For the members of Baton Rouge Telco Federal Credit Union

Serving Ascension, East and West Baton Rouge, East and West Feliciana, Iberville, Livingston, Pointe Coupee, Saint Helena and Tangipahoa parishes.

Telco's **CAN-Do** Crew...



CAN Save YOU on Your Auto Loan!

In This Issue:

Home Equity Lines of Credit -- Financial Freedom (2) | Free Elite Checking Better Than Ever (2)
Telco Saves Members on Auto Refinancing (3) | Mobile Banking for Members On-The-Go (4)
October United Way Month (4) | Holiday Closings (4)

HELOCs Financial Freedom for Homeowners

Only \$199
Processing Fee

Rates as low
as 4.50% APR*



While homeownership can often be daunting on the wallet, it comes with a benefit **Telco** offers members with equity in their homes. **Home Equity Lines of Credit (HELOCs)** allow members the freedom and flexibility to make purchases at rates better than those of most credit cards. Whether fixing that leaky roof, covering college tuition, or taking a family vacation, the worry-free financial freedom to cover those expected and unexpected bills is now possible.

**Home Improvements • Major Purchase (Land, Vehicle, etc.) • Pool Installation
School Tuition • Medical Expenses • Emergency Vehicle Repair**

Low rates, payment over time, and no pre-payment penalties give members the flexibility to enjoy life and pay these expenses on a schedule that works best for them. Call **225-924-8900** for more information, or stop by any of our four offices to discuss options that work best for you. Want to apply online? Complete our easy application process at **www.brteleco.web-loans.com**.

*APR as of October 1, 2012. All rates, fees and terms are subject to change, not guaranteed, and are based on credit qualifications and lending guidelines. The current prime interest rate (located in Key Interest Rates section of WSJ) will be used to determine the rate.



ON THE GO

Mobile Banking Via TEXT, WEB, APP

ON THE COUCH

Online Banking



TELCO FREE CHECKING

Freedom to Bank the Way You Want



Telco's **FREE *Elite Checking** offers members flexibility to bank the way they like, without any unexpected charges. With no monthly service charges, no minimum balance fees, and now even more ways to manage finances, Elite Checking is better than ever. Take advantage of **FREE** Mobile Banking, Online Banking, and Bill Pay to simplify monthly expenses.

Receive your debit card instantly when you stop by any of our four offices. Plus, you can transact your Telco business (make deposits and loan payments, and cash checks, etc.) at over **4,900 locations** in the Credit Union Service Center network (www.creditunion.net) -- 30 located in the Baton Rouge area.

* Members will be required to make a minimum opening deposit of at least \$5.00 (plus cost of checks) into the new checking account. New members will be required to make a minimum opening deposit of \$5.00 into a share (savings) account to become a member and a minimum opening deposit of at least \$5.00 (plus cost of checks) into the new checking account. Qualifications will apply to open an Elite Checking Account. Checking account is federally insured by NCUA.



TELCO CAN...

... SAVE YOU!

Refinance That Non-Telco Auto Loan Today and **Save!**

Do you have an existing non-Telco auto loan? Are you paying too much interest? Switching to **TELCO** is easy and can save you **1.50%* OFF** your current rate -- as low as **2.99%* APR**. Not only that, but members receive a **\$50 Gas Card** for each auto loan they refinance.

Telco's **CAN-Do Crew** is saving members thousands of dollars by switching from their current loans to Telco auto financing.

- **LOWER** Your Rate
- **LOWER** Your Monthly Payment
- **SAVE** You Money

Switching to **TELCO** is fast and easy! Choose any of three ways to apply:

- **Apply Online** (www.brtelco.org)
- **Contact a Loan Professional**
Baton Rouge (225) 924-8900, option 3
Hammond (985) 542-8086, option 3
- **Go to Any of Four Offices**



Auto Loan Refinance (example)

Your Current Rate \$20,000 @ **6.99%** for 72 months = **\$340.88**

Telco's Rate \$20,000 @ **2.99%** for 72 months = **\$303.78**

Total Savings at TELCO = \$37.10 / month
\$2,671.20 / total

* Quoted rate for 72 months has payments per \$1,000 equal to \$15.19/month. This rate is Telco's current rate as of October 1, 2012 and includes a 0.50% discount for members with automatic deduction from a Telco checking account and direct deposit relationship. All rates, terms and conditions are subject to change (not guaranteed) at any time without notice and are based on credit qualifications and lending guidelines. Offer good through October 31, 2012.



MOBILE BANKING

Your Finances -- Anywhere Anytime

Telco's Mobile Banking lets members manage their finances anywhere, with our iPhone App, Android App, Mobile Web Banking, and Text Message Banking. It's a fast, free* and secure way to:

- **Check your account balance and transaction history**
- **Transfer funds between eligible accounts**
- **Pay bills on the spot****
- **Contact Telco or locate an ATM quickly**

Best of all, you choose whether you want to use a simple text message, your mobile web browser, or our free app for ultimate, fast access to your finances on the go -- with the same security as Online Banking.

Telco members who use Online Banking have immediate and automatic access to Mobile Banking. No registration necessary! Telco Online Banking users can use **Mobile Banking** by simply going to www.brteleco.org on your smart phone and logging in with existing credentials.

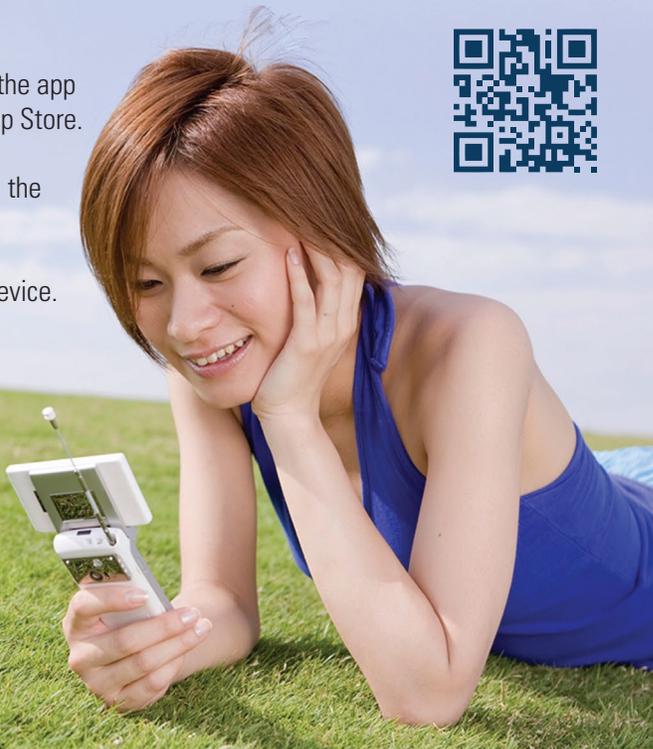
If you are not currently an Online Banking user, visit www.brteleco.org and go to Online Banking (click on "First Time User") to sign up. To sign up for **Text Banking**, go to Online Banking and click on the "Mobile Banking and Alerts" button and follow instructions.

Scan the QR code from your iPhone or Android smartphone to download our Mobile Banking app.



iPhone users can download the app for free from iTunes or the App Store.

Android users can download the app for free from the Android Market website, or from the Market app on their mobile device.



* Message and data rates may apply from your wireless carrier.

** For eligible members.

www.brteleco.org

UNITED WAY OCTOBER

Telco employees realize how important it is to give back! That's why October is designated as our official **United Way Campaign** month! Since 2005, through bake sales, raffles, jambalaya fundraisers, and payroll deduction from employees, Telco has pledged over **\$67,000** for the Capital Area and Greater New Orleans United Way agencies! Stop by one of our locations throughout the month of October to see how you can help us raise money this year!

HOLIDAY CLOSINGS

Thanksgiving

Thursday, November 22, 2012

Friday, November 23, 2012

Christmas

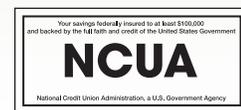
Monday, December 24, 2012 at 2:00 p.m.

Tuesday, December 25, 2012

New Year's

Monday, December 31, 2012 at 2:00 p.m.

Tuesday, January 1, 2013



BATON ROUGE
TELCO
FEDERAL CREDIT UNION

AIRLINE OFFICE
13404 Airline Hwy.
Baton Rouge, LA 70817
(225) 924-8900

WOODDALE OFFICE
2226 Wooddale Blvd.
Baton Rouge, LA 70806
(225) 924-8900

WATSON OFFICE
32839 LA Hwy. 16
Denham Springs, LA 70706
(225) 924-8900

HAMMOND OFFICE
1115 W. University Ave.
Hammond, LA 70401
(985) 542-8086