



# FALL 2014 Newsletter

News and Events for ElecTel Cooperative Federal Credit Union Members

## CHRISTMAS CLUB NOTICE

Disbursements from your Christmas Club accounts will be made on Friday, October 17th. Funds will automatically be deposited into your checking account. If you have requested to have funds mailed to you, please make sure that we have your correct address on file. *Ready... Set... SHOP!*

**Skip-A-Pay** YOUR WAY

Haven't taken advantage of this opportunity yet?  
There's no better time than NOW!



**Skip any loan  
payment,  
and get the**

**Freedom  
to Choose**

**another  
month to  
skip the  
same  
payment!**

Visit me online at  
[www.electelccu.org](http://www.electelccu.org)  
for full details.

## Holiday Closings

### Columbus Day

Monday, October 13

### Thanksgiving

Thursday, November 27  
Friday, November 28

### Christmas Eve

Wednesday, December 24

### Christmas Day

Thursday, December 25

### Main Office

3400 Sumner Blvd.  
Raleigh, NC 27616  
p 800.849.5600  
f 919.876.8018

### Piedmont EMC Branch

2500 Highway 86 South  
Hillsborough, NC 27278  
p 877.469.0255  
f 919.732.1918

### Roxboro Branch

1125 Oxford Road  
Roxboro, NC 27573  
p 336.503.6700  
f 336.503.6752

### Audio Response - Starline

p 888.274.0253

[www.electelccu.org](http://www.electelccu.org)



# 5.99%<sup>APR\*</sup>

on **VISA**<sup>®</sup> purchases and  
balance transfers made through 12/31/14.

\*5.99% APR applies to all balance transfers and purchases made between 10/01/14 and 12/31/14 for the life of these transactions. Normal rates will apply for all transactions after 12/31/14. Special rate is not available for members who are over their credit limit or delinquent.

## Sheral says...

### Plan For The Holidays!

Keep your finances on track by planning for and budgeting your trips and gifts out in advance!



## Annual HoneyBaked<sup>®</sup> Ham Giveaway

Register to win one of the four *HoneyBaked<sup>®</sup> Hams* that we'll be giving away this year! It will be delivered to your home just in time for Thanksgiving! You can complete the form below and mail it back to the credit union.

*The deadline to register is Thursday, November 6th at 5:00 PM. Winners will be selected on November 7th.*

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

Mail your completed entry form to:

**ElecTel Cooperative FCU**  
PO Box 27306  
Raleigh, NC 27611

Or fax your completed entry form to:

**ElecTel Cooperative FCU**  
919.876.8018