



## FALL 2018 Newsletter

*News and Events for ElecTel Cooperative Federal Credit Union Members*



### CHRISTMAS CLUB NOTICE

Disbursements from your Christmas Club accounts will be made on **October 19<sup>th</sup>**.  
*Ready... Set... SHOP!*



### GO FOR A RIDE



AUTO LOAN  
RATES AS  
LOW AS **2.84%** APR\*

**No Payments until January 2019**

**Apply Today!**

\*APR = Annual Percentage Rate. Interest will accrue during the deferred payment period.  
See credit union for full details.

### Skip-A-Pay

Enjoy your holiday shopping  
this year with Skip's help.



See the  
details online at  
[electel.org](http://electel.org)

A \$40.00 processing fee will be applied per loan skipped. Interest on the loan will continue to accrue during the non-payment period. Valid for November 2018 loan payments only, application must be received ten days before payment is due. Member must be in good standing, and all loans current to participate. Overdraft protection, home equity loans, and Platinum Visa® credit cards do not qualify for the Skip-A-Pay program. See credit union for details.

**Your Co-Op, Your Credit Union**

**ElecTel.org**

# Annual Honey Baked® Ham Giveaway

Register to win one of the four *Honey Baked® Hams* that we'll be giving away this year! It will be delivered to your home just in time for Thanksgiving! Complete the form below and mail it back to the credit union.

The deadline to register is **Thursday, November 8<sup>th</sup>** at 5pm. Winners will be selected on **Tuesday, November 13<sup>th</sup>**.

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

# Welcome!

Welcome to the consumers of  
Union Power, Mecklenburg Electric,  
Haywood EMC, and Pee Dee EMC.

**f** **LIKE**  
**US ON**  
**FACEBOOK**



## Holiday Closings

### Columbus Day

Monday, October 8

### Veterans Day

(Observed)

Monday, November 12

### Thanksgiving Holiday

Thursday, November 22

Friday, November 23

### Christmas Holiday

Monday, December 24

Tuesday, December 25

### New Year's Day

Tuesday, January 1

### 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

### Audio Response — Starline

p 888.274.0253



**ElecTel.org**

The ElecTel Cooperative Federal Credit Union Privacy Policy can be accessed online at any time through our website.

This credit union is federally insured by the National Credit Union Administration and is an Equal Housing Lender.