



FALL 2019 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 18th**.
Ready...Set...SHOP!

CHRISTMAS SHOPPING TIPS

Funny for Less Money — Cash running short? Sometimes a laugh is worth more than a hefty price tag. Get friends and family something funny this holiday season. Make a memory, save some money.

Envelopes Will Give Your Budget Hope — Working within a set budget? Don't give yourself the opportunity to overspend by divvying your shopping budget into envelopes. Make a plan and stay on track.

Dare to Compare — As a consumer, you have options. With the internet, your options become seemingly endless. Take your time and utilize this resource. Compare your gift ideas and come out on top.

Appy Holidays — Your phone can summon cars, put you face-to-face with your grandmother across the country, and it can help you with your holiday shopping. Do your due diligence and find the shopping app that's right for you.

Remember What It's All About — At the end of the day, this time of the year is about family. Cherish the moment and make the most of your family time this holiday season!

FOCUS ON YOUR HOLIDAY, NOT YOUR PAYMENT.

For a limited time, refinance your existing auto loan with ElecTel and **make no payments until 2020.***

Apply Today!



*Offer valid 10/1/19–11/30/19. Payments to start January 2020. Not all members will qualify. Must speak with an ElecTel representative. Must have an existing auto loan financed with external lender of \$10,000 or greater to be qualified. ElecTel reserves the right to change or end this offer at any time. See credit union for full details.

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. You can also fill it out via our website at ElecTel.org.

The deadline to register is **Sunday, November 10th** at 5pm. Winners will be selected on **Monday, November 11th**.

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

Or fill it electronically at:

ElecTel.org

Rein in the howlidays with our **Skip-A-Pay**



See the
details online at
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 2019 loan payments only, an application must be received ten days before payment is due. Member must be in good standing, and all loans current to participate. Overdraft protection and home equity loans do not qualify for the Skip-A-Pay program. If a joint loan or cosigned loan, all parties must sign the form. See credit union for details.

Holiday Closings

Columbus Day

Monday, October 14

Veterans Day

Monday, November 11

Thanksgiving Holiday

Thursday, November 28

Friday, November 29

Christmas Holiday

Tuesday, December 24

Wednesday, December 25

New Year's Day

Wednesday, 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.