

We're the Credit Union for You!



Rewards Checking

- No monthly services charges
- No minimum balances
- Overdraft plans available*
- Earn dividends
- ATM fee refunds**
- Online banking
- Free bill pay
- Mobile app
- Mobile check deposits

Credit Cards

- 2% Cash Back Visa® Platinum
- Low Rate Visa® Platinum
- Secured Visa® Platinum

Borrow with Us

- Auto Loans
- Boat, RV, & Motorcycle Loans
- Personal Loans
- First Mortgage & Home Equity
- Visa® Platinum Credit Cards
- Lend A Hand
- Telecheck Overdraft

Our Locations

Charlotte, NC Charleston, SC
Cornelius, NC Columbia, SC
Gastonia, NC Greenville, SC
Raleigh, NC

3 Ways to Apply

1. **VISIT**
Visit one of our branches.
2. **CALL**
Call us at 1-800-622-5305.
3. **ONLINE**
Apply online in minutes by visiting [ctelco.org](https://www.ctelco.org).

See reverse side to learn how to waive your \$5 initial deposit when applying online.



Become a Member Online in Minutes!

1. Visit **ctelco.org** and click the **Become A Member** button in the top right.
2. Click the **New Member Account** button.
3. To waive your \$5 initial deposit select your eligibility and add your company name.

Become A Member >

New Member Account

Select your eligibility*

I am currently employed or retired from a job in the Telecommunications Services Industry in NC or SC.

Employer Name

Your Company Name Here|

- Select **Mail A Check** as your funding method.
(Note: you will NOT need to mail a check.)

How do you want to fund your new account?*

Credit Card

Transfer From Another Financial Institution (max \$3,000.00)

Mail A Check

*All information, including rates, are subject to change. Data rates may apply for mobile banking. Please check with your carrier for specific charges. Membership is open to employees in the telecommunications industry who reside in North Carolina or South Carolina, with a Prime Share minimum deposit of \$5.00. At its discretion, Carolinas Telco Federal Credit Union (CTFCU) can, on a promotional basis, offer to fund the Prime Share's minimum deposit for new members who sign up in conjunction with a membership drive. All services, such as loans, credit cards, checking accounts, and overdraft protection are subject to approval. For information regarding the rates and services you may qualify for, contact any credit union branch. Rewards Checking requires certain qualifications to be met each qualifying cycle. APR = Annual Percentage Rate. The Annual Percentage Rate you receive may vary, based on certain individual credit worthiness criteria.

Visa® Platinum 2% Cash Back Credit Card: CTFCU will pay 2% cash back rebates on eligible purchases. Purchases do not include cash advances, convenience checks, balance transfers, or returns. Rebate payouts will post to the credit card each quarter provided the account remains in good standing. See official cash back rules. Additional rules and restrictions may apply. Low Rate and Secured Visa® Platinum Credit Cards with CTFCU do not earn cash back rewards and additional benefits may be limited.

For more information, call 1-800-622-5305 or visit ctelco.org.

© 3/2019 CAROLINAS TELCO FCU