October 2025

Rake in the Savings This Fall Auto & Personal Loan Rates Are Falling Fast!

This fall, don't just admire the changing leaves — change your ride, your plans and your possibilities. With rates dropping like autumn leaves, now's the perfect time to take advantage of our seasonal loan specials. Whether you're upgrading your vehicle or prepping for the holidays, Telco Triad has you covered.

Auto Loans: Drive Into Autumn With Confidence

- · Rates that fall faster than the leaves
- Flexible terms to fit your lifestyle
- Quick approvals so you can hit the road sooner





- Cover travel, gifts, or home upgrades with ease
- · Low rates that feel like a seasonal bonus
- Fast access to funds no waiting, no stress

Fall into savings — scan the QR Code to apply for your auto or personal loan.



Auto Loans

Fall Into a Fresh Look — Explore Our New Website Today

We've launched a brand-new website designed with you in mind — faster, easier to navigate, and fully mobile-friendly. Whether you're checking rates, applying for a loan, or exploring member resources, everything is just a click away.

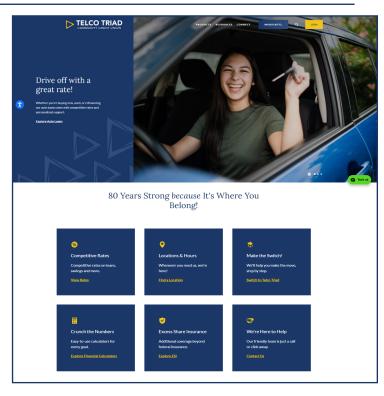
What's New:

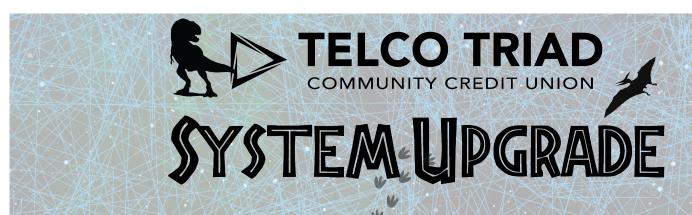
- Streamlined navigation
- Fresh, modern look
- Easier access to loan applications and tools
- · Mobile-friendly design for browsing on the go

What's Staying the Same:

 Your online banking and mobile app haven't changed — same login, same features same convenience you rely on.

Visit telcotriad.org to explore the new experience.





Coming 2026 — stay tuned for more details...

UPCOMING EVENT

MEMBER APPRECIATION EVENT - WED., NOV. 19 @ MORNINGSIDE BRANCH COME CELEBRATE OUR 80TH ANNIVERSARY!

HOLIDAY CLOSINGS

CLOSED - MONDAY, Oct. 13: Columbus Day

CLOSED - TUESDAY, Nov. 11: Veterans Day

CLOSED - THURSDAY, Nov. 27: Thanksgiving Day

CHRISTMAS HOURS

CHRISTMAS EVE - 8:30am-12:30pm - Wed., Dec. 24

CHRISTIMAS DAY - CLOSED - Thurs., Dec. 25

NEW YEAR'S HOURS

NEW YEAR'S EVE - 8:30am-12:30pm - Wed., Dec. 31

NEW YEAR'S DAY - CLOSED - Thurs., Jan. 1

Telco Triad Debit Cards have a new look!

We're thrilled to announce the rollout of our newly redesigned debit cards! Current cardholders will automatically receive their new cards upon expiration of their current ones. Enjoy the convenience of tap-to-pay technology with every transaction.



MEMBER TRAINING EVENT **DIGITAL SERVICES**

Date/Time:

Thursday, Oct. 16 10AM-11AM

Location:

3098 Floyd Blvd Sioux City, IA 51108

(Bill Pay, Credit Card Portal, Online Banking, New Website)

RSVP by Oct. 15 to Olivia by calling 712-252-4368 Ext. 6016

International Credit Union Day Thursday, Oct. 16



Visit any branch for FREE 2026 Telco Triad Calendars and treats!













(712) 263-8100