



If you are interested in having a membership drive at your place of employment, contact Alana Miles at 601.664.2085 ext. 27 or [alana@mstelco.org](mailto:alana@mstelco.org) to set up a day and time.

We will provide onsite enrollment for your convenience and we will be happy to assist your employees with all of their financial needs. Start enjoying the benefits of Credit Union membership! Call today!



Mississippi Telco FCU offers five consumer credit cards and three business credit cards. Choose the card that's right for you!  
[www.mstelco.org](http://www.mstelco.org)

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MISSISSIPPI  
**TELCO**  
Federal Credit Union



# The Credit Line

NAME: \_\_\_\_\_ DATE: \_\_\_\_\_

Mail or fax completed Word Search to MSTFCU by December 1, 2015. 3 members will be drawn at random from all entries and will win \$25.00.

## Favorite Games

J S E E Z T H A Y M S S E M Y  
 F C G B H D S A H Z O N L C W  
 S O V Q P L F V D S P Y B O L  
 E M R I I N Q C B W P R B N D  
 I O R Q H O N N O V I R A N B  
 R N D R S I M M G R H O R E Q  
 O O L D E T U H G G Y S C C B  
 G P L N L A I L L J R L S T A  
 R O E A T R N B E K G I D F G  
 E L O L T E A U R Z N F P O D  
 T Y S Y A P R R G P U E K U A  
 T W V D B O C H T I H L I R M  
 A L V N O J S Y F Z A B H F D  
 C A M A V R E T S I W T D T W  
 S X M C W C Z R I N J Z V P K

BATTLESHIP  
 BOGGLE  
 CANDYLAND  
 CONNECTFOUR  
 CRANIUM  
 HUNGRYHIPPOS  
 LIFE  
 MADGAB  
 MONOPOLY  
 OPERATION  
 SCATTERGORIES  
 SCRABBLE  
 SORRY  
 TWISTER  
 YAHTZEE

July Winners: Nacola James, Wynn Bridges, and Mary Ann Goodson

## Stop Dreaming. Start Buying.



THE  
AMERICAN  
DREAM  
begins at your  
credit union.

Our team of experts can get you started with a fast pre-qualification so you'll know your buying power. Plus, exclusive loan programs with rates and terms just for our members mean you'll find a loan that fits your financial goals. Retained servicing means we don't sell your loan year after year and we'll be here long after closing. The American dream of homeownership is alive and well.

Call us to make your dream come true. 601.664.2085

Mississippi Telco  
Federal Credit Union  
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Pearl, MS 39288-7997

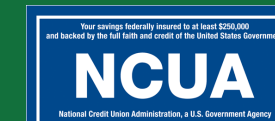
### Communications:

Phone  
601.664.2085  
Fax  
601.664.9717  
Audio  
800-445-0372  
Web Site  
[www.mstelco.org](http://www.mstelco.org)

**Regain Control of Your Finances**  
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"It requires less character to discover the faults of others than it does to tolerate them."  
 – Jean Antoine Petit-Senn (1792-1870)





# Tell me again what my friends and family members have to do to join Mississippi Telco FCU...

## It's easy to join! Eligibility includes:

- \*Immediate family members of current MSTFCU members
- \*Employees of one of our SEGs (Select Employee Groups). We have over 100 SEGs listed on our website.
- \*Members of the Friends of the Pearl or Richland Libraries (Membership applications for the Friends organization can also be found on our website)



\*If you live, work, attend school, worship, or volunteer in the Bloomfield or Riverwind developments in Pearl, or in Pearl, South of Highway 80 and North of Old Brandon Road. (See map for specific area)

# The 2015 Annual Back-To-School Open House was a success!



On Tuesday, August 4, 2015, Mississippi Telco Federal Credit Union hosted its 6<sup>th</sup> Annual Back-To-School Open House. The event featured a Candy Bar, door prizes, games, and a photo booth!

### Dividends

Regular Shares, IRA Shares, Money Market and Checking subject to change quarterly. Term Share Certificates subject to change weekly. Call or visit our website for current rates and terms.

Description of Account	Minimum Deposit	Dividend Rate	Annual Percentage Yield	Dividend Posting Period
Shares (Savings)	\$10.00	0.10%	0.10%	quarterly
	\$1,000.00	0.20%	0.20%	quarterly
	\$5,000.00	0.30%	0.30%	quarterly
Share-Draft (Checking)	\$30.00	0.05%	0.05%	quarterly
	\$1,000.00	0.10%	0.10%	quarterly
	\$5,000.00	0.20%	0.20%	quarterly
IRA Savings	\$100.00	0.10%	0.10%	quarterly
	\$1,000.00	0.20%	0.20%	quarterly
	\$5,000.00	0.60%	0.60%	quarterly
Money Market	\$5,000.00	0.50%	0.50%	quarterly

### Term Share Certificate & IRA

Description of Account	Minimum Deposit to Open	Dividend Rate	Annual Percentage Yield	Dividend Posting Period
91 Day Certificate	\$1,000.00	0.35%	0.35%	maturity
6 Month Certificate	\$1,000.00	0.50%	0.50%	maturity
12 Month Certificate	\$1,000.00	0.80%	0.80%	maturity
18 Month Certificate	\$1,000.00	0.90%	0.90%	quarterly
24 Month Certificate	\$1,000.00	1.10%	1.10%	quarterly
30 Month Certificate	\$1,000.00	1.40%	1.41%	quarterly
60 Month Certificate	\$1,000.00	1.90%	1.91%	quarterly

### Board of Directors

E.E. Robinson, Chairman  
 D.L. May, Vice Chairman  
 Lydia Hood, Secretary  
 Harry Black, Treasurer  
 Kim Sadler  
 Robert Gooden  
 Audrey Harris  
 Joe Pierce  
 D.M. Cox  
 S.K. Lott  
 Randall Harris

Cornell Smith, Member  
 Kerry Scimeca, Member

### Management

Kevin Long, President/CEO  
 Rob Loflin, V.P. Lending  
 Michelle Omerza, V.P. Operations  
 Keith Wilson, V.P. Accounting  
 Alana Miles, Marketing Director  
 Michael Rucker, Sales Manager

### Supervisory Committee

S.K. Lott, Chairman  
 Michael Crocker, Member  
 George Ferguson, Member

### Member Relationship Specialists

April Seavey  
 Subrena McLaurin  
 Katherine Hayes  
 Jennifer Aycox  
 Dawn Williams  
 Amanda Loomis  
 Chasity Dearman  
 Melissa Little

Mortgage Loans Rates - Subject to change daily. Call or visit our website for current rates. \*APR = Annual PCT Rate

New Vehicle Loans as low as 1.50% APR\* Used Vehicle Loans as low as 1.50% APR\* Signature Loans as low as 6.50% APR\*

**Notice:** CreditLine is an official publication of MS Telco Federal Credit Union and is prepared for the purpose of general information about financial news and related subjects. This newsletter serves as official notice to the Credit Union membership of all matters contained within.



## Mobile Deposit Capture is here and it's at your fingertips!

Now you can deposit your checks by taking a picture with your Smartphone through the Mississippi Telco FCU mobile app!



**New Vehicle Loans as low as 1.50% APR\***  
**Used Vehicle Loans as low as 1.50% APR\***