Telhio is open to everyone who lives, works, worships, or attends school in Franklin County and selected surrounding communities. Federally Insured by NCUA.
Our Values
Caring
Commitment
Integrity

Our Vision
Telhio will be the preferred choice for financial services.

Leslie Bumgarner
President/CEO

For Telhio, 2013 was another year of growth, innovation and a strong focus on enhancing our visibility in central Ohio.

As we continued our message of “Own it.”, our members did just that. With more than 150 members referring friends and family to Telhio, we increased our memberships by more than 10 percent during the year and our loan volume grew by 24 percent in 2013. Our business services division was also recognized for their efforts in 2013. Telhio was named the top credit union and grew to the #4 overall financial institution in Ohio for lending by the Small Business Administration (up from #6 in 2012).

Additionally, we launched our Mobile Banking app, our Ask Auto app to help membership comparison shop for cars and enhanced our social media presence. All of these initiatives have helped us improve our ability to provide our members with what we have heard is important to you – convenience and “on-the-go” banking innovations.

We continued living up to our mission through community partnerships in 2013 with organizations such as COSI, where we sponsored the inspiring Extreme Screen movie, Flight of the Butterflies in 3D, and Holiday Wishes for Franklin County Children's Services, for which we collected more than $3,300 in toys and donations for needy children. However, one of the most rewarding partnerships for me personally is our ongoing support of Ronald McDonald House Charities of Central Ohio (RMHC). In 2013, we created a unique program with RMHC to increase used vehicle donations through outreach to our preferred auto dealers in the community. Through this partnership, RMHC saw a significant increase in donations – increasing year-over-year donations from 152 in 2012 to 196 in 2013 – a 30 percent increase in donations. What makes me the most proud of this effort is that, as a result, RMHC is able to provide nearly 200 weeks of a home-away-from-home for families of seriously ill children.

Telhio has three key values that are core to our focus on our members – innovation, stability and service, and in all things we do, member service is priority one. As we are stewards of our members’ finances, we understand that our role is one of responsibility to focus on credit risk mitigation, expense awareness and balance sheet growth to ensure optimal capital level is maintained.

Thank you for owning it by being a member of Telhio. We look forward to continuing to serve you – our members – in 2014 by evolving our products and services to meet your needs and exceed your expectations.

2013 Scholarship Winners
Telhio Credit Union provided three local students with scholarships for the 2013-2014 school year. The credit union awarded one top scholarship for $1,000 and two additional scholarships valued at $500 each. Kayla Yates, who attended Olentangy High School, won the top scholarship award, receiving $1,000. She will be attending the University of Findlay to study nursing. Simone Burley, who attended Wooster High School, and Camille Whyte-Heney, who attended Metro Early College High School, each received a $500 scholarship. Simone will be attending The Ohio State University to study history, and Camille will be attending The Ohio State University to study criminology.
Douglas McDowell  Chairperson of the Board

In 2013, Telhio Credit Union underscored its core values of caring, commitment and integrity. By serving the needs of our member-owners and constantly striving to make central Ohio a better place to live, work, worship or attend school, Telhio is making a difference and continuing to grow and thrive.

I am so proud of our ongoing “own it” campaign that underscores that membership in Telhio means ownership and that our members, and our community, do come first. From helping financially unstable members get back on their feet to helping those interested in investing their dollars to reap more rewards, Telhio has a diverse toolbox to help anyone at any age with their financial needs.

Since 1934, Telhio has been a strong, safe, secure credit union. I know 2014 will be another exciting year of opportunity for our members and innovation for our credit union. I’m honored to have served as your board chair and to have had the pleasure of spreading the word of how others can “own where they bank.”

Henry Chang  Treasurer

Fiscal year 2013 showed tremendous new member and new loan growth for Telhio. The Board of Directors and Management of Telhio welcomed over 6,000 new members to the credit union and saw loan growth exceed 24 percent. With Telhio’s capital levels well beyond the required 7 percent minimum, loan delinquencies low and deposit growth above 3 percent, your elected directors are confident that your credit union is well postured for continued growth and success.

I would like to remind you that your credit union is regulated and monitored by state and federal agencies in addition to the formal audit by our outside auditing firm, Lillie and Company, LLC. The State of Ohio’s Division of Financial Institutions and the federal National Credit Union Administration are active partners of your federally insured credit union. Simply put, your credit union remains in regulatory compliance and maintains its high standards of financial stability and service to you, our member.

I encourage each of you to understand the financials of your credit union. The staff has copies of Telhio’s audited financials available to any member at all offices and via Telhio’s web site, www.telhio.org. If you have any questions, please feel free to contact the staff or any board member of Telhio.

Nominating Committee

This year’s nominating committee recommended three candidates to fill the open positions for the 2014 Board of Directors. This year’s election was uncontested so the following individuals were elected by affirmation: Henry Chang, Kathy Foor and Andrew Marfurt.

For this year’s election, there were 44,844 eligible voting members. 487 proxy votes were cast by Telhio’s membership and certified by E Space Communications. The Board of Directors is comprised of volunteers and will consist of nine members for the year.
Telhio Credit Union is a not-for-profit, full-service financial institution cooperative where its members are also owners. Telhio has safely and soundly served central Ohio for over 75 years and focuses on people helping people, not for profit and not for charity, but for service.

Telhio Credit Union conducts its relationships and operations in accordance with its Statement of Commitment to Members and upholds its fundamental commitment to serving its members. Telhio is committed to the highest standards of responsibility and conduct, and subscribes to the philosophy that members come first.