Telhio is open to anyone who lives, works, worships or goes to school in Franklin, Fairfield, Delaware, Licking, Madison, Pickaway and Union counties. Federally insured by NCUA.
For Telhio, 2015 was another year of growth, innovation and a strong focus on enhancing our commitment to the central Ohio community.

This commitment was underscored in our new brand marketing campaign focusing on encouraging new members to “Take the Telhio Challenge.” If they joined Telhio and stayed with us for 90 days, we donated $100 to a local charity. As you can see from the graphic in the sidebar, this not only helped to grow your credit union, but also impacted the lives of countless children and families in our local neighborhoods.

Our business services division continued to evolve and grow. Telhio was once again named the top credit union in Ohio for lending by the Small Business Administration.

While 2015 was not without its challenges, we had a solid year of growth that has laid a firm foundation for continued expansion in 2016.

Telhio has three keys to providing for the financial needs of our members – innovation, stability and member 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 being a loyal member of Telhio. We look forward to continuing to serve you – our members – in 2016 by evolving our products and services to meet your needs and exceed your expectations.

2015 Scholarship Winners

Telhio Credit Union provided three local students with scholarships for the 2015-2016 school year. The credit union awarded one top scholarship for $1,000 and two additional scholarships valued at $500 each.

Justin Jiang received the $1,000 scholarship. He graduated from Worthington Kilbourne and is now attending The Ohio State University. Evan Candler and Ashley Day each received a $500 scholarship. Evan is a graduate of Bishop Hartley High School and attends Elon University. Ashley is a graduate of Jonathan Alder High School and attends Ohio Wesleyan University.
In 2015, 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 that our credit union not only gives back to our community, but makes that giving a priority by incorporating it in all that we do. From our external marketing and our Feed the Dream campaign each January 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 2016 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 “Take the Telhio Challenge.”

Fiscal year 2015 showed continued new member and new loan growth for Telhio. The Board of Directors and Management of Telhio welcomed more than 6,300 new members to the credit union. With Telhio’s capital levels well beyond the required 7 percent minimum at 9.59%, loan delinquencies low and deposit growth of nearly 8.98%, 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.

This year’s nominating committee recommended three candidates to fill the open positions for the 2016 Board of Directors. This year’s election was uncontested so the following individuals were elected by affirmation: Larry Jackson, Doug McDowell and Patrick Zollars.

For this year’s election, there were 44,894 eligible voting members. 527 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 80 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.