

May 2024 _____

Helping you achieve your financial goals

Beat The Heat!

Beat the summer heat with these sizzling Auto Loan rates with Telcoe FCU.



Email <u>Amanda@telcoe.com</u> to get started on your Refinance or Preapproval today!

- The lowest rates in the state
- Up to 90 days before your first payment
- Wide range of terms
- Same-day funding options
- GAP, warranties and payment protection available (including Involuntary Unemployment Protection)

* APR=Annual Percentage Rate. Membership eligibility required. Final rate is set by your credit score, terms, LTV, and payment method. Rates can change at any time. Approval is required. Offer could end at any time.

Payroll Repayment Loans

Credit card interest are averaging over 25% APR nationwide. Why pay high credit card rates when you can borrow money for a vacation, home repair, auto repair, etc with your credit union? Telcoe offers the lowest rates to our members. Visit www.telcoe.com.



5 Member Service

- "Tony was simply amazing, his customer service was above and beyond any other loan officer I have ever worked with, Telcoe earned my future business for auto loans and I will recommend them to anyone shopping rates" New Member March 2024

Share your story with Telcoe-



Invite Us To Your Office

Increase your workplace productivity. Telcoe can come to your office for staff meetings, etc. We offer Financial Wellness topics, and can present "Breakfast/Lunch and Learns" for FREE.

Topic Ideas:

- Planning for Retirement
- Budgeting Tools Made Easy
- Negotiating A Vehicle Purchase
- Becoming A Homeowner With Ease

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In addition to our onsite visit, we waive the membership fee on all new accounts and bring door prizes! If interested, simply email

Amanda@telcoe.com and set up a visit today!

DID YOU KNOW?

56% of employees admit to spending three or more work hours per week dealing with issues related to their finances

according to data from PWC.

Digital Banking

Have you downloaded our **FREE Mobile App** yet? Access your bank accounts conveniently and securely around the clock, wherever you are. Digital banking offers a fast and effortless solution to effortlessly monitor your account activity, check balances, review transactions, conduct



transfers, and conveniently pay bills on any device.

App Store- "Telcoe Arkansas"

Review Your Credit For Free 11-14

Your credit score communicates the idea of "risk". That's because credit scores are used by lenders to determine the risk involved in doing business with a borrower. Visit www.annualcreditreport.com

- Credit scores look at the information that can predict your future behavior.
- Credit scores can and do change.
- Often, a negative item on a credit report can result in a quick and sudden decrease in a score.

Upcoming Holiday Closings

Memorial Day: Saturday May 25th and Monday

May 27th

Juneteenth: Wednesday June 19th

Independence Day: Thursday July 4th and Saturday

July 6th

Money Hack 101

If you struggle when it comes to impulse shopping in the grocery store, then consider ordering your groceries online. **The**



great thing about ordering your groceries online is that you will know how much you're spending before you actually check out. That way, if you go over your grocery budget you can always remove something from your cart.

This will save you **hundreds of dollars** every month by simply committing to your order online. Plus, it saves you time and energy in the long run.

Mental And Financial Health Podcast

This webinar podcast features a lively discussion about tips, challenges, and resources when it comes to caring for our mental and financial well-being. Our panel features GreenPath clients who have experienced their own journeys of improving their mental and financial health. **Join us on**Wednesday, May 15th at 1:00-2:00 (ET).

- Strategies for improving your financial and mental health
- How our guests overcame their financial obstacles and improved their mental health
- How to turn financial challenges into triumphs

Register here → <u>GreenPath Real Stories Podcast</u>



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