



# MEMBER CONNECT

[www.telcoe.com](http://www.telcoe.com) | 501-375-5321 | 800-482-9009 | Routing #282075523

TELCOE FEDERAL CREDIT UNION

make more. get more. save more. | 2nd QTR 2023

## YOUR GOALS ARE OUR GOALS!

*Do you have savings goals? We can help.*

Let us know what goal you have, and we can provide you with a personalized plan to help meet your goal. Email [Amanda@telcoe.com](mailto:Amanda@telcoe.com) or give us a call. You can also check out our online calculators at [www.telcoe.com/calculators/index.html](http://www.telcoe.com/calculators/index.html).



## YOUR HOME IS YOUR CANVAS

CREATE SOMETHING BEAUTIFUL  
WITH A TELCOE HOME IMPROVEMENT LOAN!

Your mind is your limit! No matter what improvement you're looking to make, we'll make sure you can do it. Don't wait, take out a home improvement loan and get to work! Get creating today!

- Borrow up to \$25,000
- No lien on your home
- Funds as fast as 24 hours

- Fixed loan rates as low as

**6.14% APR\***

\*APR=Annual Percentage Rate. Approval is based on credit score, credit history, loan application, etc. Rates may change at any time.

APPLY TODAY!



ONLINE



PHONE



IN BRANCH

## Better Checking, Better Perks.

With a FREE\* checking account at Telcoe Federal, you get perks you wouldn't get from banking online! Bring your checking account to Telcoe to get:

- Personalized service and the ability to meet with a local representative.
- Low- or no-fee accounts.
- Higher paying money market, certificates of deposit, and even checking accounts.
- Access to a large ATM network (over 300,000 ATMs nationwide) and a wide variety of products and services, such as home and auto loans, credit cards, etc.\*
- Investment management services with financial advisors.
- And more!

Go local and get a better experience today!

\*Unlimited checking account also offers an option for up to \$10 in ATM surcharge fee refunds.



LOCAL CHECKING IS BETTER



# April Is YOUTH Month!

Every year we highlight our YOUTH services that can help every family prepare for whatever the future holds. It's a great way to give kids a solid foundation and encourage saving and responsible spending.

**2-Year YOUTH Share Certificate of Deposit: 4.80% APY\***

**4-Year YOUTH Share Certificate of Deposit: 4.50% APY\***

Visit [www.telcoe.com/about-us/youth.html](http://www.telcoe.com/about-us/youth.html) and you can:

- Open a FREE YOUTH Savings Account
- Open a Student Checking Account
- Open a YOUTH Certificate of Deposit\*
- Enter our YOUTH coloring contest
- Scholarship applications are now being accepted for high school seniors
- New this year, we're offering scholarship options for college sophomores, juniors or seniors
- Learn about our Credit Builder Loans\*\*
- View our On Demand Webinars:
  - ➔ Minimize the Cost of College
  - ➔ Starting From Scratch – How to Build Credit

\*APY=Annual Percentage Yield. See YOUTH account minimum and maximum amounts. YOUTH Certificate of Deposit is a limited-time offer.  
\*\*Must be 18 or younger.



**the Power of Saving  
at Your Credit Union™**

## Here For All Of Life's Changes

Retiring? Changing Jobs? Telcoe offers IRA rollovers, Health Savings Accounts and retirement planning and investment assistance. Let us help come up with your long-term plan! Give us a call and make an appointment today. Or start on your own! We currently have a certificate of deposit special. Whether it's a regular or IRA CD, open a 13-month certificate of deposit and get 4.60% APY\* and 4.51% APR.\*\* Hurry, this rate can end at any time!

### MAKE MORE WITH TELCOE

For more info, visit [www.telcoe.com/services/investments.html](http://www.telcoe.com/services/investments.html)

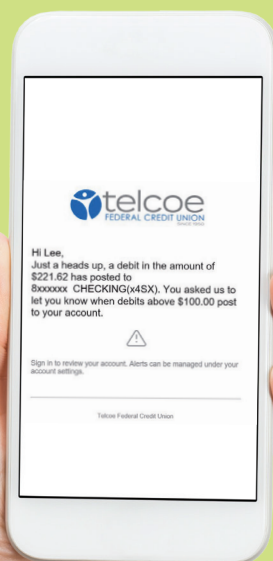
\*APY = Annual Percentage Yield  
\*\*APR = Annual Percentage Rate



### Stay informed about your account with **ACCOUNT ALERTS**

Do you want to know what's happening with your account, like when it's getting low or when an item clears? Log in to the Telcoe Arkansas app and turn on Account Alerts today! You can choose what you want to be notified about, when and through what method: email, text message or both.

Download the Telcoe Arkansas app today. Need help? Give us a call. Learn more at [www.telcoe.com/services/digital-banking.html](http://www.telcoe.com/services/digital-banking.html).



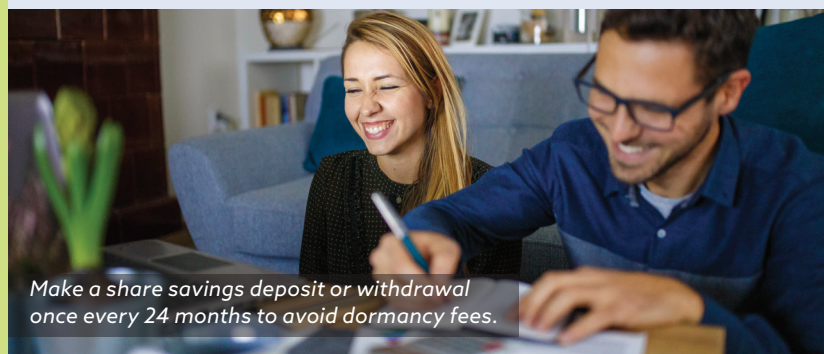
## Exclusive Member Discounts

Did you know you get special discounts just for being a member? This includes reduced prices for:

- TurboTax®
- Silver Dollar City Theme Park
- Magic Springs
- And more!



**Check out the discounts and all the other special services we offer our members at [www.telcoe.com/services/additional-services.html](http://www.telcoe.com/services/additional-services.html).**



*Make a share savings deposit or withdrawal once every 24 months to avoid dormancy fees.*



## Dear Telcoe Members,

For over 30 years, Telcoe Federal has consistently received the 5-Star "Superior" Rating from Bauer Financial Inc., an independent firm that analyzes banks and credit unions. To achieve this status, every quarter in which it has been ranked, Telcoe has been assessed as having the highest ranking level in capital, asset quality and stability. For more information, visit [bauerfinancial.com](http://bauerfinancial.com).

**Thank you for your trust and patronage. We look forward to a prosperous 2023!**

Sincerely,  
Sarah Mosley  
President/CEO  
Telcoe Federal  
Credit Union



## REFER YOUR FRIENDS AND FAMILY!

Love your time at Telcoe? Make sure you help share the same benefits with anyone in Arkansas! Referring a friend is easy – they can join online, in branch or by giving us a call.



501-375-5321 [www.telcoe.com](http://www.telcoe.com)

## EXTENDED AUTO WARRANTIES

### WANTING TO KEEP YOUR VEHICLE LONGER?

Did you know Telcoe offers VEHICLE EXTENDED WARRANTIES at a discounted price? The warranty can be used at any licensed repair facility as well. Want a quote? We just need the VIN and exact mileage on your auto. Email [Lynn@telcoe.com](mailto:Lynn@telcoe.com) or call 501-375-5321.

### WARRANTY COVERAGE EXAMPLES

VEHICLE	MILEAGE NOW	TERM & TYPE	AMOUNT
2022 GMC YUKON 2WD	37,245	6YR/120,000MI, <b>EASY ST.</b>	\$1,998.70
2018 GMC 1500 4WD	87,323	4YR/60,000MI, <b>EASY ST.</b>	\$2,856.84
2016 NISSAN MAXIMA	93,244	3YR/36,000MI, <b>MAIN ST.</b>	\$2,096.46
2015 DODGE CHALLENGER	124,004	4YR/60,000MI, <b>MAIN ST.</b>	\$2,433.20

For more information, visit [www.telcoe.com/loans/add-on-products.html#extended-warranty](http://www.telcoe.com/loans/add-on-products.html#extended-warranty).



## Sending a check or money in the mail? Beware of mailbox fishing!

### What can I do to avoid being a victim?

- Consider transferring your money via other methods.
- Drop mail containing checks directly at the Post Office or hand it directly to your mail carrier.
- If you use a mailbox, deposit the mail as close to the scheduled pick-up time as possible.
- When writing a check, use a pen with pigmented ink that cannot be erased. Purchase pens at any Telcoe branch – \$3 each.



**Try Mobile Deposit with Telcoe for FREE.**

## Branch Locations & Hours

820 Louisiana St., Little Rock  
1400 Bowman Rd., Little Rock  
(Opening April 17)  
2220 Wildwood Ave., Sherwood  
1714 E Main St., Russellville

### DRIVE-UP HOURS

Monday and Friday: 7:30 a.m. – 5:00 p.m.  
Tuesday, Wednesday and Thursday:  
7:30 a.m. – 4:30 p.m.

### SATURDAY DRIVE-UP HOURS

820 Louisiana St Little Rock & 2220  
Wildwood Ave Sherwood ONLY:  
8:30 a.m. – 11:30 a.m.\*\*

\*\*Except holiday weekends

## Win a Mousepad

In this issue of MEMBER CONNECT, there is one hidden code somewhere in the text. The hidden code to look

for is "scholarship applications." The first member to find the code and email [Amanda@telcoe.com](mailto:Amanda@telcoe.com) or call 501-375-5321 x270 will win a mousepad!



# MEET US

## Employee Spotlight

### MEMBER SPECIALIST



Meet Trixie! She is one of our talented Member Specialists located at our Little Rock Main Branch. She can assist you with all your account questions — Trixie is with you every step of the way. Visit us at [www.telcoe.com](http://www.telcoe.com) or call us at 501-375-5321 and speak with Trixie (or any of our member specialists) today.

## It's Time for Summer Adventures

Ready to take on the elements? Whether you're riding a wave, taking a trip to the woods or anything in between, we've got a loan for your new toy. Plus, get:

- Flexible terms
- Pay through payroll deduction
- Great low rates as low as **5.70% APR\***
- And more!

**Get prequalified today!**  
**Visit us online, in branch**  
**or give us a call.**



\*APR = Annual percentage rate. Final rate is based on the collateral, credit score, term, amount down, etc. Rates subject to change at any time.

## Our New West Little Rock Branch Is Opening Soon!



The new Telcoe branch at 1400 Bowman Rd., Little Rock, will open on Monday, April 17th, 2023.

The ATM at 12th and University is now permanently removed. It will be located at the new branch when it opens April 17th.

The 12th and University branch drive thru will close permanently on April 7th. Please continue to visit our main office at 820 Louisiana St. in Little Rock, or our branches in Sherwood and Russellville.

## Holidays Closed:

### Memorial Day

Saturday, May 27  
Monday, May 29

### Juneteenth

Saturday, June 17  
Monday, June 19

### Independence Day

Saturday, July 1  
Tuesday, July 4

Reminder: With our Branch Night Deposit and Mobile App, we are open 24/7/365.

## Surcharge-FREE ATMs are EVERYWHERE

Did you know you have access to over 300,000 surcharge-free ATMs nationwide? Accessing your money for FREE is easier than ever. Visit [www.telcoe.com/about-us/surcharge-free-atms.html](http://www.telcoe.com/about-us/surcharge-free-atms.html) to find a location near you or give us a call at 501-375-5321.

Find a FREE ATM from Tontitown to Crossett.

