

Telcoe Federal Credit Union

Discount Tickets On Sale Now!

For many years, Telcoe Federal has offered our members discounted ticket prices at area amusement parks. Stop by one of our four branches today and save money on your family's next vacation.

Silver Dollar City
Six Flags OVER Texas Arlington only

Wild River Country
Magic Springs



CONNECT

Why Do I Need To Use The Credit Side Of My Telcoe Debit Card?

If you choose "debit" at the register, the transaction is processed through the ATM network and you must use a personal identification number (PIN). The fees on this type of transaction are higher and the difference is passed on to the member. You also lose all rights to dispute the purchase. If the product you purchased was defective or not what you expected and you could not get immediate satisfaction from the company, you have NO recourse. Credit - If you choose credit at the register, the transaction is processed through the Mastercard® network. When you choose credit and sign for the purchase, it actually helps your credit union and other Telcoe members because Mastercard® transactions are more efficient and less costly to Telcoe than ATM transactions.

You also have protected yourself if the product you purchased was defective or not what you expected and you could not get immediate satisfaction from the company, you could have a course that allows you to be protected under certain conditions.

10 Easy Ways to Save Money

We all get sick of the fancy advice on how to save money, but here are some tips that are actually useful... and easy to follow!

1. Make a list every time you go grocery shopping, and buy only what's on it.
2. If you normally go out for pizza once a week, give it up once a month: you'll save \$150 over the course of a year.
3. Instead of buying new or paying to rent them, borrow books, CDs, videos and DVDs from the library for free.
4. Use a clothesline or drying rack to dry your clothes.
5. Bring your coffee from home and save over \$300 a year.
6. Cancel caller ID: you can always screen your messages by the answering machine.
7. Stop buying wrapping paper: instead, use shopping bags, twine and dried or fresh flowers to wrap gifts.
8. Install a programmable thermostat to save \$100 a year in heating costs.
9. Put away all extra windfalls of cash like raises, tax refunds and bonuses.
10. Empty the change from your pockets and wallet each night into a jar. At the end of the month, put all of that money into a savings account. You'll be amazed how fast it accumulates! Don't use cash? Round up dollar figures from transactions on your debit card and for all checks written. Once every three months, clear out the amount you've accumulated and add it to your savings.

Pack Your Bags! It's Time For A Vacation!

Grab your sun block, pack your suitcase and head over to Telcoe Federal CU.

Our competitive vacation loan interest rates won't last long, so stop by one of our offices before they pass you by.



Whether your ideal vacation is lounging poolside, climbing a mountain or touring historical monuments, you can get the money you need for the vacation you've always dreamed of. At Telcoe Federal, we get you on the way to your destination in no time with our fast approval, flexible terms and friendly service.

Contact us today to learn more about our amazing vacation loan rates!

*APR = Annual Percentage Rate.
Rate based on 1 year term, \$1,000 borrowed, credit of 670+ and credit application. We do offer additional rates, terms and amounts.



What's In It For You? The Economic Stimulus Package**

With the recent passing of the stimulus plan, here are some highlights that could save you money.

\$8,000 Homebuyer Tax Credit

Call Telcoe Federal today to get PREAPPROVED!

If you're thinking of buying a new home and are a first-time buyer, the stimulus package provides you with extra incentive to do so. It's available for homes purchased on or after January 1, 2009 and before December 1, 2009. The tax credit is for first-time homebuyers only and needs to be repaid if you sell the house within three years.

It's equal to 10 percent of the home's purchase price up to a maximum of \$8,000. Single taxpayers with incomes up to \$75,000 and married couples with incomes up to \$150,000 qualify.

Sales Tax Deduction for Vehicle Purchases

Telcoe Federal has auto loan rates as low as



The tax credit is for the purchase of a new car, light or recreational vehicle or motorcycle purchased from February 17, 2009 through the end of the year. You can deduct state and local sales tax as well as any excise tax charged in the purchase. It's an above-the-line deduction, so even if you don't itemize your taxes, you can add it to your standard deduction. Single taxpayers with incomes less than \$125,000 and married couples with incomes less than \$250,000 qualify.

Making Work Pay Tax Credits

This is a new refundable tax credit for 2009 and 2010. It's worth up to \$400 for singles or \$800 for married joint filers. It will show up in weekly paychecks, resulting in an increase in your take-home pay starting in Spring 2009. Who qualifies—Adjusted gross income for singles cannot be higher than \$75,000 and \$150,000 for couples. Dependents claimed by other taxpayers are not eligible.

American Opportunity Education Tax Credit

This is a \$2,500 tax credit for college education expenses and applies to the first four years of post-secondary education. It equals 100% of the first \$2,000, and 25% of the next \$2,000 paid during the tax year, up to a maximum of \$2,500 per year.

Who qualifies? Individuals earning less than \$80,000 and couples earning less than \$160,000. These are just a few highlights of the economic stimulus package. To learn more, visit www.financialstability.gov.

*APR=Annual Percentage Rate. Rate and term based on credit score, application, etc.

** Consult your tax advisor for more information.



Notice Of Your Financial Privacy Rights

We, our, and us, when used in this notice, mean Telcoe Federal Credit Union. This is our privacy notice for our members. When we use the words "you" and "your" we mean the following types of members: All of our consumer members who have a continuing relationship with us, such as:

- Deposit account
- Loan Account
- Credit card
- Safe deposit box
- Retail installment contract we hold and service

- Self-directed Individual Retirement Account where we act as custodian or trustee
- Financial, investment, or economic advisory services (for a fee)
- Home mortgage brokerage

We will tell you the sources of nonpublic personal information we collect on our members. We will tell you what measures we take to secure the information. We first define some terms. **Nonpublic** personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include what is available from public sources, such as telephone directories or government records. An **affiliate** is a company we own or control. A **nonaffiliated** third party is a company that is not an affiliate of ours.

THE INFORMATION THAT WE COLLECT

We collect nonpublic personal information about you from the following sources:
Information we receive from you on applications or other forms
Information about your transactions with us
Information about your transactions with nonaffiliated third parties
Information from a consumer reporting agency

AUTHORIZED SHARING – JOINT MARKETING

We may disclose the following information to other financial institutions with whom we have joint marketing agreements:

Nonpublic personal information we receive from you on an application or other forms, such as: Name / Address

Federal law allows us to disclose the information listed above with other financial institutions with whom we have joint marketing agreements. You do not have a right to opt out of the disclosure of this information. We also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

Types of Businesses. Here are the types of businesses with whom we may disclose nonpublic personal information under this section:

Financial service providers, such as Insurance agents

THE CONFIDENTIALITY, SECURITY AND INTEGRITY OF YOUR NON PUBLIC PERSONAL INFORMATION

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. We will not disclose your nonpublic personal information to nonaffiliated third parties, except as permitted by law. We do not disclose nonpublic personal information about former members, except as permitted by law.

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Website: www.telcoe.com | E-mail: telcoe@telcoe.com

24-Hour Telephone Teller for Automated Balances: 501.375.2648 or 800.368.2648

Report Lost/Stolen Mastercard: 800.325.3678

Contact Information