



TELCOE

Federal Credit Union

FALL 2010

News and Notes

Holiday Closings

Columbus Day

October 11, 2010 Monday

Veterans Day

November 11, 2010 Thursday

Thanksgiving Day

November 25, 2010 Thursday

November 27, 2010 Saturday

Christmas Eve

December 24, 2010 Friday, Close at 2pm.

Christmas Day

December 25, 2010 Saturday

New Year's Eve

December 31, 2010 Friday, Close at 2pm.

New Year's Day

January 1, 2010

FOR SALE – Repossession

2008 Mitsubishi Lancer DE-white with 40,300 miles and has remainder of factory 60,000 mile power train warranty, 4 cylinder, automatic, power windows, cruise control. Does have some hail damage. NADA Retail Value \$11,500, selling for \$8,600 OBO. To make a bid or find out more please call at (501) 375-5321 x212.



Now Available: Visa® Reloadable Prepaid Card!

Our Credit Union is pleased to add the Visa® Reloadable Prepaid Card as one of the many services we offer our members. With the look and feel of a traditional debit or credit card, the Visa® Reloadable Prepaid Card is a smart and cost-effective alternative to carrying cash and paying check cashing fees. Members can load the cards themselves at any of our branches.



Great for Everyday Purchases

The Visa® Reloadable Prepaid Card is a Visa® card that can be used to make purchases and pay bills anywhere Visa® debit cards are accepted—including retail stores, online merchants and by phone. It's safer than carrying cash and can help you manage your finances. And because it is a pre-funded card, you only spend what money you load on it.

Great for Parents of Teenagers

As a parent, you purchase the card and you are the legal owner of the card account. Your teen is the designated cardholder. You can load money onto the card from your checking account or credit/debit card for all your teen's needs...lunch money, books, movies, clothes, emergencies. You can even set up weekly or monthly payments for automatic allowances.

Great for Travel and Vacation Budgeting

Vacationing with a Visa® Reloadable Prepaid Card offers travelers several advantages, the first of which is security. Having an ATM or debit card stolen exposes a cardholder's entire balance to the thief. A stolen Visa® Reloadable Prepaid Card, on the other hand, only gives the thief access to the card's balance. You also have the same charge back rights as with any credit card.

Keeping on budget is another advantage of the Visa® Reloadable Prepaid Card. You can save for months—sometimes years—for that special vacation, and the Visa® Reloadable Prepaid Card helps you spend exactly what you had planned.

Contact our office to receive your card today or visit our website.



Why 186 Million People Worldwide Choose Credit Unions

On October 21, credit union members worldwide will join together to celebrate International Credit Union Day and this year's theme: *Local. Trusted. Serving you.* Do you remember why you chose Telcoe Federal Credit Union to be your financial services provider? It may be among many reasons shared by the 186 million people in 97 countries who have also chosen credit unions, but it most likely has something to do with the common philosophy of people helping people.

Unlike most other financial institutions, credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives. They exist to serve their members, and that level of service remains high even during the toughest times. Instead of issuing stock or paying dividends to outside shareholders, credit unions provide value to their members by returning earnings in the form of lower loan rates, higher interest on deposits, and lower or even no transaction fees.

At Telcoe Federal Credit Union, we are proud of our heritage as a cooperative financial services provider and our connection to the more than 54,000 credit unions worldwide. On October 21, we'll join credit unions and their members around the world to celebrate International Credit Union Day in recognition of the benefits those institutions bring to their members.

Check out www.telcoe.com for more information about International Credit Union Day and prepare to celebrate the credit union difference. We will offer a **ONE DAY ONLY CERTIFICATE** special and an extra special **LOAN PROMOTION** to celebrate. Please call today to reserve your CU Day Special!

2.99% APR*
Up to 60-month financing

Loans given. Dreams realized.
Low-rate auto loans

Call and get pre-approved today!
(501) 375-5321 or (800) 482-9009

*APR=Annual Percentage Rate. Rate based on credit score, amount of down payment or trade equity, and payment method. Applicant subject to credit approval.

Christmas Club Funds Available for Withdrawal in October



As of September 1, 2010, Telcoe members saved **\$872,469** in their Christmas Club Accounts! WOW! During the month of October, Christmas Club funds are available for withdrawal by calling the Telephone Teller, 375-2648 or 800-368-2648. The account number you will request a disbursement from is the 02-Savings Account. You can also use Telephone Teller or Internet Banking to transfer funds from your Christmas Club to your Prime Savings or Checking Account. Christmas Club funds on deposit October 29, 2010 will be automatically transferred to your Prime Savings Account. Then your Christmas Club savings will begin for 2011 when your next payroll deduction is deposited on payday. Would you like a full year of systematic saving for Christmas 2011? Call to open your Christmas Club Account today.

If you have not set aside funds for holiday gift purchases, Telcoe has a special Holiday Loan available. Simply call Telcoe and ask about the Holiday Loan:

\$500 & repay the loan at \$47 per month*
OR \$1,000 & repay the loan at \$94 per month*

13.00% annual percentage rate, financed for 12 months with payroll deducted payments and payment protection insurance included.

Holiday Loan Extension Means Cash for Christmas

Your friends at Telcoe want to make the holiday season a little easier for your family by providing a little extra cash for gift buying. Members who make monthly cash payments on a Telcoe loan can simply skip the December payment by signing and returning the form below. If your loan is repaid through payroll deducted payments, the deduction will be deposited to your Prime Savings Account so you can withdraw the funds. However, do not change your regular payroll deduction.



The Holiday Loan Extension is available on all loans except mortgages or home equity loans. Your loan must be at least six months old and in good standing in order to take advantage of this offer. If you have more than one loan, you may make a copy of the form to request a separate loan extension for each loan. Remember to enclose the fee or give instructions for it to be withdrawn from your account. All agreements must be postmarked no later than November 10, 2011 to take advantage of this offer.

HOLIDAY LOAN EXTENSION AGREEMENT

It is mutually agreed that this form constitutes an extension on loan # _____. A maintenance fee of \$25.00 must be paid for each loan. The December 2010 payment(s) will be deferred and added to the end of the original term of the loan. All other terms and provisions of the original loan agreement are unchanged and remain in full force and effect. Interest will continue to accrue. Agreement will be void if not postmarked by November 10, 2010.

Account /Member# _____ Daytime phone # _____ Date _____

Borrower Signature: X _____ Co-Borrower Signature: X _____

\$25 Fee enclosed: \$ _____ OR deduct fee from account # (must be in account at time agreement is submitted to the Credit Union): _____

(This extension must be signed by all borrowers and co-borrowers. Please make copies if you need to request an extension on more than one loan. The Holiday Loan Extension is available on all loans except mortgages or home equity loans. Your loan must be at least six months old and in good standing in order to take advantage of this offer. If you have taken advantage of a skip-a-pay earlier in the year, you are not eligible for the December offer.)

Annual Meeting Set for January 22, 2011 at 9:30 a.m.

New Location!

The Annual Membership Meeting for Telcoe Federal Credit Union has been set for 9:30 a.m., Saturday, January 22, 2011 at the **Clinton Presidential Library and Museum** 1200 President Clinton Avenue, Little Rock, AR 72201. Telcoe's annual meeting is reserved for members and joint members. **Reservations should be received by the 5th of January to hold your place.** Please review the reservations request form below for details and cancellation procedures. When you arrive for the meeting your name will be checked off of the reservation list – tickets will not be mailed to you.

The nominating committee has selected Charles F. Rhein and James Dunahoo for the available positions on the Telcoe Board of Directors. According to the credit union bylaws, nominations for vacancies may also be made by petition. To request a petition for nominations, call Assistant Secretary Elaine Hunthrop at 375-5321 or 800-482-9009. The petition must be signed by a minimum of 1% of the members of Telcoe Federal Credit Union and returned to the Assistant Secretary by November 30, 2010. Members are reminded that if no petitions are received and there is only one nominee for each of the two board vacancies, the nominees designated by the nominating committee will be deemed elected and there will not be a mail ballot or nominations from the floor at the Annual Meeting.

Biographical summary of incumbent board candidates for the TELCOE Federal Credit Union 2011 Elections—

Charles F. Rhein and James Dunahoo:

Charles F. Rhein

Employment Retired SBC 33 years — Manager, Engineer, Design

Activities

- Telcoe FCU Board Member
- Past member Telcoe FCU Credit Committee
- Mr. Arkansas Telephone Pioneer
- Past Member, Arkansas Athletic Association
- Past President, Fairmont Ruritan
- Ruritan Man of the Year
- Past President Swan Lake Community Center

Hobbies Farming, hunting and fishing

Married Wife - Pat - 4 children, 6 grandchildren
8 great grandchildren
Lifelong Arkansas resident

James Dunahoo

Employment Retired AT&T 32 years ITO Project Management

Activities

- Telcoe FCU Board Member
- Past Member of the Telcoe Supervisory Committee
- Telephone Pioneer

Hobbies Hunting, fishing and golf

Married Wife - Pam – 2 children – 4 grandchildren
Lifelong Arkansas resident

ANNUAL MEETING RESERVATION REQUEST FORM

Name: _____
 Member #: _____
 Address: _____
 City, State, Zip: _____
 Phone Number: _____
 Number of Tickets Requested: _____

Cancellation policy: the meal is at no charge to you unless you fail to attend the meeting or call by the 5th of January to cancel – otherwise a \$15 per person fee will be charged. To cancel call 375-5321 and ask for annual meeting reservations. Return this Request Form to: Telcoe Federal Credit Union, Attn: Marketing Dept. PO Box 34200, Little Rock, AR 72203.

Telcoe Financial Statistics as of 8-31-2010

Assets \$263,924,564 Loans \$81,961,261
 Savings \$206,871,723 Members 25,019

THIRD QUARTER DIVIDENDS

As of August 30, 2010
 APY*

PRIME SAVINGS

\$5.00 to \$499 .20%
 \$500 to \$49,999 .50%
 \$50,000 & up 1.00%

CLUB ACCOUNTS

\$1.00 & up .50%

IRA VARIABLE

.00 to \$2,499 .35%
 \$2,500 to \$14,999 .50%
 \$15,000 to \$49,999 1.26%
 \$50,000 to \$99,999 1.71%
 \$100,000 & up 1.81%

*All rates quoted Annual Percentage Yield. Dividend rates are declared for the previous quarter. Earnings are paid on the first day of the month and are compounded quarterly. Rates and terms for savings and loans are subject to change without notice.



Mailing address:

Telcoe Federal Credit Union
 P.O. Box 34200
 Little Rock, AR 72203
 Local: 501-375-5321
 Toll Free: 1-800-482-9009
 Fax: 501-375-6233

Report Check Card Lost/Stolen:

866-546-8273
 E-Mail: telcoe@telcoe.com
 Web Site: www.telcoe.com

24-Hour Telephone Teller Automated Balance & Account Transactions

Little Rock: 501-375-2648
 Toll Free: 1-800-368-2648

BRANCH LOCATIONS

Little Rock-Downtown
 820 Louisiana St.
 Little Rock, AR 72201
 M-F 8:30 a.m. to 5:00 p.m.
 Saturday 8:30 a.m. to 12:00 p.m.

Little Rock-Midtown
 100 S. University Ste 120
 Little Rock, AR 72205
 M-F 7:30 a.m. to 4:30 p.m.

Sherwood
 1001 Wildwood Ave Ste 100
 Sherwood, AR 72120
 M-F 9:00 a.m. to 5:00 p.m.

Russellville
 2504 West Main Street, Suite L
 Russellville, AR 72801
 M-F 8:30 a.m. to 5:00 p.m.
 Saturday 9:00 a.m. to 11:30 a.m.

