



TELCOE

Federal Credit Union

P.O. Box 34200 • Little Rock, AR 72203

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SUMMER 2011 *News and Notes*

Great News—Telcoe Federal’s Loan Rates Have Been Lowered!

Are you in the market for a NEW OR USED VEHICLE? Let Telcoe Federal pre-approve you today and save big money. You can purchase from a dealership, online, in the paper or even from your neighbor. We make the auto buying process as easy as 1, 2, 3. You find the car and we will get you the money you need.

Now is the best time to fix up your home. We have **Home Improvement** and **Home Equity Loan** rates that are at all-time lows. You can even consolidate credit cards or pay for college using the equity in your home. Closing costs are under \$250 so there is no reason to delay. Get a fixed-rate Home Improvement Loan today.

Summer is here and maybe you’re staying closer to home due to gas prices. **Boats, Motorcycles, RVs and ATVs** can all be financed at your credit union. Need a little rest and relaxation? Take advantage of a Telcoe **Vacation Loan**.

To apply for any of these great products you can e-mail LOANS@telcoe.com or call [501-375-5321](tel:501-375-5321) / [800-482-9009](tel:800-482-9009) and press Option 2 for the Loan Department. Most loans can be finalized the same day. Want to learn more? Visit www.telcoe.com.



Telcoe Loans	Rates as low as
New Vehicle	2.99% APR *
Used Vehicle (2007 or newer)	3.99% APR *
Older Used Vehicle	5.49% APR *
Home Equity / FHA Home Improvement	3.99% APR *
New Boat Loan	5.99% APR *
New RV Loan	6.24% APR *
New Motorcycle	6.99% APR *
Signature	6.25% APR
Vacation	13.00% APR *
Many Other Lending Needs	Call for Rate Quote

*APR=Annual Percentage Rate. Rates based on credit score and amount of down payment. Subject to approval. Rates could change at anytime.



Checking Accounts with OPTIONS!*

With banks closing, locations being reduced and fees increasing maybe it is time to open a checking account with Telcoe Federal. Let TELCOE's checking account be the last one you ever need. To apply simply email or call our office today.

If you currently have a checking account with Telcoe Federal and want to upgrade to an account with additional benefits please contact Amanda at x215 or email Amanda@telcoe.com.

Classic Checking – Why is the Classic Checking Account my best option?

- \$25.00 minimum needed to open account
- This account does not earn dividends
- \$400.00/month direct deposit required
- \$4.95 monthly service charge is waived for members who maintain daily minimum balance of \$750.00 or more
- Free Online Bill Payment & Internet Banking
- Discounted first box of checks
- Free Check Card

Free Checking – Why is Free Checking the best choice for me?

- \$25.00 minimum needed to open account
- No minimum balance requirement
- No monthly service charge
- This account does not earn dividends
- A monthly \$2.00 debit card fee will be charged
- Bill pay fee waived for first 30 days
- After introductory period, bill pay fee is \$5.95 a month
- Discounted first box of checks

Investor Checking – Why Investor Checking?

- \$25.00 minimum needed to open account
- Account earns dividends on average daily balance of over \$3,500.00
- This account has a monthly service charge of \$9.95 which is waived with combined daily balances of \$10,000 in the same membership (all accounts, Shares, Share Certificates, IRA, Quarter Plus, etc.)
- Free Online Bill Payment & Internet Banking
- Free Check Card
- 2 Free boxes of checks annually

Golden Plus Checking – Is Golden Plus Checking for me?

- \$25.00 minimum needed to open account
- No minimum balance requirements
- This account does earn dividends
- Member 55 years of age or better and have your retirement and/or social security check automatically deposited
- Free Golden Plus Style Checks
- No monthly service fee as long as the account is active
- Bill Pay fee waived for first 30 days
- Bill Pay fee is \$5.95 a month (after introductory period)
- \$200.00/month Social Security and/or Retirement check direct deposit required
- Free Check Card

Budget Draft Checking – Why should I consider Budget Draft Checking?

- This account is for members that want a place to pay bills automatically (auto debits) ONLY.
- \$25.00 minimum needed to open account
- This account does not earn dividends
- No check writing privileges
- This account has a monthly service charge of \$4.95
- Service charge waived with a daily average balance of \$750.00 or more
- Bill Pay fee waived for first 30 days
- Bill pay fee is \$5.95 a month (after introductory period)
- Direct deposit required

*For complete details, please call our office.



YOUR ACCOUNT INFORMATION

Now is a great time to update your account beneficiaries, phone number, address, e-mail address, etc. You can email us at marketing@telcoe.com, call us, or print a new membership card to update your beneficiaries at www.telcoe.com (membership application). Life changes quickly, ensure your assets are protected.

E-statements and Internet Banking

Telcoe's Internet Banking has a new look. Along with a new look our members have increased functionality and the ability to view account information from mobile devices and tablets (iPads®). You can also now view your pending check card/debit card transactions. Real time access to account balances keeps you up to date and helps you better manage your accounts. If you have not used Telcoe's Internet Banking you can access it for **FREE** from www.telcoe.com under our logo on the left. If you need assistance please e-mail marketing@telcoe.com or call us today.

GO GREEN! Sign up to receive an e-mail notification that your Telcoe e-Statement is now accessible and end snail mail of your personal account information. E-Statements are **FREE** for Telcoe members and best of all you receive your account information faster than through the mail.

To access your Telcoe e-Statement:

- 1) Log in to Telcoe Internet Banking from our home page at www.telcoe.com
- 2) Click on e-Statements from the top menu
- 3) Log in to e-Statements
- 4) View your Telcoe account information, year-end interest and dividend statements

You can print, save to your computer or e-mail to your accountant if needed. In addition, you can call Telcoe and request access to multiple accounts with just one login. Please remember to save to your computer or print. Telcoe e-Statements are available for the last six months. If you need to access your statement past this time please call our office. We can reprint for a \$5.00 fee per statement.

Need to sign up for e-Statements? You can do so by logging into Internet Banking, e-mailing marketing@telcoe.com or calling our office.



A Traveler's Financial Checklist

You've double-checked your suitcase to make sure you remembered everything you need, but did you remember to double-check your wallet?

When traveling, what you carry in your wallet may be the most important thing you pack. Everyone has different spending styles, and depending on your destination, you should think about the best way to carry money. For instance, most big cities in the United States will accept debit/credit cards at just about all locations, and ATMs will be available all over. However, head to a foreign country, and you have to be a little more careful.

Telcoe recommends that you spend some time researching your travel destination before deciding which option is the best for you. Usually, a combination of two or more spending methods works best.

1. **Cash.** Believe it or not – it still works! And if you're in a rural part of the U.S. or in many areas of foreign countries, it's still your best bet.
2. **Debit/ATM cards.** Most major debit/ATM cards are accepted worldwide, but it's best to check ahead. Don't plan on having only a debit/ATM card and then not being able to get cash or buy anything.
3. **Credit cards.** Plastic is obviously known worldwide, and Visa® and MasterCard® are the most widely accepted. Don't carry just one type of card. If your debit/ATM card is a Visa®, plan for your credit card to be something else.
4. **Traveler's checks.** One of the safest ways to carry money, Traveler's Checks spend just like cash, but they can be replaced if something happens to them.
5. **Pre-Paid Cards.** Telcoe now offers a Pre-Paid Visa® for a \$5 fee that is perfect for traveling. You can load only the amount that you need!



Bowl for a Cause Fundraising Event

On May 2nd, Telcoe hosted its annual “Bowling for a Cause” event to benefit Children’s Miracle Network and Arkansas Children’s Hospital. This event raised over \$10,000. These funds will be directed to help the hospital with their Child Life Program and their South Wing expansion project. The event also provided a night of fun and entertainment for those who came out to bowl.

Telcoe would like to thank the following business organizations and individuals for sponsoring lanes during this event: Vining Sparks; Lowery Technology Consulting; Colliers International Real Estate Services; Roger Marlin; Bob & Sarah Mosley; image.works; Lanvera; Route 66 Extended Warranties; John Gillispie; Nearman, Maynard, Vallez, CPAs, P.A.

Telcoe would like to also say congratulations to the top bowlers of the event. First place went to Clark’s Foreign Car Repair, second place went to Arkansas Children’s Hospital, and third place went to The Heritage Company. Telcoe is now looking forward to our 2012 “Bowling for a Cause” event.

Telcoe would like to thank all 28 bowling teams for providing support for CMN. We would also like to thank the numerous businesses that donated silent auction items.



1st Place:
Clark's Foreign Car Repair



2nd Place:
Arkansas Children's Hospital



3rd Place:
The Heritage Company

Telcoe Account Fees

Checking Account Fees

- Stop Payment \$24.00
- Overdraft Fees from Savings \$5.00 per occur/max 3 per month
- Overdraft Fees from Quarter Plus \$8.00 per occurrence
- Insufficient Funds(NSF) \$24.00 per item
- Check Printing varies by style
- Temporary Checks \$2.00 book of 10
- Photocopy Check \$2.00 per copy
- Checking Account History (FREE via Internet Banking & E-statements) \$3.00 (since last st.)
- Statement Reconciliation \$20.00 per hour
- Bill Payment-Internet (15 items per month) \$5.95 per month
- Bill Payment ACH-Debit NSF \$24.00 per item
- Bill Payment Excessive Item \$0.40 per item
- Bill Payment Stop Payment & Reissue \$24.00 per item
- Corporate Check Collection \$20.00 per item

Miscellaneous Fees

- Deposited Item Return \$10.00 per item
- Deposited Item Return (Your Bank) \$25.00 (these checks drawn on members 2nd account elsewhere)
- Collection Items-Incoming \$10.00 per item
- Check Cashing (Savings only members & deposits <\$10k) \$3.00
- Cashiers Checks (free with balance >\$10,000) \$3.00
- Wire-Outgoing \$15.00
- Wire-Incoming \$10.00
- Western Union (US) \$25.00
- Western Union (International) \$50.00
- Bill Payment –Non-electric \$2.75 each item
- MasterCard Replacement \$15.00
- Credit Research (cost per creditor) \$10.00
- Account Research or Recon (\$20.00 min) \$20.00 per hr
- Garnishment/Levy \$50.00
- Stock Transfer (Bal > \$10,000 10% discount) \$50.00 per co.
- Loan Late Payment 5% of pmt (min \$10 max \$40)
- Loan Payoff s-Written \$10.00
- Loan Extension 10% of pmt
- Skip-Payment 10% of Payment (\$8min/\$35max)

- Medallion Stamp & Notary Service Free for Members
- Cash advance MasterCard 3% of amt/\$10 min
- MasterCard over-limit fee \$30.00

Account Fees

- New Member \$5.00 one time
- Excessive Savings Withdrawals \$5.00/2 free per month
- Excessive Quarter Plus Withdrawals \$10.00 each (3 free)
- IRA Account Closing \$30.00
- IRA Accounts (Less than <\$1,000 on 12/31) \$15.00
- IRA Self-Directed Brokerage Accounts \$30.00 annually
- Dormant Checking Account (bal <\$200, 90 days dorm) \$5.00 per month
- Early Membership Closure (less 6 months) \$10.00
- Additional Checking Account \$7.00 monthly
- Returned Statement (bad address) \$7.00

Safe Deposit Box Fees

- Safe Deposit Box – Initial Setup \$3.00
- Safe Deposit Box – Lost Key Cost
- Safe Deposit Box 2x5 \$13.00 Annually
- Safe Deposit Box 3x5 \$16.00 Annually
- Safe Deposit Box 3x10 \$28.00 Annually
- Safe Deposit Box 4x10 \$33.00 Annually
- Safe Deposit Box 5x10 \$38.00 Annually
- Safe Deposit Box 6x10 \$45.00 Annually
- Safe Deposit Box 10x10 \$71.00 Annually

Check Card & ATM Fees

- ATM Balance Inquires \$1.00 each
- ATM Transfers \$1.00 each
- Check Card \$2.00 per month
- Check Card Replacement-Lost/Stolen \$15.00(rush \$20)
- ATM Replace/Extra ATM Card (savings only members) \$10.00
- Pin Based Excessive Savings Withdrawals (after 2) \$5.00/month
- Pin Based Excessive Checking Withdrawals (after 5) \$1.50/month

Cheques Products

- Traveler’s Cheques 1% (free with balance of the value ≥ \$10,000)

HOLIDAY CLOSINGS

Memorial Day
Saturday, May 28th
Monday, May 30th

4th of July
Saturday, July 2nd
Monday, July 4th

Labor Day
Saturday, September 3rd
Monday, September 5th



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

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 Suite 120
Little Rock, AR 72205
M-F 7:30 a.m. to 4:30 p.m.

Sherwood
2402 Wildwood Ave. Suite 100
Sherwood, AR 72120
M-F 9:00 a.m. to 5:00 p.m.

Russellville
2504 West Main St., 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.

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



Telcoe Financial Statistics as of 4-30-11

Assets \$283,892,935 • Loans \$78,900,869
Share \$223,633,636 • Members 25,817