

# Telcoe Federal Credit Union News & Notes

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## Special points of interest:

- **Safe Deposit** box fees will be deducted from your designated account on Jan 2nd, 2008. The main office does have boxes still available in many sizes.
- Visit our **NEWEST branch** located in SHERWOOD. It is at the Wildwood exit, on the 1st floor of the WILDWOOD CENTRE building. This location has a SURCHARGE FREE ATM.
- When you **move** please call our office to ensure we have your new address. We do charge a BAD address fee (returned statement/mail) of \$7.00.
- Once a member, always a member. There is **no need to close your account** at Telcoe when you retire or change jobs. The same services are still available to you.
- **IRA accounts** are separately insured up to \$250,000 per depositor, regardless of any other type accounts you have at Telcoe.

## ANNUAL MEETING

The Annual Membership Meeting is scheduled for January 19th, 2008 at the Wyndham Riverfront. It is located at 2 Riverfront Dr., North Little Rock, AR 72114. The meeting will begin at 9:30am and is RESERVATION only. Please call the office for reservations. To avoid the no show fee please call to cancel by Jan 10th. **Tickets will not be mailed.** The meeting is reserved for members and joint members. We would love for those interested in attending to open a membership with Telcoe prior to January 10th. Call our office for eligibility.

## LOAN RATES

### NEW AUTO LOANS

36 MONTHS as low as **3.99%**APR\*

48 MONTHS as low as **4.50%**APR\*

60 MONTHS as low as **4.99%**APR\*

72 MONTHS as low as **5.99%**APR\*

### USED AUTO LOANS

2002ORNEWER as low as **5.99%**APR\*

**GET PREAPPROVED IN LESS THAN ONE HOUR!**

\*Annual percentage rates are based on amount down, repayment method, credit application and credit score. Please call to get Preapproved. Rates are subject to change.

## E-Statements

E-statements are now available. You can request to have an email sent to notify you that your statement is now available at www.telcoe.com. No more paper to keep up with at home and no chance of your mail being stolen. Protect yourself and call to enroll.

## TELCOE FINANCIALS

As of November 30th, 2007

### ASSETS

**\$188,735,558.25**

### LOANS

**\$70,725,944.79**

### SAVINGS

**\$ 144,991,771.09**

### MEMBERS

**22,071**



*Telcoe Management & Staff!*

## HOME BUYING?

Telcoe offers very competitive mortgage financing rates!

10 year 5.000% APR\*

20 year 5.875% APR\*

30 year 6.000% APR\*

CALL FOR OTHER RATE PROGRAMS.

Whether purchasing or refinancing we can offer you the lowest rates, the lowest closing cost, best service and most knowledgeable staff. You can be prequalified for **FREE!**

Just thinking about buying? Call and find out how to boost your credit score now to improve your rate for when you do get ready to buy. You can visit [www.annualcreditreport.com](http://www.annualcreditreport.com) and receive your credit report FREE once a year. If you need assistance reading or understanding your report simply call us. We can go over the report with you either in our office or over the phone.



\*APR=Annual Percentage Rate. Rates quoted as of December 10, 2007 and are subject to change. Rate depends on term, credit history, fair market value and owner occupancy. Other terms and conditions may apply.

# NCUA

Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, an agency of the federal government.

## Is that DOWNLOAD Safe for your computer?

Viruses, worms and trojans are malicious programs that can cause damage to your computer and the information inside it. They slow down the Internet and can even spread themselves to your friends, family, co-workers and the rest of the Web. The good news is that with just a minimum amount of prevention and some common sense, you can be less likely to fall victim to these invaders.

**What is a virus?** A virus is a piece of computer code that attaches itself to a program or file so it can spread from computer to computer, infecting every computer as it travels. They can damage your software, your hardware and your files.

**What is a worm?** Like a virus, a worm is designed to copy itself from one computer to another, without user action. It does that by taking control of features on the computer that can transport files or information. Unfortunately, a worm can travel alone and replicate itself in great volume. It has the tendency to send copies of itself to everyone listed in your e-mail address book, and their computers would then do the same, creating a domino effect.

**What is a Trojan?** A Trojan is a computer program that appears to be useful but actually does damage. They spread when unsuspecting people are lured into opening a program because they think it comes from a legitimate source. You can also get them in software you download for free. Because of that, never download software from a source that you don't trust.

**How do viruses spread?** Virtually all viruses and many worms spread by opening and running infected programs - like e-mail and the files that are sent along with e-mails. Never open anything that is attached to an e-mail message unless you were expecting the attachment and you know the exact contents of that file. Other viruses spread through programs you download from the Internet or from virus-ridden computer disks that you borrow from friends or even buy in a store.

Nothing will guarantee the security of your computer 100 percent. However, you can continue to improve your computer's security by keeping your software up to date and maintaining current anti-virus software. **You can protect your computer in three steps:** Use an Internet firewall, get computer updates, and use up-to-date anti-virus software. Visit <http://onguardonline.gov/index.html> to learn more.

## FREE ON-LINE BILL PAYMENT

Telcoe now offers five checking account options. Our most popular is the **CLASSIC Checking account**. If you currently have our FREE checking account you can call our office and we can simply add the new features to your current account. There is no need to change account numbers, books of checks or even your Check Card.

So why should you consider the **CLASSIC checking account?**

**FREE 24 Hour Telephone Teller**

**FREE Internet Banking**

**FREE ON-LINE Bill Payment**  
**FREE CHECK CARD**

**NO MONTHLY FEE** if the average daily balance is \$750 or more.

Telcoe's has offered ON-LINE Bill Payment for five years and now by changing or opening a CLASSIC Checking account it is FREE. You are able to pay all your bills on-line and save the cost of envelopes, stamps and TIME! A Telcoe employee will be happy to assist you in the first time set up of this product.

Whether it is your mortgage payment or paying the nice kid down the street for mowing your lawn, your

payment can be made using ON-LINE Bill Payment through Telcoe.

Simply call TELCOE to convert your checking account to your NEW CLASSIC checking account. Then click on **www.telcoe.com** to access our ON-LINE Bill Payment product.

Note: This account does have a \$4.95 monthly fee if your average daily balance falls below \$750. However the fee to have ON-LINE BILL PAYMENT without the CLASSIC checking account is \$5.95 per month and the CHECK CARD fee is \$2.00. So, you save over \$1.20 by opening the CLASSIC checking account.