

Telcoe News & Notes

Loan Information

March 2007

Home SWEET Home!

The purchase of a home may be the largest single investment you make. At TELCOE, we offer several great options for your home loan needs!

15 Year Fixed Mortgage Rates

5.875% APR* with 0% points

30 Year Fixed Mortgage Rates

6.25% APR* with 0% points

\$100 OFF

Present this coupon with your mortgage or construction loan application and receive \$100 towards an appraisal at time of closing. Offer expires March 15, 2007.

Call us today at 501.375.5321 or 800.482.9009!

*APR - Annual Percentage Rate. All applicants subject to credit approval and rate may vary based on credit history, term, payment method and amount financed and subject to change at any time. 1.00% origination fee on all mortgage programs. Rates quoted are for loan amounts greater than \$70,000. Property must be an owner occupied single family residence, town-home, or condominium. 45-day lock-in on all programs quoted.

Telcoe TADPOLE Contest!

We're giving our TELCOE Tadpole Members a chance to design our 2008 American Heart Association T-shirts! The winning design will be featured on our TELCOE Team HEART WALK T-shirts!

To enter, please send your name, member number, address and T-shirt design to Telcoe Federal Credit Union, PO Box 34200, Little Rock, AR 72201 and the TELCOE Tadpole member could win an Apple IPOD!

Rules: Telcoe Tadpole Member must be 12 years or younger and must have an active account with Telcoe Federal Credit Union. Winning design will be selected on May 5, 2007. All T-shirt designs must be submitted to Telcoe FCU via mail and must be post-marked by March 31, 2007. T-shirt designs may be used on any style of T-shirt including short sleeve T-shirts, long-sleeve T-shirts, etc. Designs are limited to the front only. Designs must be original artwork. We will not accept any designs that feature: Existing registered trademarks (i.e. John Deere, FORD, Superman logo) tobacco, firearms, alcohol and/or sexual connotations or distortions of the Telcoe logo. Only one design may be submitted from each Telcoe Tadpole member. The winning T-shirt design selected for the contest will become the property of Telcoe FCU.

Get Pre-Approved For Your Next Vehicle with TELCOE!

THE beauty OF OUR NEW VEHICLE FINANCING IS...
...IN THE NUMBERS! 5.75% APR*

There's nothing like the freedom of purchasing a new or used vehicle and especially when you know you have great financing and a low payment!

*APR - Annual Percentage Rate. All applicants subject to credit approval and rate may vary based on credit history, term, payment method and amount financed. Rates subject to change at any time. 60 month new auto rate assumes .25% discount for payroll and .50% discount for 10% down on new vehicle purchase.



2007 American Heart Association HEART WALK on Saturday, April 21, 2007!



Telcoe has partnered with the American Heart Association START!~Central Arkansas campaign to combat the number one killer in America - heart disease. Join us for a fun and educational experience at the 2007 Central Arkansas Heart Walk on Saturday, April 21st, 2007 9:00 am at 100 Riverfront Drive, North Little Rock. Join Telcoe's Team by calling 800-482-9009 or 501-375-5321 or visit our website at www.telcoe.com. Get STARTED today in a walking program and be part of our mission in motion as we CREATE HOPE, INSPIRE CHANGE & CELEBRATE SUCCESS.

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Account Information

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Save Up to \$327.96 On Auto Insurance*!

TELCOE is introducing MEMBERS® Auto and Homeowners Insurance Program to our valued members. As a member of TELCOE, you qualify to automatically **save up to 10%** on your auto insurance through this program. We recognize the great savings, benefits and outstanding customer service MEMBERS® Auto and Homeowners Insurance Program provides to our TELCOE Members.

If it's been awhile since you have shopped around for auto insurance, NOW IS THE TIME! You may be able to save up to **\$327.96** or more a year with MEMBERS® Auto Insurance. A quick phone call connects you with a licensed, insurance representative that will work with you to identify the best coverage based on your needs and budget.

Call **1-888-380-9287** today for a free, no-obligation rate quote or visit our website at www.telcoe.com. Please have a copy of your current policy, social security number and your drivers license in front of you and be sure to mention that you are a member of Telcoe Federal Credit Union to get your discount.

MEMBERS Auto and Homeowners Insurance is underwritten by leading insurance companies, including Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA. Insurance coverage and discounts may vary by state. To the extent permitted by law, applicants are individually underwritten, some applicants may not qualify. A consumer report from a consumer reporting agency and/or motor vehicle will be obtained on all drivers listed on your policy where state regulations allow.

New IRA Rules

The Pension Protection Act (PPA) of 2006 makes some significant changes to IRAs. So, how much can you now contribute to an IRA? For both traditional and Roth IRAs: **\$4,000 for 2006 and 2007 tax years & \$5,000 for 2008 - 2010 tax years.** For owners age 50 and older, they can contribute an additional \$1,000 catch-up contribution.

The good news for 2007 for Roth IRAs is that the limits have increased. Single tax filers with incomes below \$114,000 are now eligible for a Roth, as are married couples with incomes below \$166,000.

For traditional IRAs, everyone can contribute, but not everyone can deduct their contribution. If you aren't eligible for a retirement plan offered through your job, you're allowed to deduct your IRA contribution regardless of your income. The married limit rises to \$103,000 in 2007. (If only one of you has a plan at work, the income limit for IRA deductibility is \$166,000.)

For more information on IRAs, call TELCOE at 800-482-9009 or 501.375-5321 or visit www.telcoe.com.

Start Your IRA Now!

The clock is ticking and the deadline for making your IRA contribution is fast approaching. Every day you wait could be costing you money. That's because IRAs accumulate on a tax-deferred basis. By making your contribution sooner rather than later, you give money more time to grow.



An IRA is one of the best ways for you to accumulate tax-advantaged retirement savings. For more information about IRAs, contact Mike Chastain with MEMBERS Financial Services at 800-482-9009 ext. 229 to help you

achieve your financial goals.

Representatives are registered through, securities are sold through, and Investment Advisory Services offered through, CUNA Brokerage Services, Inc. (CBSI), member NASD/SIPC, a Registered Investment Advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Insurance sold through licensed CUNA Mutual Life Insurance Company Representatives, and in New York, licensed insurance representatives of other companies. Nondeposit investment products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the credit union.

Health Savings Accounts

Want a Local Health Savings Account (HSA)? Telcoe Federal Credit Union's Health Savings Accounts are designed to help employees with a high deductible health plan* pay for current and future qualified medical expenses on a tax-free basis, while earning great dividends! Here are some highlights:

- \$100 to open or payroll deduction set up and no minimum balance required.
- First order of printed checks free. (50 quantity). Check Card available.
- No transaction limitations (account holder is responsible for compliance with IRS regulations).
- Earn annual dividends by maintaining an average daily balance of \$500. Initial annual dividend rate of 4.889%, or annual percentage yield of 5.00%.*
- \$15 annual fee if balance is less than \$500.00.

*In 2007, this means a health plan having at least a \$1,050 deductible for individual coverage or a \$2,100 deductible for family coverage. Rates quoted are effective as of 1-23-07. Telcoe Federal Credit Union reserves the right to change rates without notice.

It's easy to start - Call TELCOE at 501.375.5321 or 800.482.9009 to open your Health Savings Account today!