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## Telcoe Federal Credit Union's New Headquarters is Open

On Monday, March 18, Telcoe Federal Credit Union entered a new era. Our new headquarters in downtown Little Rock at 820 Louisiana opened for business, offering members an insight to the future.

Many members expressed the need for a drive-thru, but our old location at 8th and Louisiana was land-locked, leaving no room for this service. Your board of directors and management team listened, and purchased the former St. Vincent downtown clinic...right across the street.

The relocation and upgrade of Telcoe's headquarters was the result of a large increase in membership (in part due to the merger of Arkansas Central Federal Credit Union) and the overall need to add more space to better serve our growing membership.

More than a drive-thru was added...we added four. The new location also includes a drive-thru ATM lane...enhancing convenience for all our members.

You'll notice other time-saving improvements, all designed with serving the member in mind. Our new teller stations will feature state-of-the-art video conferencing, allowing tellers to serve both walk-up and drive-thru traffic from one teller station. Members can also use our new Cyber cafe to go online. (see related story on page 2.)

With added interior space comes added parking spaces. Members will find an abundance of parking right by the front door, making walk-in business even easier to transact.

This high-tech, full-service facility is a first for Arkansas, and an exciting advancement for any financial institution, particularly a member-owned financial cooperative like Telcoe Federal Credit Union.

More than anything, we're excited to offer state-of-the-art convenience to our members. Our 52 year history is evidence of our desire to continue serving our members with financial products and services that are second to none.



# Cutting Edge Technology a First for an Arkansas Credit Union

While Telcoe's new location at 9th and Louisiana features a traditional lobby area, there is nothing traditional about it. The move to the new location also ushered in a move to cutting edge technology, with many advances a first for an Arkansas credit union...or any other Arkansas financial institution for that matter.

## Teller Video Conferencing

When you enter the lobby area, you'll immediately notice four video conferencing stations along one wall. These video conferencing stations allow members to walk up and almost immediately have access to one of our tellers. Almost all credit union business can be conducted via video conferencing.



## Drive-Thru

These same tellers will also serve our new state-of-the-art drive thru. With four drive-thru lanes and one ATM lane, members should expect very short waits, if any at all.

## Service Counter

When credit union business requires interaction with Telcoe's staff, members can step across the lobby



to our new service counter. Loans will be disbursed via our service counter, as well as other credit union transactions.

## Cyber Cafe

When we say non-traditional lobby, we really mean it. Members will be able to sit down and relax, and use one of two personal computers to transact credit union business via Telcoe's Internet Branch. Busy members "on the go" can even hook up their own laptop to the web, and use Telcoe's broadband internet access to check email, check new and used car pricing...or just surf the internet between business meetings.



## First Quarter Dividends

As of April 1, 2002

		APY*
<u>Quarter Plus</u>	00 to 2499	1.25%
	2,500 to 25,000	3.52%
	25,001 to 75,000	3.52%
	75,001 & up	3.95%
<u>Regular Shares</u>	00 to 200	1.00%
	200 to 3000	1.85%
	3001 & up	2.25%
<u>Special Savings</u> <small>(IRA Variable Roth &amp; Regular)</small>	00 to 499	1.55%
	500 to 5,000	1.95%
	5,001 to 75,000	3.50%
	75,000 and up	3.95%

### TFCU Rate Bump Special

As rates climb, you can exercise your option for a one-time bump in your interest rate.

<u>Share Certificates</u>	Special 12 months	3.15%
<small>(Regular &amp; IRA Accounts)</small>	Special 23 months	4.00%

\*All rates are quoted Annual Percent Yield. Dividend rates are declared quarterly. 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.

## BOARD OF DIRECTORS ELECTED AT 2002 ANNUAL MEETING

Two incumbents, **Charles Rhein** and **Jimmie C. Brown**, have been elected to the two positions open on Telcoe Federal Credit Union's volunteer Board of Directors. The term for each position is three years.

Charles Rhein is retired, after 33 years with SBC as Manager of Engineering Design. Jimmie C. Brown is an SBC retiree of 35 years, a 1st Line FMAC Manager.

Other Telcoe board members include:

**Billy Wawak** – Chairman  
**Wanda DeBusk** – Secretary/Treasurer  
**Timothy Woods** – Board Member  
**Cordella Russell** – Board Member

## New ATM Locations

### North Little Rock

- 300 W. Pershing Blvd.

### Conway

- 1600 Washington Ave.  
Hendrix Campus – Huelen Hall
- 220 Skyline Drive

# Credit Union Car Sale Coming April 12th

Telcoe Federal Credit Union's Spring Car Sale is coming April 12th–20th. As a member, you can save big bucks on a new or used car, truck, van or SUV.

Dozens of Arkansas auto dealers will be participating. Watch your mail for a special Car Sale flyer, complete with a list of dealers. TFCU will also honor these special financing rates and terms for members that live or work more than 75 miles from a participating dealer, and need to purchase their vehicle from a dealer not included in the sale.



Manufacturers are still offering huge cash rebates, up to \$3,000 on select new models.

Telcoe has reduced our auto loan rates even lower for this special sale...as low as 3.9% APR for 24 months on new and used vehicles. Plus, you can finance up to 100% of the vehicle's purchase price. We'll even delay your first payment until July 2002.



as low as  
**3.9%** APR



Participating auto dealers are making special deals just for credit union members...and just for this sale...so don't delay.

To make this car sale even more appetizing, we're throwing in a gift card for Chili's restaurants.



## Get Pre-approved and Go Shopping!

Before the sale begins, get pre-approved for your vehicle purchase, and you'll be shopping with the power of paying cash. Simply come by the credit union and apply.

## Apply ONLINE!

If you're connected to the world wide web, simply point your browser to [www.telcoe.com](http://www.telcoe.com) and click on FINANCIAL SERVICES on the navigation bar. Then click on Auto, Boat and RV Loans, followed by Apply Online.

## Pick the Financing Term that meets your needs

During this special car sale, Telcoe is lowering our auto loan financing rates to give you the best deal around. You can finance 100% of a new vehicle's MSRP, plus tax, title and registration. You can even get your warranty at Telcoe...and we'll roll it into your financing.

### NEW VEHICLE RATES AND TERMS

- 3.9% APR for 24 months
- 4.5% APR for 36 months
- 5.5% APR for 60 months
- 5.9% APR for 72 months

### USED VEHICLE RATE AND TERM

- 6.95% APR for up to 48 months  
*1998 or newer*

*Members must qualify for financing rates and terms. Your credit history is used to determine your ability to repay the loan.*

## Account Fees

### Share Draft Accounts

Stop Payment	\$20.00
Photo Copy of Check	2.00
Statement Copy	5.00
NSF Check (Insufficient Funds)	20.00
Overdraft Transfers	2.50
Statement Reconciliation	15.00/hr
Share Draft History (since last statement)	3.00
Temporary Checks (min. book of 10)	2.00
Inactive Draft Account	3.00
(below \$200, 90 days inactive) monthly	
2nd or more Checking Accounts monthly	7.00
Returned Check for Deposit	10.00
Returned Check for Deposit Members Acct.	25.00
Corporate Check Collection (electronic)	FREE
Corporate Check Collection (across counter)	20.00
Statement Reconciliation by Telephone Teller	FREE

### Share Accounts

Account Opening	10.00
(\$5 Membership fee + \$5 Deposit)	
Dormant Account	3.00
(below \$200, 24 months inactive)	
Returned Statement (bad address)	5.00
More than 2 Cash, Check or ATM Withdrawals (in one month)	5.00
Close out w/in 90 days of opening	10.00

### Quarter Plus Account

6 Withdrawals allowed per month (3 by cash or check & 3 by transfer) all others charged	10.00
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### ATM & Check Cards

ATM or Check Overdrawn (NSF)	20.00
Re-Issue of Additional ATM Card	3.00
ATM Card (no share draft account)	10.00
1st 5 ATM Withdrawals per month (all others will be charged)	FREE
1.50	
More than 2 Cash, Check or ATM Withdrawals per month from Share Account	5.00
ATM Balance Inquiry & Transfer (each)	1.00
Balance & Transfer Inquiry by Telephone Teller	FREE
Check Card Monthly Fee	1.00

### Other Fees

Returned Checks/Deposits or Payments	10.00
Money Orders	2.50
Cashier's Check (free with Golden Plus Checking or \$10,000 balance)	2.50
Traveler's Check (free with Golden Plus Checking or \$10,000 balance)	1% of value
Source Document Research (\$10 min.)	10.00/hr
Research Old Outstanding Checks	20.00
Wire Fees Incoming (free with \$10,000 balance)	10.00
Wire Fees Outgoing	15.00
Bill Payment Fee	2.75
MasterCard Replacement/Lost/Stolen	15.00
Credit Research (per creditor contact)	10.00
Stock Transfer (per company)	25.00
Safe Deposit Box Initial Setup Fee	3.00
Re-drill Fee (lost keys)	cost
Incoming Collection Items	10.00
Credit Union Remote Funds	5.00
Navy CUMO (Overseas)	8.40
(U.S.A.)	6.00
Garnishment & Levy	25.00

### IRA Account

Closeout/Transfer Fee	25.00
Accounts under \$500 on December 31st	15.00
Self-Directed Brokerage Accounts (IRA) yearly	30.00

### Loan Fees

Loan Late Fee 5% of Loan Payments	
Minimum Late Fee	9.00
Maximum Late Fee	35.00
FHA Title I Loan - Maximum Late Fee	10.00
Written Loan Payoff	10.00
Loan Extension Fee (10% of payments)	
Minimum Fee	10.00
Maximum Fee	30.00

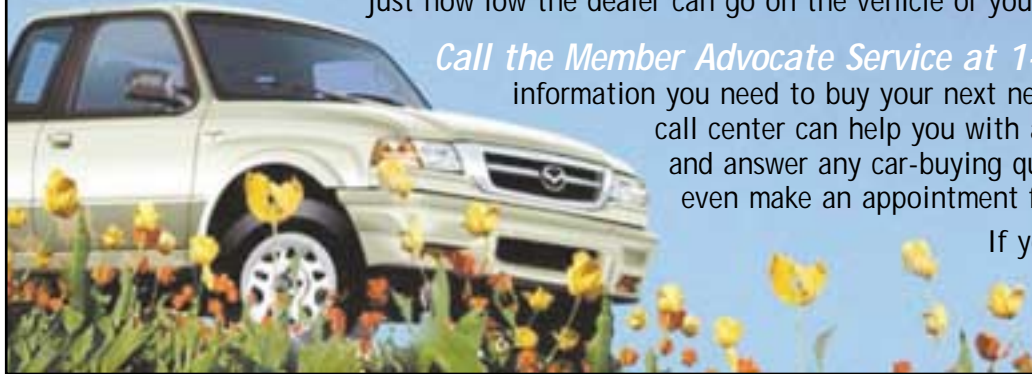
# Shop from the comfort of your home or office.

For members that like to do their vehicle shopping in comfort instead of visiting the dealership, Telcoe Federal Credit Union offers two options:

*Log on to [www.MemberAdvocate.com](http://www.MemberAdvocate.com), where you can build your dream car online, get all the latest rebate information, find out which makes and models match your ideal monthly payment, and much more. By clicking on View Cars Online, you can get car pricing for 2001, 2002 and some 2003 models...so you'll know just how low the dealer can go on the vehicle of your dreams.*

*Call the Member Advocate Service at 1-800-OK-4-CARS for all the information you need to buy your next new or used vehicle. Our fully-staffed call center can help you with a vehicle search, discount pricing and answer any car-buying questions you might have. We can even make an appointment for you at a local dealership.*

If you've still got questions, simply call the credit union and visit with a member service representative.



## Let Telcoe Help You with Your Home Loan Financing Needs

Your credit union is the best place to finance your new home purchase for one great big reason...we're on your side. Why finance your home with an out-of-state lender, when you can finance with your credit union, where you are also an owner?

*Check out these home loan rates:*

**15** year mortgage loan      **6.625%** APR, as of April 1, 2002\*  
**30** year mortgage loan      **7.125%** APR, as of April 1, 2002\*

For members with just a few years left on your original mortgage, you may want to consider one of our special short-term home mortgage loans, with very competitive interest rates.

**7** year mortgage loan      **6.35%** APR, as of April 1, 2002\*\*  
**10** year mortgage loan      **6.55%** APR, as of April 1, 2002\*\*

If you haven't refinanced your home loan in the last few months, now is definitely the time to take that step. Recent Federal Reserve rate cuts have lowered mortgage rates to levels not seen in several years.

Telcoe Federal is making it worth your while to refinance your home mortgage. Your closing cost can be rolled into the loan amount. Essentially, you get a new home loan with zero out-of-pocket expenses. If you can't find time to visit one of our branches, just pick up the phone and visit with a home mortgage professional at Telcoe. We'll get the process started, keeping you on the job.

\*\*Not for new purchase. 80% of appraised value.

## Use the equity in your home as a ready source of cash... *for just about any reason*

One of your most valuable assets is the equity in your home. If you've been in your home for over five years, chances are you can use your equity for a variety of needs, including:

- Taking a dream vacation
- Consolidating high interest rate credit cards into one low monthly payment
- Paying for higher education
- Traditional uses like home improvements
- Just about any other worthwhile consumer need.

Home Equity Loan rates are near historical lows. You can unlock the cash in your home and only pay **5.9%** APR\* for a maximum term of three years. To learn more about how a Telcoe HEL can help maximize your cash flow, visit with a TFCU mortgage professional.

\*Rates are Annual Percentage Rate (APR) as of April 1, 2002, unless otherwise noted, and are subject to change. Home Equity Loans available in all states. Rate depends on term length, Fair Market Value (FMV) and owner occupancy. Other rates available at terms up to ten years. Maximum 100% of FMV for owner-occupied properties less any outstanding mortgages, APR is 1% higher for loan with LTV greater than 90%. Otherwise, max 80% of FMV for nonowner occupied and for TX properties. Cost of appraisal, if required, will be the member's expense. To refinance an existing Telcoe FCU home equity loan, member must take an additional \$5,000.00. Other terms and conditions apply. Please call the credit union for details.

# Check Cards Are Here



Check Cards are an increasingly popular way for consumers to pay for goods and services. If you don't like to write checks, a check card can open up a world of freedom.

Telcoe Federal Credit Union Check Cards are now available for members with a Telcoe Federal Checking Account. To apply for a Telcoe Federal Check Card, stop by any branch location, or visit our web site and complete our online application. There will be a \$1 per month fee for using a Check Card. Members with \$20,000 on deposit are not charged a monthly fee.

## Internet Banking Coming in Third Quarter

For years, Telcoe Federal's web site has served the needs of our members, but since we've just updated all the technology in our new headquarters, we're ready to take the next step.

With the launching of online account access, members will be able to review their checking account balance, transfer funds between accounts, make loan payments and much, much more.

The entire web site will be re-developed with added features that make the site a more powerful tool for members.

[www.telcoe.com](http://www.telcoe.com)

If you haven't visited our existing web site, you'll find you can already review dividend and loan rates, apply for a loan and get help with new car pricing and purchasing. The addition of internet banking will only make our web presence more convenient for every Telcoe member.



# Signature Loans

*Can Meet Your Financing Needs*

Telcoe has just lowered the interest rate on signature loans as low as 7.0% APR. A Telcoe signature loan carries a 12 month financing term, which makes it the perfect vehicle for financing life's little emergencies.

as low as  
**7.0% APR\***

To learn more about a Telcoe signature loan, contact the credit union location nearest you...anytime during normal business hours. See the back of this newsletter for hours and phone numbers.

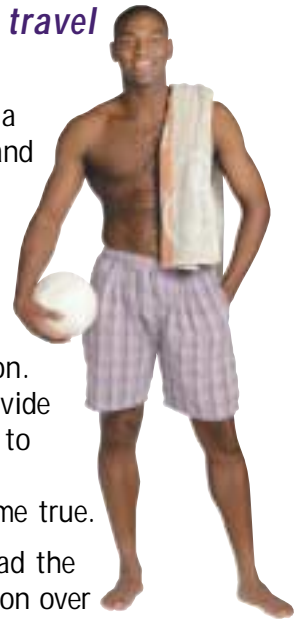
\*Signature Loan interest rates vary from 7.0% APR for 12 months to 15.75% APR for 36 months. The rate you earn is determined by your credit history.

# Vacation Loans

*from Your Credit Union...  
the best way to travel  
this summer*

If you're planning a summer vacation and need a little help with financing, then you need to visit with your friends at Telcoe Federal Credit Union. We can usually provide the cash you need to make your family's holiday dreams come true.

Plus, you can spread the cost of your vacation over several months...helping you stretch your holiday vacation budget...or upgrade your holiday location.



## Discount Tickets Also Available

If your holiday plans already call for a trip to Branson or Dallas, Telcoe has discount admission tickets available. Simply stop by any Telcoe location to get the details on our discount tickets, or to apply for a vacation loan.

## Order Checks ONLINE

We've added a new convenience at our Internet Branch. Telcoe members can order checks online at [www.telcoe.com](http://www.telcoe.com).

Simply click on the ONLINE CHECK link on our home page, and a new window will pop-up, linking you to our check provider's log-in screen. Simply complete the information requested and process your order. It's quick and easy...and much more convenient than visiting a branch in person.



**TELCOE FEDERAL CREDIT UNION**

P.O. Box 34200  
Little Rock, AR 72203-4200

PRSR STD  
U.S. POSTAGE  
**PAID**  
Permit No. 1157  
Little Rock, AR

### Telcoe Stats

*as of February 2002*

Assets:	\$126,448,966
Loans:	\$58,257,471
Savings:	\$101,655,011
Members:	16,083

### Telcoe FCU Information

Telcoe Federal Credit Union  
P.O. Box 34200  
Little Rock, AR 72203  
**501-375-5321**  
**1-800-482-9009**  
FAX **501-375-6233** or **376-1709**  
M-F 8:30 a.m. to 5:00 p.m.  
E-Mail [telcoe@telcoe.com](mailto:telcoe@telcoe.com)  
Web Site [www.telcoe.com](http://www.telcoe.com)

### Branch Locations

**TFCU Russellville**  
2504 West Main Street, Suite L  
Russellville, AR 72801  
**501-967-8018**  
M-F 8:30 a.m. to 5:00 p.m.

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

**TFCU Fayetteville**  
3075 Market St.  
Fayetteville, AR 72703  
**501-582-5557**  
FAX **501-582-9409**  
M-F 8:30 a.m. to 5:00 p.m.

**24-Hour Telephone Teller**  
Little Rock: **501-375-2648**  
Outside LR: **800-368-2648**



# Bulletin Board

## Holiday Closings

<b>Memorial Day</b>	<b>Independence Day</b>
Mon., May 27, 2002	Wed., July 4, 2002



## Repos

- 1994 Chevrolet Z71 4 x 4
- 1999 Ford King Cab
- 1999 GMC Safari Van (slight damage)
- 1990 Bass Tracker 16 ft., 110 HP Johnson

*Call the credit union for more information.*

## Notice

When transacting business with your credit union by mail, always use our standard post office box address:

Telcoe Federal Credit Union  
P. O. Box 34200  
Little Rock, AR 72203

This includes all payments, withdrawals, deposits, etc. Avoid having your deposits delayed by using the correct mailing address.



Each account is insured up to \$100,000 by the National Credit Union Administration, an agency of the federal government.



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.