



TELCOE

Federal Credit Union

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

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FALL 2011

News and Notes



Fill *in the* blank...



Filling in the blanks with the BEST rates in Arkansas!
That's Telcoe Federal: *60 Years Strong in Arkansas!*

Home Loans starting at **3.25% APR***
Historically Low!

Home Equity Loans starting at **3.99% APR***

Auto Loans starting at **2.47% APR***
New or Used!

Call Today!
501-375-5321 or
1-800-482-9009

*APR=Annual Percentage Rate. Membership eligibility is required. Rates based on term, property type, credit history and loan-to-value. Rates are subject to change at anytime. Other restrictions may apply. See Telcoe for details.

A Telcoe Share Certificate vs. the Stock Market

Reading through financial headlines and reports, it could be easy to think that the stock market is the best bet for growing your money. Average return rates as high as 10% would grab anyone's attention. But to realize a return rate like this, you must be willing to endure the astronomical highs and crushing lows of market fluctuations – temptations to sell high or get out before the market 'bottoms out' can leave you with paltry returns or even losses.

By contrast, a Telcoe Share Certificate lets you lock in your rate for guaranteed growth – without the risk or headaches of market betting. In addition, your deposit is insured by the federal government, protecting your money no matter what should happen. To research more about NCUA share insurance, visit www.ncua.gov/ncuasafe.aspx.

Telcoe continues to offer competitive rates on our Share Certificates, with a variety of terms. Our rates are the product of responsible management and efficient operations – we pass our savings along to you. And remember that when you bring your lending needs to Telcoe, you help support the credit union and its members, including yourself. Recommend Telcoe to your friends and family and help us continue to build a solid loan portfolio for a bright future. Email Amanda@Telcoe.com or call our office for more information on loans or certificates.

How to Purchase an Auto and Save Thousands!

Step 1 – Do Your Homework. Your interest rate will be based on your credit score, so get a FREE credit report by logging on to www.annualcreditreport.com. Want to raise your score? Bring your credit report to Telcoe, or fax or email to loans@telcoe.com and we will be happy to provide you with a free consultation on how to boost your score. Next, visit www.nada.com to get the trade-in value on your current vehicle. Finally, visit a local bookstore and browse *Consumer Reports* to find out how much you can expect to pay for your new car.



Step 2 – Get Pre-Approved. Call Telcoe and you can be pre-approved for your auto loan in less than an hour! Get rate discounts when you put 10-20% cash down, have trade-in equity equaling 10-20% down, and when you enroll in automatic payments. Once you're pre-approved, you can head to the dealer with the confidence of a cash buyer.

Step 3 – Shop for Auto Insurance. Look at multiple insurance providers to find the best rate for you. Telcoe members receive discounted premiums through **Members Auto & Homeowners Insurance** – just call **1-888-380-9287**. Consider adding GAP Protection, Extended Auto Warranty and Credit Life/Disability Protection. Telcoe offers GAP Protection for only \$299 and Extended Warranties starting at \$1,300. Credit Life is available for only \$.55 per \$1,000 of coverage, and Credit Disability for just \$1.90 per \$1,000. Telcoe's low-cost options may be your best bet for the greatest savings.

Step 4 – Visit Multiple Dealers. Test drive the vehicle(s) you are interested in, and then let the salesperson know you will be in touch. Do NOT negotiate price on the dealership lot – this is the salesperson's home field advantage. Instead, put yourself in control by leaving the dealership and call back with a price you are willing to pay. Here is a simple script to get you started:

“Hello, thank you for showing me the _____ today. I am interested and can pay cash today if you will take \$_____. Just give me a call back to let me know if you are able to make this happen today. Thanks again.”

If the salesperson doesn't accept your offer, make it clear that you have offers to entertain at other dealers and will call back if you still wish to do business. This lets the salesperson know that you are prepared to walk away at any time, and will often lead to you getting your original offer – saving you hundreds (even thousands) of dollars!

STEP 5 – Telcoe Cuts the Check. Once a price has been negotiated, have the salesperson fax a buyer's order/purchase order to Telcoe at 501-375-6233. Telcoe will prepare a check for you in less than an hour, and can fax a letter to assist you in taking delivery of your new car the same day. You can even sign the loan contract by fax or email.

FINAL STEP – Hit the Open Road! Drive away in your new car knowing you got the best price and the biggest savings!



Visa® PREPAID Cards

Recommended for Overseas Travel

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. You can purchase the card for a one-time fee of \$5 from any Telcoe branch and it is re-loadable 24 times. The loads are FREE if you load \$100 or more; under \$100 is \$1.50 per load by calling Telcoe.

You can access your Visa® PREPAID card online – load, see purchases and view balance all for FREE. Visit www.mapprepaid.com.

Holiday Closings

Columbus Day

Monday, October 10, 2011

Veterans' Day

Friday, November 11, 2011

Thanksgiving

Thursday, November 24, 2011

Saturday, November 26, 2011

Christmas

Saturday, December 24, 2011

Monday, December 26, 2011

New Year's

Saturday, December 31, 2011

Monday, January 2, 2012

Christmas Club Funds Available for Withdrawal in October



Were YOU one of the members that saved a combined total of over **\$1.5 million** in your 2011 Telcoe Christmas Club Account? Congratulations! Christmas Club funds are available for withdrawal on October 1, 2011 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 still on deposit October 31, 2011 will be automatically transferred to your Prime Savings Account. Christmas Club savings will begin for 2012 when your next payroll deduction is deposited on payday.

Need to open a FREE Christmas Club account? Email Amanda@telcoe.com or call our office today.

Holiday Loans

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, 12-month loan with payroll deducted payments and payment protection insurance included. Loan is subject to credit approval and application.

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 prepaid 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 18, 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 2011 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 18, 2011.

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 21, 2012 at 9:00 a.m.

The Annual Membership Meeting for Telcoe Federal Credit Union has been set for 9:00 a.m., Saturday, January 21, 2012 at the **Embassy Suites**, 11301 Financial Centre Parkway, Little Rock, AR 72211. 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 reservation 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 Betty L. Adams and William "Bill" White 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, 2011. 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.

SPECIAL NOTE: If Telcoe is able to offer a Share Certificate special at the annual meeting we will NOT know the rate or term until the day of the meeting. If you are unable to attend and we offer a special then you will be able to still take advantage until January 31, 2012. Our office staff will not be made aware of any specials until the day of the annual meeting.

Biographical summary of incumbent board candidates for the TELCOE Federal Credit Union 2012 Elections— *Betty L. Adams and William "Bill" White:*

Betty L. Adams – Incumbent

Employment	Retired SBC 35 years – Manager, Pensioner Services
Activities	<ul style="list-style-type: none"> • Telcoe FCU Board Member since 2009 • Telcoe FCU Chairman Supervisory Committee • Past Member of Telcoe FCU Membership Committee • Past President of LRLM Council of Telecom Pioneers • Member at Large LRLM Council of Telecom Pioneers • Past Chair of Council of Ministries at First UMC-NLR • Past Chair of Executive Board at Trinity UMC-NLR • Past Secretary of Executive Board at Trinity UMC-NLR
Hobbies	Reading, volunteering and shopping Antiques & Flea Markets
Family Status	1 son and daughter-in-law, 1 grandchild
Resident Status	Resided in Arkansas all her life except 2 years in Illinois

William "Bill" White – Incumbent

Employment	Brite Communications, LLC – Owner Retired 29 years, SBC – Technical Sales Engineer
Activities	<ul style="list-style-type: none"> • Telcoe FCU Board Member since 2003 • Past Chairman of the Telcoe Supervisory Committee • Member of the Methodist Men at the First UMC-NLR • Headed Operation School Net for the Arkansas Telephone Pioneers • Past State 911 Chairman for Centark Council Pioneers • Various Masonic Organizations • Trinity Lodge 694 • Scottish Rite of Arkansas • York Rite of Arkansas
Education	North Little Rock High School Attended various college-level courses through SBC

Other Important Information

- Telcoe MasterCard® cash advances are now limited to 25% of your credit limit.
- Visit www.co-opfs.org to find a list of SURCHARGE FREE ATM locations.
- Always press CREDIT when swiping your Debit/Check Card.
- Never pay for items online or phone with your Debit Card, you cannot STOP PAY or Cancel.
- October 20th is International Credit Union Day—visit us for special treat.

ANNUAL MEETING RESERVATION REQUEST FORM

Name: _____

Member #: _____

Address: _____

City, State, Zip: _____

Phone #: _____

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.



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
Email: 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

