



Summer 2010

News and Notes

TELCOE

Federal Credit Union

Find out how TELCOE can help kick-start your *Summer Vacation!*

Special Auto Rates
as low as
2.99% APR*
for 60 months
(call for details)

PO Box 34200
Little Rock, AR 72203



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U.S. POSTAGE
PAID
IMAGEWORKS
53719

Telcoe Financial Statistics as of 5-31-10

Assets \$258,301,886.48 • Loans \$81,367,298.79
Share \$201,633,593.08 • Members 23,930

FOURTH QUARTER DIVIDENDS

As of June 30, 2010
APY*

PRIME SAVINGS

\$5.00 to \$500 .20%
\$501 to \$49,999 .50%
\$50,000 & up 1.00%

CLUB ACCOUNTS

\$1.00 & up .50%

IRA VARIABLE

.00 to \$2,499 .35%
\$2,500 to \$14,999 .50%
\$15,000 to \$49,999 1.26%
\$50,000 to \$99,999 1.71%
\$100,000 & up 1.81%

*All rates quoted Annual Percentage Yield. Dividend rates are declared for the previous quarter. 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.

Holiday Closings

Labor Day
Saturday, September 4th
Monday, September 6th

Columbus Day
Monday, October 11th

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 or 376-1709

Report Check Card Lost/Stolen:

1-866-546-8273
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

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

Sherwood
1001 Wildwood Ave Ste 100
Sherwood, AR 72120
M-F 9:00 a.m. to 5:00 p.m.

Russellville
2504 West Main Street, 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.

Account Fees

Share Draft Accounts

Stop Payment	\$24.00
Photo Copy of Check	2.00
Statement Copy	5.00
NSF Check (insufficient)	24.00
Overdraft Transfers	5.00
Statement Reconciliation (min. \$10) hr	20.00
Share Draft History (since last statement)	3.00
Temporary Checks (min. book of 12)	2.00
Inactive Draft Account (below \$200, 60 days inactive) monthly	5.00
Second Checking Account	7.00

Share Accounts

Check Cashing Fee	3.00
Early Membership Closure (6 months)	10.00
Account Opening (\$5 Membership fee + \$5 Deposit)	10.00
Dormant Account (below \$200, 12 months inactive)	5.00
Returned Statement (bad address)	7.00
More than 3 Cash, Check or ATM Withdrawals (in one month)	5.00

Quarter Plus Account

6 Withdrawals allowed per month (3 by cash or check and 3 by transfer, all others will be charged)	10.00
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ATM Charges

Check Card/Debit Card (monthly)	2.00
ATM Overdrawn (NSF)	24.00
Re-Issue of Additional ATM Card	10.00
ATM Balance Inquiry & Transfers (each)	1.00

Other Fees

E-statements	FREE
Internet Banking	FREE
On-line Bill Pay	5.95
Returned Checks/Items Deposited or Payments	10.00
• Cashier's Checks	3.00
• Traveler's Checks	1% of value
• Traveler's Checks for 2	.75 per \$100
• Wire Fees (outgoing domestic bank)	15.00

IRA Account

Closeout Fee (prior to age 59 1/2)	30.00
Accounts under \$1,000 on Dec. 31	15.00
Self-Directed Brokerage Accounts (IRA) \$1,000 on Dec 31	30.00

Miscellaneous

MasterCard® Replacement/Lost/Stolen	15.00
Credit Research (per creditor contact)	10.00
Stock Transfer (mailing per company)	50.00
Re-drill Fee (lost keys)	Cost
Incoming Collection Items	10.00
Garnishment and Levy Fees	50.00

Loan Late Fees

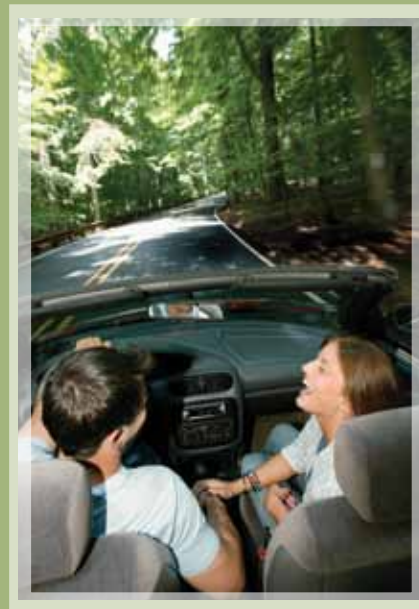
5% of Loan Payments	
Minimum Late Fee	8.00
Maximum Late Fee	35.00

Refinance with Telcoe Federal and Save!

Don't remain idle when there's an easy way to turn your loan payment in a better direction. If you're paying too much for your loan at another financial institution, let us know. Chances are we can lower your payment! Refinancing your auto loan with Telcoe Federal is quick, easy and just a phone call away! Call the lending department at (501)375-5321 or (800)482-9009 option 2. Have your current rate, auto mileage and payoff ready for an instant quote.

Auto Loans

2010 or 2009 New Autos — under 12,000 miles



36 month term
as low as

2.99% APR*

*(Now up to 60m with
20% down)*

48 month term
as low as

3.79% APR*

60 month term
as low as

3.99% APR*

Used autos 2004 or newer finance with less than 80,000 miles. Call for rates.

*APR=Annual Percentage Rate. Rate based on credit score, amount of down payment or trade equity, and payment method. Applicant subject to credit approval.


Members Financial Counseling

Take Advantage of Accel

As a member of Telcoe Federal, you can take advantage of the Accel program, a free financial education and counseling program. To use this new service, simply call 1-877-33ACCEL (332-2235) or visit them on the web at www.accelservices.org.

Telcoe MasterCard®



What you see is what you get with a Telcoe Federal MasterCard® Credit Card. Unlike other credit cards, a Telcoe Federal MasterCard® has no hidden fees and no deceptive introductory rates that jump when you make one little mistake. A Telcoe Federal MasterCard® has a low fixed rate, so what you see is what you get.

Use your Telcoe Federal Credit Card to make a purchase anywhere MasterCard® is accepted and take advantage of these great features:

- No Annual Fee
- No Penalty Rate
- 25 Day Grace Period on Purchases
- Pay By Phone, at a Branch or with Payroll Deduction
- Set Security Alerts at telcoe.com
- Travel Accident Insurance, Reservations and Discounts

MasterCard® Premium Credit Card

8.25% Annual Percentage Rate based on your credit qualifications, \$10,000 in liquid assets needed to qualify

MasterCard® Credit Card

12.96% Annual Percentage Rate based on your credit qualifications.

Apply today by calling our office. Visit www.telcoe.com to make your payment online or click on the MasterCard® SecureCode link to register your credit cards. MasterCard® SecureCode is a simple and secure way to pay at thousands of online stores. A private code known only to you, your SecureCode enhances your existing MasterCard® account by protecting you against unauthorized use of your card when shopping online at participating online retailers.

Summer Fun

Being a member of Telcoe means so much more than a savings account and a great auto loan rate. We offer our members discounts to all types of family fun attractions. We currently have discount tickets to Magic Springs, Wild River Country and Silver Dollar City. Six Flags is offering ticket prices for everyone at the child rate of \$32.99. These can be purchased directly from Six Flags at www.sixflags.com or at the park. You can purchase MS, WRC or SDC tickets at any of our Telcoe branches. The parks have been wonderful about donating season passes for fundraisers supporting Arkansas Children's Hospital. Please tell them thank you when you visit the park.

Magic Springs—

Hot Springs Arkansas

\$33 each(child & adult)

Visit magicsprings.com



Wild River Country—

North Little Rock Arkansas

\$17 each(child & adult)

For times and directions visit wildrivercountry.com

Silver Dollar City—Branson, Missouri

\$52 each(adult) / Season Pass \$78(adult)
\$42 each(child) (child 3 and under FREE) /
Season Pass \$68

If you enter after 3pm the next day is FREE.
www.bransonsilverdollarcity.com



Take Advantage of our Time-Saving, Earth-Saving Services

Why wait around? Start banking electronically—on your schedule 24/7. Telcoe Federal offers a full suite of eco-friendly financial solutions that provide you with value, convenience, and peace of mind. These services are speedy—and green!



- **www.telcoe.com**—offers nearly any banking service you want any time, anywhere. Everything is quick and easy to use. Apply for a loan, check rates, find ATM locations, pay bills, reorder checks, even shop for a new a car. All that and more is at your fingertips.

- **Home Banking**—manage your accounts online with 24/7 access and financial security. Transfer funds, make loan payments, check your balances and more.

- **eStatements**—cancel your mailed statements and elect to receive the same statement

electronically. eStatements are safer than paper statements sitting in your mailbox—and, you will receive them faster!

- **Bill Pay**—enjoy a more expedited way to pay your bills.

- **Direct Deposit**—save a trip to your local branch and have your money automatically deposited into your account. Direct deposit is safe, secure and often faster!

When you cancel your paper statements, you won't miss a bit of news. View an electronic version of this newsletter on www.telcoe.com.

Surviving a Layoff or a Cut in Hours

A layoff or job change can be a challenging and stressful situation for you and your family. However, you can achieve a successful new direction with careful financial planning, useful tools and a positive approach.

Take a look at your overall situation

Review your budget and see where you stand financially. In its most basic form, the budget includes income, expenses and debts.

List sources of income

This is the starting point of your budget review. In times of reduced income, you have to be creative and look at sources of income that you might not have considered in the past like unemployment compensation, savings, severance pay, family members and tax refunds.

Review expenses

A great deal of “savings” can be found on the expense side of your budget. Write down every penny that you spend. Prioritize your expenses from the most important to the least and start cutting now!

Evaluate and reduce your debt

List all of your debts — both secured and unsecured. Mortgages or other secured loans should take first priority. Determine if you can refinance



or consolidate your debt to reduce monthly expenditures. Also try contacting your creditors to make payment arrangements.

Be diligent, persistent and organized

Think positive and make your finances a priority.

Fix Up, Paint Up... Or Buy a New House?

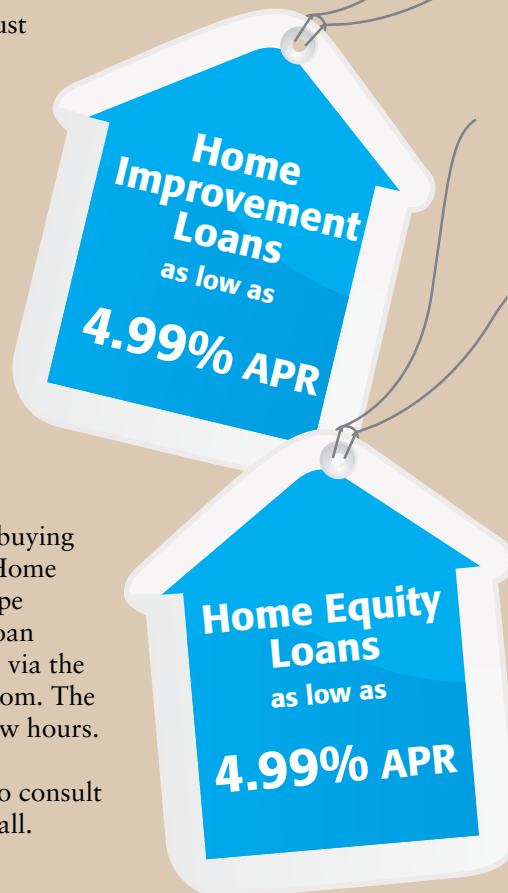
It's time to clean out, fix up or maybe just buy something new! Either way, Telcoe can help!

We have Home Improvement Loans, Home Equity Loans or Mortgage Loans with low interest rates and easy accessibility!

With a Telcoe Home Improvement Loan, no equity in your home is necessary...only that you have occupied it for 90 days. You must, however, be sure that you use the loan for improving your home.

If you need cash for other options, like buying a car or paying for a vacation, try our Home Equity Loan! We cut through the red tape and simplify this process with an easy loan application, or you can apply for a loan via the internet at our web site at www.telcoe.com. The approval process usually only takes a few hours.

Aren't sure what to do? We are happy to consult with you about options. Just give us a call.



Pack Your Bags Vacation Loan

If you want a summer vacation and need assistance getting there, let Telcoe Federal help you out!

With rates as low as **13.00% APR*** — you can take that vacation you deserve with a payment you can afford.

Give us a call at 800-482-9009 or stop by a branch to learn more.

*Annual Percentage Rate. Vacation Loan offer subject to credit approval and can change without notice. The 13.00% rate is for 12 month financing and includes the rate discount of 0.25 % for automated payment. Repayment Example: 12 payments of \$90.00 per \$1,000 borrowed at 13.00%. Offer ends August 31, 2010.