



# TELCOE

## Federal Credit Union

501-375-5321  
800-482-9009 • www.telcoe.com

\* To report a debit card lost or stolen call 866-546-8273 \*

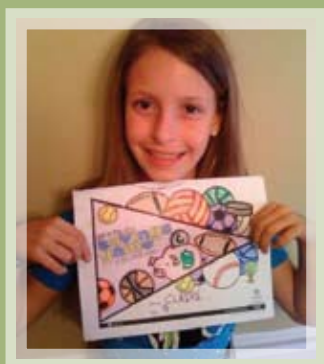


## National Credit Union Youth Week™ was a Success at Telcoe Federal!

Just like playing a sport, learning to save money takes practice. By saving, you can put your money toward whatever is important to you—whether that’s a new video game, a trip to the movies or even a college education.

We had such a great time this year promoting savings among the youngest of members. We visited Indian Hills Elementary, offered door prizes in all of our branches and held a coloring contest. You can still open a Telcoe Youth Savings account for your child or grandchild. Please e-mail [marketing@telcoe.com](mailto:marketing@telcoe.com) or call our office to request a YOUTH SAVINGS kit.

*Pictured Above:*  
Latasha Robinson of Telcoe presenting Arkansas Travelers Tickets to Jason in Ms. Kelley’s Kindergarten class.



*Claire Vest was our Coloring Contest Winner.*



## Bowl for a Cause – Telcoe FCU held our first Bowl for a Cause benefiting Arkansas Children’s Hospital on May 10, 2010.

Twenty-two teams participated for cash prizes and bid on silent auction items. We raised \$4,000 and are very excited to add this toward our year-long fundraising total. We want to say THANK YOU to our sponsors and our teams. We had a great time and look forward to the 2011 Bowl for a Cause. If you would like to donate to CMN it is not too late. All branches are selling chocolate candy bars for \$1.00 benefiting CMN.

### SPONSORS

image.works	Golden Corral
Cuna Mutual	Brown’s Janitorial
Jay Easterly	Sim’s BBQ
Sarah Mosley	Chicken King
Colliers International Real Estate	Staci Medlock, Crye Lieke Realtor
Vining Sparks	

### TEAMS

BOSC Inc  
B & B Solutions  
The Nicholson Agency  
The Heritage Company  
Chick-Fil-A (McCain Mall)  
PC Assistance  
Hertz Local Edition (Sherwood/WLR)  
Southern Tire Mart  
TruService Federal Credit Union  
Telcoe Federal CU Staff/Friends

### BEST BOWLERS 2010

1st - Chick-Fil-A (score 1216)  
2nd - B&B Solutions (score 1172)  
3rd - The Heritage/Fury (score 1101)



# Habitat for Humanity Keeps Hazel at Home

A modest house was built in Cammack Village, in Pulaski County in 1938. Three years later, Hazel Carpenter moved in and has called the residence “home” ever since. But when her front porch started crumbling and fire began popping out of wall sockets, she knew she needed help. Carpenter also knew that she wanted to stay in her home and not move to another location. Money was scarce and the faithful resident was unable to get a loan from a bank. Carpenter called Habitat for Humanity and asked for help. Contrary to belief, Habitat does refurbish—as well as rebuild homes.

Carpenter is raising Casey, her 10-year old granddaughter who has special needs. Casey is autistic and attends Jefferson Elementary nearby. The caring grandmother said Casey plays at Bakers Park down the street and is comfortable with her routine, which made moving less of an option.

Perritt Paige of Habitat for Humanity also said the wheelchair accessible ramp in the front of the house was unsafe, so a new,

safe ramp was added in the rear of the house. The SBC Pioneer “Wheelchair Gang” volunteered their time and sweat to make the new ramp a reality. Telcoe Federal Credit Union employees also gathered to assist in the rehab on one of the coldest days of 2009. Habitat also made the bathroom handicap accessible by adding a sink that allows Carpenter to wheel under it.



Habitat for Humanity began in 1968. Since then, Habitat has built over 300,000 houses around the world, providing more than 1.5 million people with homes. Habitat has national partners in nearly 90 countries. There are special programs for all kinds of volunteers: youth, college students and women, to name a few, and there are unique partnerships with churches, corporate organizations and special programs. Disaster

response has become an integral part of Habitat’s work as well. Habitat built its first home in Little Rock in 1990. Over 40 houses have been built in the last 20 years. To get involved locally or to contact Habitat for Humanity of Pulaski County, visit [www.habitatpulaski.org](http://www.habitatpulaski.org) or call 501-379-1580.

## Economic First Aid

Refinancing can put money back into your monthly budget. Just by lowering your interest rates you may be able to put \$100-\$500 back in your monthly budget. If you currently have a loan on Auto, RV, Motorcycle, Toys, Home, etc., call Telcoe Federal and see how we can save you money.

We can save you up to \$500 a month by refinancing all your loans. We’ll move your money into higher yield savings programs and offer many other ways to save you money. We can also allow you to have **NO PAYMENT for 60 days**. You can even use those payments to pay towards higher rate loans if you choose. Visit [www.telcoe.com](http://www.telcoe.com) for our “Economic First Aid” package for members or pick one up at any of our branches.

Now is the time for all good credit unions to come to the aid of its members. Telcoe Federal is here for you. Promote saving. Promote THRIFT.

## Skip a Loan Payment

Running a bit short on your cash this month? Would you simply like to take a vacation from your loan payment? You can! With our Skip-a-Payment program, you can request to skip up to one loan payment per year.\*

Maybe money is tight because of an unexpected expense, or you need cash for some other purpose. Whatever the case, isn’t it great to have the option to skip a payment when you choose? We think so!

Need a break for the month of June 2010? Complete the attached form and return to our office by June 15th. There is a fee of \$25 for each skipped payment and all of your loans with us must be current at the time when the skip payment is requested. If you pay through payroll deduction please do not change your payroll allocation. We will put the funds in your Telcoe account for withdrawal.

### Empty Pockets? Skip Your June Loan Payment!

Name \_\_\_\_\_

Member Acct # \_\_\_\_\_ L#-\_\_\_\_ Payment Amt. \$ \_\_\_\_\_

Member Acct # \_\_\_\_\_ L#-\_\_\_\_ Payment Amt. \$ \_\_\_\_\_

Withdraw participation charge of \$25 (per loan) from account # \_\_\_\_\_ Savings or Checking or enclose a check payable to Telcoe Federal Credit Union.

Signature X \_\_\_\_\_

Signature (joint borrower) X \_\_\_\_\_

#### RETURN TO:

Telcoe FCU, PO BOX 34200, Little Rock, AR 72203

\*Skip-a-Pay does not apply to MasterCard® or Real Estate loans. \$25 fee must be paid in advance by check or Telcoe FCU account. All TFCU Loans must be current in order to qualify. Your loan must be open for at least 6 months to qualify.