



Quarterly Interest

TELCOE FEDERAL CREDIT UNION

make more. get more. save more. | July 2019

Thinking of buying a house? Purchasing a car?
Ready for a summer vacation? A boat for the lake?
Call or email one of our loan representatives today!

501.375.5321 | loans@telcoe.com

HOME



**WE OFFER HOME
LOANS FOR ALMOST
ANY NEED, INCLUDING:**

- Buy
- Build
- Refinance
- Remodel
- Home Equity

Apply/open online, over the
phone, or in person.

VEHICLE



**WE OFFER CONSUMER
LOANS FOR ALMOST
ANY NEED, INCLUDING:**

- New Auto
- Used Auto
- Auto Refinance
- Motorcycle
- TrueCar

Apply/open online, over the
phone, or in person.

PERSONAL



**WE OFFER PERSONAL
LOANS FOR ALMOST
ANY NEED, INCLUDING:**

- Christmas
- Vacation
- Unsecured
- Secured
- Credit Builder

Apply/open online, over the
phone, or in person.

RECREATIONAL



**WE OFFER
RECREATIONAL LOANS
FOR ALMOST ANY NEED,
INCLUDING:**

- Boat
- RV
- ATV
- Side by Sides

Apply/open online, over the
phone, or in person.



STUDENT CHECKING

This is a brand new account just for our
younger members ages 13-17

- \$25 minimum opening deposit
- No monthly fee
- Free debit card
- eStatements
- Online banking
- Text banking
- Surcharge-free ATM networks

Learn more...www.telcoe.com/studentchecking



New Auto Loans
AS LOW AS 1.99% APR



Home Loans
AS LOW AS 3.25% APR 15 YR



Personal Loans
AS LOW AS 7.25% APR



60 Month Certificate
3.04% APY

2019 Student Scholarships

Congratulations to the \$500 Scholarship Recipients for 2019

Telcoe Federal CU has awarded scholarships to graduating high school seniors in Arkansas. Individual awards will be \$500 each and this year seven deserving scholars are being recognized, totaling \$3500 in scholarships. Applicants are all graduating high school seniors; enrolled to be a full-time student at the college/trade school of his/her choice, and are all members of Telcoe.

The scholarship is a one-time award and proceeds will be sent directly to the financial aid office at the educational institution once the Credit Union has been notified that registration has been completed. telcoe.com/scholarships

Sarah Huetter, Little Rock Christian Academy
Maggie Grappe, North Little Rock High School
Hannah Seats, Brookland High School
Janae Hartman, Mills High School
Sari Jacob, Cabot High School
Nichele Wescott, Conway High School
Harrison King, Catholic High School Little Rock



new home loan rates
as low as
3.25% APR*

*APR=Annual Percentage Rate. All applicants are subject to credit approval. Rate may vary based on credit history, score, term, payment method, amount financed/loan to value. Some restrictions and fees may apply. Rates quoted as of 6-24-2019 and could change at any time.

How high must your credit score be for you to qualify for the best interest rate?

750

850

If you answered 750, you are correct. FICO scores range from 300-850. Borrowers begin qualifying for prime rates with scores around 750.

Ask us how you can improve your credit score.

Thank you to our amazing members for donating so generously!

Enter to win \$25 by sending us your address change!

Enter to win a summer vacation and help the kids at Arkansas Children's Hospital



It's a win-win!

- Enter to win a trip to:
 - Orange Beach, Alabama
 - Branson, Missouri
 - Cancun, Mexico
- Three winners will be randomly selected
- Tickets: 1 ticket - \$5 | 3 tickets - \$10
- Purchase your ticket at any Telcoe Branch, or contact Amanda@telcoe.com to make a donation
- Deadline - July 31, 2019



WWW.TELCOE.COM | 800.482.9009



All proceeds benefitting



Please keep your mailing address, phone number(s), and email address(s) updated.

- Doing so will enter you to win our quarterly cash reward of a \$25 deposit.
- You are automatically entered to win when you submit your new contact information online at www.telcoe.com, via email at members@telcoe.com, or by visiting any Telcoe branch.



We always put members first.

WWW.TELCOE.COM | 501.375.5321 | 800.482.9009



BRANCH LOCATIONS:

LITTLE ROCK - MAIN & MIDTOWN | SHERWOOD | RUSSELLVILLE

Enter to win a summer vacation and help the kids at Arkansas Children's Hospital

We are so close to our goal!

Call or email amanda@telcoe.com

2019 Student Scholarships

Congratulations to the \$500 Scholarship Recipients for 2019

Telcoe Federal CU has awarded scholarships to graduating high school seniors in Arkansas. Individual awards will be \$500 each and this year seven deserving scholars are being recognized, totaling \$3500 in scholarships. Applicants are all graduating high school seniors; enrolled to be a full-time student at the college/trade school of his/her choice, and are all members of Telcoe.

The scholarship is a one-time award and proceeds will be sent directly to the financial aid office at the educational institution once the Credit Union has been notified that registration has been completed. telcoe.com/scholarships

How high must your credit score be for you to qualify for the best interest rate?

750

850

If you answered 750, you are correct. FICO scores range from 300-850. Borrowers begin qualifying for prime rates with scores around 750.

Ask us how you can improve your credit score.

Sarah Huetter, Little Rock Christian Academy

'I believe that having my own checking and savings account at an early age has helped me have a better understanding of the value of watching what you spend and saving for the future.'

Maggie Grappe, North Little Rock High School

'Having a good credit score is imperative to receiving low-interest rates on loans and better car insurance rates.'

Hannah Seats, Brookland High School

'A bank could either refuse to give a loan to a person with bad credit, or they would offer a loan with a very high interest rate.'

Janae Hartman, Mills High School

'Financial planning takes discipline. You cannot just spend as you go, you have to plan, budget, and save.'

Sari Jacob, Cabot High School

'When something I need comes out, I wait three to six months before I buy it because I know it is cheaper and that I save money.'

Nichele Wescott, Conway High School

'Within the past month, after working two part time jobs during this school year, I have saved enough money to purchase my own car in cash.'

Harrison King, Catholic High School Little Rock

'When you don't pay every bill, it goes on your credit history and can lower your credit score.'

SPOTLIGHT ON SERVICES

Enter to win a summer vacation and help the kids at Arkansas Children's Hospital



It's a win-win!

- Enter to win a trip to:
 - Orange Beach, Alabama
 - Branson, Missouri
 - Cancun, Mexico
- Three winners will be randomly selected
- Tickets: 1 ticket - \$5 | 3 tickets - \$10
- Purchase your ticket at any Telcoe Branch, or contact Amanda@telcoe.com to make a donation
- Deadline - July 31, 2019



WWW.TELCOE.COM | 800.482.9009



All proceeds benefitting



Enter to win \$25 by sending us your address change!

Please keep your mailing address, phone number(s), and email address(s) updated.

- Doing so will enter you to win our quarterly cash reward of a \$25 deposit.
- You are automatically entered to win when you submit your new contact information online at www.telcoe.com, via email at members@telcoe.com, or by visiting any Telcoe branch.



We always put **members first.**

WWW.TELCOE.COM | 501.375.5321 | 800.482.9009



BRANCH LOCATIONS:

LITTLE ROCK - MAIN & MIDTOWN | SHERWOOD | RUSSELLVILLE

Enter to win a summer vacation and help the kids at Arkansas Children's Hospital

We are so close to our goal!

Call or email amanda@telcoe.com