



MEMBER CONNECT

telcoe.com | 501-375-5321 | 800-482-9009 | Routing #282075523

TELCOE FEDERAL CREDIT UNION

make more. get more. save more. | 4th QTR 2022

**LOWER YOUR RATE,
LOWER YOUR PAYMENT**
MOVE YOUR AUTO LOAN
TO TELCOE

Auto Loans From Telcoe FCU!



**RATES AS LOW AS
3.34% APR***

on New, Used and
Refinanced Cars,
Trucks and SUVs!

Refinance your existing auto loan from another lender to lower your rate and save you money on each payment. You may also qualify to extend your terms and lower your payments even more!

See How Much MONEY You Could SAVE by REFINANCING WITH TELCOE!

If you owe \$35,000* on your current auto loan, and you have 60 monthly payments remaining, here's how refinancing with Telcoe compares:

Example Savings	APR*	Monthly Payment	Total Financing Cost	Your Savings* with Telcoe
Telcoe's Refinanced Rate Fixed rate, as low as	3.94%	\$644	\$3,618.83	
Your Current Rate	4.99%	\$660	\$4,620	\$1,283
Your Current Rate	5.99%	\$676	\$5,589	\$2,252
Your Current Rate	6.99%	\$693	\$6,577	\$3,240

*APR=Annual Percentage Rate. Loans in chart are using simple interest with the first monthly payment due in 30 days. Savings are estimated. Actual savings will vary based on, but not limited to, amount financed, terms, payments and APR adjustments. Final rate based on credit score, year, model, miles and term. Subject to credit approval.

APPLY TODAY!



ONLINE



PHONE



IN BRANCH

Have you ever needed to reimburse a friend and didn't have cash?

Pay them right from your checking account BILL PAY using Pay a Person! All you need is their cell phone number or email address. They'll then receive a message allowing them to enter their routing number and account number. Funds are received within 24 hours and are direct deposited to their account.

PAY A PERSON!



** Our present to you: **

WINTER LOAN PAYMENT SKIP-A-PAY!

Skip your loan payment so you have a little extra spending money for the holidays! Auto, RV, Boat and Motorcycle loans may be eligible to take advantage of our Holiday Skip-A-Pay offer.

There is a \$35 fee for each loan skipped. Apply before **November 19, 2022**, online at telcoe.com/about-us/skip.html or visit one of our branches for an application.



A HOME EQUITY LOAN

To Brighten up the Holidays

With perks such as:

- Rates as low as **4.99% APR***
- Terms of 1 – 15 years
- No prepayment penalty
- Low closing costs (under \$450)
- Funds can be used for a variety of purposes
- Expedited closing
- Home Improvement - NO equity needed option as well
- Credit score improvement plans also available if needed

Apply online at www.telcoe.com, over the phone at **501-375-5321 (option 3)** or at one of our four branch locations.

*Annual Percentage Rate (APR). Membership eligibility required. Final rate is set by your credit score, terms, LTV and payment method. Rates can change at any time. Approval is required. Offer could end at any time.

APPLY TODAY!



ONLINE



PHONE



IN BRANCH

RETIREMENT

WANTING A LITTLE MORE FROM YOUR IRA SAVINGS?

Your financial professional, John Burton at Telcoe Retirement & Investment Services, is available by appointment at **501-375-5321** for a no-cost, no-obligation financial consultation.



JOHN BURTON
Financial Advisor
Office 501-375-5321
Cell 501-519-6579
j.burton@lpl.com

John Burton is a financial advisor with, and securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Telcoe Federal Credit Union and Telcoe Investment Services are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Telcoe Investment Services and may also be employees of Telcoe Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Telcoe Federal Credit Union or Telcoe Investment Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any
Other Government Agency

Not Credit Union
Guaranteed

Not Credit Union Deposits
or Obligations

May Lose Value

Take us with you, wherever you go!

Have you downloaded the new Telcoe Arkansas mobile app from the app store? This sleek new look with easier navigation is only one great benefit of this new app. Get ready to save time and effort with banking on-the-go, with options like:

- Viewing your transaction history
- Checking account balances
- Viewing account alerts
- Scheduling transfers
- Remote deposit
- And more!

So **DOWNLOAD OUR NEW
TELCOE ARKANSAS APP**
today and get the most out
of your banking experience.



New Branch

A brand new Telcoe branch is coming to western Little Rock! Early in 2023, our members in the western Little Rock area can expect all the same fantastic banking you're used to in a brand-new building.

The new branch will be located at

 1400 Bowman Rd
Little Rock, AR 72211

COMING SOON



Christmas Club Savings Available October 1

It's time to reap the benefits of opening a Christmas Club account! Don't forget, beginning October 1, you can withdraw funds from your Christmas Club account free of charge! Un-used funds will be transferred directly to your regular share account on the last business day of October.

Want to open a FREE Christmas Club account? Call us today or email Amanda@telcoe.com. We are happy to help so you can meet your financial goals.



Get caught up on current rates



30-year home loan
15-year home loan
Home equity loan



60-month new auto loan
72-month new auto loan
Used auto loan



Personal signature



Telcoe Mastercard® Prime

We've got some of the best rates in the state!

If you're interested in taking out the best loan for the best rate, give us a call for more information at 501-375-5321.

Virtual Annual Membership Meeting Coming Up

The Annual Meeting will be held virtually on Thursday, January 26, 2023, at 9:00 a.m., with an estimated completion time of 9:20 a.m. The Annual Meeting is a time for your Board of Directors and Telcoe Federal Credit Union management to report to you, as well as an opportunity for you to learn about, Telcoe Federal Credit Union's financial position. A printed copy of the Annual Meeting Brochure will be available for pickup after January 31 via the drive up at all Telcoe branches, or you can download a digital copy for review from www.telcoe.com when available. Please email amanda@telcoe.com to register, or call our office at 501-375-5321. You will then receive an email link to the upcoming meeting.

According to the credit union bylaws, the two board nominations for vacancies may also be made by petition. To request a petition for nominations, call the Assistant Secretary, Karla Walls, at 501-375-5321 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 Karla Walls by November 30, 2022. 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.

Biographical Summary of Incumbent Board Candidates Telcoe Federal Credit Union Elections

Richard Stobaugh – Incumbent

Employment and Activities

Retired, 31 years at AT&T®
11.5 years at Southwest Power Pool
Current Telcoe FCU Board Member
Telephone Pioneer

Jimmy Dunahoo – Incumbent

Employment and Activities

Retired, 32 years at AT&T®
Current Telcoe FCU Board Member
Past Member of Telcoe FCU Supervisory Committee
Telephone Pioneer

Branch Locations & Hours

820 Louisiana St., Little Rock
1123 S University, Little Rock*
2220 Wildwood Ave., Sherwood
1714 E Main St., Russellville

ALL LOCATIONS LOBBY HOURS

Monday – Friday: 8:30 a.m. – 4:00 p.m.

DRIVE-UP HOURS

Monday and Friday: 7:30 a.m. – 5:00 p.m.
Tuesday, Wednesday and Thursday:
7:30 a.m. – 4:30 p.m.

SATURDAY DRIVE-UP HOURS

820 Little Rock & Sherwood ONLY:
8:30 a.m. – 11:30 a.m.

*THIS LOCATION IS MOVING TO 1400 KANIS ROAD IN EARLY 2023

SAFE DEPOSIT BOX REMINDER

Annual fees for your safe deposit box will be debited from your Telcoe account on January 1, 2023.

Holidays Closed:

Columbus Day
October 8 & 10

Veterans Day
November 11 & 12

Thanksgiving
November 24 & 26

Christmas
December 24 & 26

New Year's
January 2

Martin Luther King Jr. Day
January 14 & 16

2022 Annual Fundraiser for Arkansas Children's Hospital

For every \$5 you donate to Children's Miracle Network, you'll receive six entries to win a Disney Family vacation (a 5-night stay at a Disney resort & theme park tickets for 4). We will draw a winner on October 10, 2022.

Help us reach our goal of donating \$30,000 to Arkansas Children's Hospital – a Children's Miracle Network Hospital®.



DONATE NOW

UPDATES & REMINDERS

YOUR FINANCIAL PRIVACY RIGHTS

The privacy of your personal financial information is secured and respected by Telcoe Federal Credit Union. Recently, all financial institutions were required by the federal government to outline the financial privacy rights of consumers who use their services. For a review of this policy visit www.telcoe.com.

KEEP YOUR ACCOUNT ACTIVE

The definition of an inactive savings account is an account with less than \$200 on deposit and no activity on the account for 24 consecutive months. After 24 consecutive months of inactivity, a \$6.00 per month inactive savings account fee is charged. An inactive checking account is one with less than \$200 on deposit and no activity for 90 consecutive days. Avoid fees by making one deposit per year.

TAKING CARE OF BUSINESS

Have you reviewed your account information? Is your home address, email address and/or telephone contact numbers up to date? Is your joint owner and/or beneficiary information correct? Give us a call, we will be happy to assist you in reviewing and updating this information.

ACCOUNT FEE CHANGES

Effective January 1, 2023, Telcoe has amended its fee schedule for accounts receiving guardianship funds for the benefit of a minor, elderly person or disabled person. These accounts will be assessed a \$5.00 monthly fee.

Effective January 31, 2023, a paper statement fee of \$3 will be assessed monthly for an account not enrolled in E-statements. Some exclusions apply.* You can enroll for FREE E-statements by logging on to www.telcoe.com or calling our office.

*Primary account holders 68 or older and accounts with average daily balances of \$5,000 or greater will not be assessed a fee.

TRY THESE FINANCIAL LIFE HACKS

GreenPath™
financial wellness

Even during uncertain times, smart money management is within reach when you understand how to improve your financial life. The most powerful way to succeed is to keep it simple. Try these Financial Life Hacks from our partner, www.Greenpath.com/telcoe:



Dig Into Your Debt to track high interest credit card fees



Dedicate a Spending Account to streamline bill paying



Carry (and use) Cash to increase awareness of spending