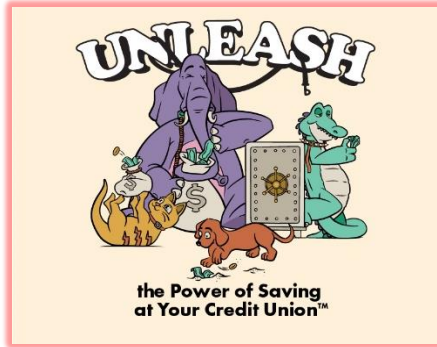


Celebrating Youth Month

April is International Credit Union Month.

At Telcoe, we want to make saving for the future fun and help younger members appreciate the importance of putting money aside.



Youth Month Available April 1st – April 30th

- Must be eligible for youth account and 0-18 years of age. There will be:
 - **Stickers**
 - **Coloring Contest**
 - **Youth Certificate of Deposit specials**
 - **No membership fee for new youth accounts**
 - **College Scholarship Applications**-open to high school seniors who plan to attend a university, college or technical college/school. Scholarship deadline is April 28, 2023. Click here for Scholarship Information → [Scholarship Inquiry](#)

Open your **FREE** youth account today. To open a youth account simply email: Amanda@telcoe.com

Watch Your Money Grow

Unhappy with your current bank rates? Telcoe offers competitive rates on savings accounts, share certificate rates and much more.



The pandemic often forced financially strapped employees to seek out high-interest loans or dip into retirement savings to make ends meet.

Financial Wellness

Offering an option for employees to save in an emergency savings account is a great way to help them feel more in control of their family finances.



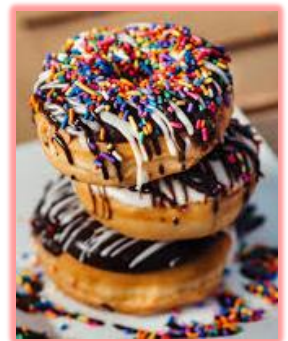
Invite Telcoe to host a **Lunch and Learn** event at your location this April or May. We share financial wellness tips, proven strategies to save money and open FREE emergency savings accounts. Employees can save through payroll deduction and access their funds when an emergency strikes.

We provide the dessert for your team and door prizes for your team. Contact Amanda@telcoe.com or 501-375-5321 x270.

Chance To WIN!

Enter for your chance to **WIN Donuts** for your office! Simply email Amanda@telcoe.com and mention “**CHANCE TO WIN**”, it’s that easy!

****for up to 50 employees in a department or location.**





Budgeting Worksheet

Create a monthly budget in two simple steps.

Setting a budget and developing a spending plan is a great way to relieve uncertainty and stress while also helping you to figure out how to meet both your short-term and long-term financial goals. Use this worksheet to calculate your monthly expenses and income to get an idea of what you have to work with, what your commitments are, and what you have remaining to devote to your goals.



- **#1 Calculate Your Monthly Income**
Figure out how much you get paid each month, after taxes are removed, and add it to the table.
- **#2 Calculate Your Monthly Expenses**

Click here for a FREE budgeting worksheet you can use at home → [Budgeting Worksheet](https://www.greenpath.com/telcoe)
www.greenpath.com/telcoe

2023 Tax Day Deadline

Telcoe Members:

Friendly reminder that Tuesday, **April 18th** is **Tax Day deadline!**



TurboTax guarantees 100% accurate calculations so you can be confident your taxes are done right and get your biggest possible refund. And with TurboTax Live, you can even talk with a tax professional onscreen for unlimited advice and a final review of your return. For more information please visit → [Telcoe Federal Credit Union Member Discounts](#)

Upcoming Holiday Closings

Memorial Day: Saturday May 27th and Monday May 29th

Juneteenth: Saturday June 17th and Monday June 19th

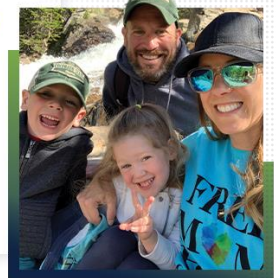
Independence Day: Saturday July 1st and Tuesday July 4th

Real Stories -Credit Cards

Tammy & family saved \$70,000 in credit card interest charges.

Tammy and her family knew they needed help in managing overwhelming credit card debt.

"It was freeing to have a plan, especially with such supportive counselors."
- Tammy



Listen to story here → [Real Stories: Tammy](#)

Share Your Experience

–“Tony Birk and Amanda McCarty made the financing process extremely easy! I’ll never buy another vehicle without Telcoe because of the two of them”. –Telcoe Member



–“For years I have enjoyed the ease of banking with Telcoe. My home loans have come through you and it is such a pleasure to be able to pick up the phone and talk to a person”! – Telcoe Member



We always put members first.

WWW.TELCOE.COM | 501.375.5321 | 800.482.9009



BRANCH LOCATIONS:

LITTLE ROCK - MAIN & MIDTOWN | SHERWOOD | RUSSELLVILLE

