

Back to School Loans

Back to School Loans are perfect for purchasing all the necessities you need to start the school year off right.



Use it for purchasing: **Electronics (Laptops, tablets, etc.), Clothes/Uniforms, School Supplies, Club/Sports expenses, College and Dorm expenses, etc!**

- Low Interest Rates
- Low Payments
- Easy Loan E-Signing
- Payments from Payroll

Simply email Amanda@telcoe.com to get started today!

Telcoe Member Discount

We are so excited to share that Telcoe members can use the below link to purchase **Magic Springs passes at a discounted price!**



Link for discounted tickets: www.tiny.cc/telcoe

Learn more here: <https://www.telcoe.com/MagicSprings.pdf>

FREE Telcoe App

Online and Mobile banking that gives you total control and absolute freedom.



- **Mobile Banking**- Whether you're on the job, on the road, or chilling at home, your accounts are right there with you.
- **Transfer funds** –Between Telcoe accounts(even family/kid accounts)
- **Review Checking Transactions**- Review your deposits, debit card swipes, ATM withdrawals, etc.
- **Pay Bills**- Pay single or reoccurring bills and never forget to make a payment using Telcoe's BILL PAY. Pay a person or pay a company, etc.
- **Alerts**- Get text or email alerts when a deposit arrives, when your balance drops to a set amount you enter, etc.
- **Mobile Deposit**- Take a selfie of your checks and deposit instantly. **separate app required, ask for details.

Construction Loans

Building a home can be intimidating. We have helped many Members build the home of their dreams. Holly & Karla are very experienced lenders ready to answer your questions. Email your questions to MORTGAGE@Telcoe.com or call our office at 800-482-9009 option 3.



Budgeting Workbook

Our financial wellness partner, **GreenPath**, has created a **Budgeting workbook** that is perfect for anyone who...



- **Has experienced a sudden change, such as loss of income**
- **Desired more clarity on their short term financial plan**
- **Feels motivated to take action, but aren't quite sure where to start.**

To get started, **download or print it here:**

<https://www.telcoe.com/Aligning%20Priorities%20Workbook.pdf>

Fee FREE ATM Locations

Easily find an ATM virtually anywhere in the U.S., via the CO-OP Network. You can make **surcharge-free withdrawals** at over 30,000 locations nationwide as well as make **surcharge-free deposits** at over 9,000 ATM locations nationwide.



To find a location near you click this link and enter your zip code: www.telcoe.com/about-us/surcharge-free-atms.html or Text a Zip Code to **91989** to find nearby ATM locations.

Financial Literacy Corner

Don't get trapped into high rates and fees. Look for ways to save money and reduce your financial stress.

What is an interest rate? An interest rate is the percentage of the principal (loan amount) charged by your lender for letting you borrow its money.

What affects what my interest rate will be? Typically the better your credit score, the lower your interest rate will be. The year model, mileage of the auto, and the loan term also can affect the rate offered.

How can I get the best interest rate when shopping for a loan? Know your credit score, try not to apply for credit with many lenders in a short period of time and research your options.

Piggy Bank for kids

Need a fun activity to keep your kids busy? **Decorate a piggy bank** with glitter, stickers and colored paper to help teach them how to save money. Pringles cans are great for beginners.



We always put members first.

WWW.TELCOE.COM | 501.375.5321 | 800.482.9009



BRANCH LOCATIONS:

LITTLE ROCK - MAIN & MIDTOWN | SHERWOOD | RUSSELLVILLE

