



## WHY PAY MORE?

Save thousands of dollars over the life of your loan! Refinance your car loan and lower your monthly payment! Let Telcoe save you money.



Lower your car payment and interest rate!

**1.99% APR\***  
**60 MONTHS**

NO Payments until February 2021!

telcoe  
FEDERAL CREDIT UNION

- Extra cash for the holidays
- Up to 90 days of deferred payments
- Competitive rates - as low as **1.99% APR\*** for 60 months
- Lower payments
- Lower interest rates
- Pricing [assistance](#) available
- Easy E-signatures and funding, no need to visit a branch

Email [Amanda@telcoe.com](mailto:Amanda@telcoe.com) to see how you can save! \* APR=Annual Percentage Rate. 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.

## Annual Meeting

The 2021 Annual Meeting will be held virtually on **Wednesday, January 20, at 9:00 a.m.**, with an estimated completion time of 9:20 a.m. Please email [amanda@telcoe.com](mailto:amanda@telcoe.com) to register, or call our office at 501-375-5321, ext. 270. You will then receive an email link to the upcoming meeting.

**ANNUAL MEETING**

## Safe Deposit Boxes

Safe Deposit boxes are available at our **Main Branch** in downtown Little Rock and our **Midtown Office** in Little Rock. **Our prices are too low to pass up!** Please call us at 501-375-5321 to inquire about renting a safe deposit box.

### Sizes offered:

- 2x5 \$13 per year
- 3x5 \$16 per year
- 3x10 \$28 per year \*
- 4x10 \$33 per year \*
- 5x10 \$38 per year \*
- 6x10 \$45 per year
- 10x10 \$71 per year



\*sizes available at Midtown

## Scavenger Hunt

A family tradition that I have is going to look at Christmas lights near our home. I love seeing all the displays everyone creates. I recently discovered this fun activity and wanted to share it with you as well. The Christmas Light Scavenger Hunt is fun for all! How many can you find?



**CHRISTMAS LIGHT SCAVENGER HUNT**

<input type="checkbox"/> Snowflakes	<input type="checkbox"/> Snowglobe
<input type="checkbox"/> All White Lights	<input type="checkbox"/> Penguin
<input type="checkbox"/> Santa's Sleigh	<input type="checkbox"/> Elf
<input type="checkbox"/> Candy Canes	<input type="checkbox"/> North Pole Sign
<input type="checkbox"/> Presents	<input type="checkbox"/> Wreath
<input type="checkbox"/> Reindeer	<input type="checkbox"/> Santa Claus
<input type="checkbox"/> Frosty the Snowman	<input type="checkbox"/> The Grinch
<input type="checkbox"/> Nativity Scene	<input type="checkbox"/> Polar Bear
<input type="checkbox"/> Laser Lights	<input type="checkbox"/> Lights Set to Music
<input type="checkbox"/> Christmas Train	<input type="checkbox"/> Angel
<input type="checkbox"/> Icicle Lights	<input type="checkbox"/> Disney Character
<input type="checkbox"/> Inflatable Rudolph	<input type="checkbox"/> Nutcracker

*How many can you find?*

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# Your top Tax questions about working remotely answered



Now, with tax time approaching, there are tax implications of working remotely that you need to address, and we are here to help. So, let's take a look at the tax issues of remote employment.



**What tax issues? I still pay tax on my income, right?** Yes indeed. The income from your job will be reported to you on a W-2 in January, and you'll report that income on your tax return.

**What's different about state returns for remote employment?** If you live in the same state in which your employer is located, state taxes are pretty straightforward. But when the pandemic hit and commuting to the office became a thing of the past, many people left urban areas and moved to the less-populated country where it was less expensive to live.

**Oh no, do I owe taxes to both states?** Good question – it depends. Most states look to your physical presence in determining whether to tax you. If that's the case, if you live and work in one state for an employer in another state, you will only owe tax to the state in which you live and work. But each state is different, so be sure to use tax preparation software such as **TurboTax**® that considers the facts and circumstances of your employment situation in light of the tax laws of the states involved.

**Can I deduct the costs of working from home, such as my computer, internet, office furniture, and supplies?** Probably not. Unfortunately, the tax act passed at the end of 2018 axed those deductions for most employees, with the exception for teachers that allows them to deduct up to \$250 for supplies used in the classroom. If you aren't entitled to a deduction for your expenses, your best bet is to ask your employer to give you a non-taxable reimbursement for those costs.

When it's time to file your taxes, TurboTax® is here to help!

Getting your biggest possible tax refund has never been easier. And as a credit union member you can **save up to \$15 on TurboTax.**

Member Discount link: [Click here to get started today!](#)

## Upcoming Holidays

**Christmas-** Thursday, Dec. 24 (Close at noon)  
Friday & Saturday, Dec. 25 & 26

**New Years-** Thursday, Dec. 31 (Close at noon)  
Friday & Saturday, Jan. 1 & 2

**Martin Luther King Jr. Day-** Saturday & Monday, Jan. 16 & 18



*Wishing you a Merry Christmas and*

*A Happy New Year!*

*-Telcoe Federal Credit Union*



We always put members first.

WWW.TELCOE.COM | 501.375.5321 | 800.482.9009



BRANCH LOCATIONS:

ITTLE ROCK - MAIN & MIDTOWN | SHERWOOD | RUSSELLVILLE

