

## **December 2023 FOCUS**

Helping you achieve your financial goals

# **Holly, Jolly Christmas**

Save thousands of dollars over the life of your loan.

Move a loan to



Telcoe save you money!!

- Lowest rate anywhere
- New and Used Auto Loans
- Up to 90 days before your first payment
- Wide range of terms
- GAP, warranties and payment protection available (including Involuntary **Unemployment Protection**)

\*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.

Contact Amanda today: Amanda@telcoe.com or 501-375-5321 x270

### **Annual Meeting**

The 2024 Annual Meeting will be held virtually on

Tuesday, January 23, at



9:00 a.m. with an estimated completion time of 9:20 a.m. Email amanda@telcoe.com to register.



### Fraud Awareness in **Arkansas**



Do you have problems with any of these?

- Online Shopping
- Fake IRS Calls
- Phone/Internet/TV Service
- Sweepstakes



Report it → ReportFraud.ftc.gov

### Free Investing Webinar

Join us for an upcoming webinar from the comfort of your home or office. Financial education is an important aspect of any long-term plan.

- December 5<sup>th</sup>:
  - Rollover Planning 7pm (CDT)

Register here → Webinar Registration - Zoom

### **Chance To WIN!**

Simply email:

Amanda@telcoe.com

"Telcoe Tumbler" for your chance to win an insulated Telcoe Tumbler!

Don't forget to like us on Social Media for more opportunities to WIN.



# Financial Coaching With Greenpath Financial Wellness

Explore **GreenPath's LearningLab+** for all things financial – unlock the power of financial knowledge with free online education. GP offers curated courses and tools to empower you with a deeper understanding of money for a financially healthier life.

As a member of Telcoe, you can visit **www.greenpath.com/telcoe or call 877-337-3399** to meet with a Financial Coach today.

### **Credit-Builder Loan:**

Don't let bad credit get you down. Build or re-establish your credit history while you save with a



**Credit Builder Loan** from Telcoe. Plus,

there are no hidden fees to worry about. Give us a call today.

To learn more visit → <u>Telcoe Credit Builder Loan</u>

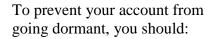
### **Holiday Closures**

- Christmas- Saturday December 23rd and Monday December 25th
- New Year's Saturday December 30<sup>th</sup> and Monday January 1<sup>st</sup>
- Martin Luther King Jr. Day Saturday January 13<sup>th</sup> and Monday January 15<sup>th</sup>

### **Dormant Accounts**



Make sure your account doesn't become dormant.





- Set up payroll deduction or direct deposit to your account for as little as \$1 a payday
- Have activity in your account at least once per year if not working from an employer. This can be a withdrawal or deposit from your account.

### **Smart Banking Tips**

The holiday season is just around the corner, and for many of us, that means it's time to start thinking about gift-giving, festive



gatherings, and merriment. However, amid the holiday cheer, it's crucial to manage your finances wisely to avoid overspending and financial stress.

- Creat a Holiday Budget
- Use Mobile Banking Apps
- Make a Shopping List
- Take Advantage of Sales and Discounts
- Monitor Your Accounts
- Enbrace the Gift of DYI
- Start a Savings Plan for Next Year!



501-375-5321 or 800-482-9009

www.telcoe.com





