



## Holly, Jolly Christmas

Save  
thousands  
of dollars  
over the  
life of your  
loan.

Purchase or  
Move a  
loan to  
Telcoe- let  
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](mailto: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](mailto:amanda@telcoe.com) to register.

**ANNUAL  
MEETING**



## 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](https://www.ftc.gov/report-fraud)

## 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](mailto: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](http://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 → [Telcoe Credit Builder Loan](#)

## 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.**

To prevent your account from going dormant, you should:



- 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.



- **Creata 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](http://www.telcoe.com)

