



Text to Win

Have you checked your Telcoe account balance by texting BAL to 89549? Every member who uses our FREE Text Mobile Banking will be entered in a drawing to win \$100. Receive one entry for each time you use Text Mobile Banking! We will draw a \$100 winner in the months of October, November and December.

Before you can text, you need to ENABLE text access while in your settings of ONLINE Banking. Do NOT text while driving. Need help? Call a Telcoe specialist at 501-375-5321. Cell phone carrier text rates/charges may apply.

How to set up Text Mobile Banking:

1. From a computer, visit www.telcoe.com and log in to EasyConnect Online Banking.
2. Go to Settings > Mobile Settings > Text Mobile Settings.
3. Check "Enable text access for your mobile device" and accept the terms and conditions.
4. Enter your phone number and select your wireless provider.
5. If you have multiple accounts, you can create mobile short names to identify them. Select the accounts you would like to see with Text Mobile Banking. Then click "Submit."
6. Confirm the text message sent to your phone. You may now text any banking commands to 89549.

Text Commands

BAL - *all account balances*
 BAL mobile short name - *single account balance*
 Hist mobile short name - *single account history*
 Hist - *all account history*
 Help - *commands*
 Stop - *cancel*



Walking for the Kids

Telcoe FCU employees are walking to get fit and benefit the Children's Miracle Network! We started in January, and to date, six Telcoe team members have lost a total of 100.8 pounds and walked 2,285.56 miles in the first quarter of 2018. One employee even stopped smoking! Great job, team!

CMN earns \$1 per pound and \$0.25 per mile walked. Congratulations to **Tony Birk** and **Amanda McCarty**, who have walked 1,026 and 572 miles, respectively. Keep watching for fourth quarter health updates from our team and donations made to CMN.

Our annual fundraising efforts for Arkansas Children's Hospital include many events. Our goal is to raise at least \$1 per Telcoe member each year and donate to our partner, Arkansas Children's Hospital. We are on target to donate \$25,500 to Arkansas Children's Hospital by the end of the year. We appreciate our AMAZING members and community for helping us reach this goal. A special thank you to the CO-OP® ATM Network for the MIRACLE MATCH donation.



Children's
Miracle Network



CO-OP
Miracle Match™

When is the Best Time to Repair or Replace Your Roof?

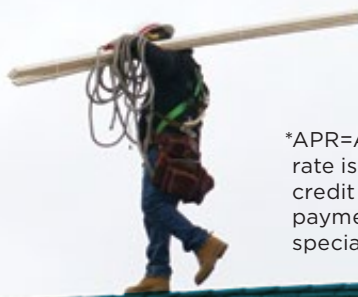
Roof work isn't the most exciting home improvement project, but keeping your roof in good condition is important for protecting your home and family. But should you just repair or completely replace your roof? Follow these tips to help you make the decision.

Make it a habit to perform visual inspections often, especially after a storm. Using a pair of binoculars, look for roof discoloration, damaged or missing shingles and other signs of damage. You may also check your attic for leaks, water stains and mold growth. If the problems you detect are isolated, it's likely that you'll only need repairs. If the issues are widespread throughout your roof, it may be time to consider installing a new one.

The life expectancy of your roof varies depending on the materials you use. Asphalt shingles, for instance, typically last for up to 20 years, while tile and slate last for up to 100. It makes more sense to do repairs if your roof is in the middle of its service life. If it's approaching the end, however, it would be ideal to replace the system.

Roofing companies often offer lower pricing in the fall and winter. Always collect multiple quotes and ask for references. You can contact previous customers and even visit their homes to view their work. Check with the Better Business Bureau for any complaints or concerns. After storms, you will see an influx of out-of-state companies advertising and even using local phone numbers. It is best to go with a company you have known in the area for some time and with whom others have had positive results. A lower-priced quote does not always equate to the best experience.

Cooler weather is ahead, making it the right time to start or complete those projects around the house that you may have put off due to the excessive heat of summer. Replace or repair your roof now to avoid complications in the future.



*APR=Annual Percentage Rate. Final rate is based on your Trans Union credit report, score, loan term and payment method. Contact a loan specialist for more details.

FALL HOME IMPROVEMENT LOAN SPECIAL

As low as **4.74%** APR* and flexible, low payments!

Apply today!

501-375-5321
loans@telcoe.com

Christmas Club Account Members

Members saving for the holidays with Telcoe's Christmas Club Account were able to access their club account via Telephone Teller beginning Monday, October 1, 2018. Don't be left out next year – sign up today for 2019.

Funds on deposit October 26, 2018, will be automatically transferred to members' regular share accounts.

If you failed to set aside funds for this Christmas season, it's not too late to get the cash you need for holiday gift giving. We have a special holiday loan available:

For more information, simply call the credit union and ask about the **Holiday Loan.**

*Payment estimates based on rates as low as 9.25% annual percentage rate, a 12-month term, payroll payments and payment protection included. Approval is based on your TU credit report, application, etc.



OR



Annual Membership Meeting

When: January 21, 2019, 9 a.m. – 10 a.m.

Where: Wyndham Hotel, North Little Rock, Arkansas
(Telcoe offices are CLOSED for the federal holiday on this day.)

Reservations should be received by January 3, 2019, to hold your place. Please review the reservation request form for details and cancellation procedures. Upon arrival, your name will be verified against the reservations list. Tickets will not be mailed to you in advance of the meeting.

According to the credit union bylaws, nominations for vacancies may also be made by petition. To request a petition for nominations, call Assistant Secretary Elaine Hunthrop at 501-375-5321 or 800-482-9009. The petition must be signed by a minimum of 1% of the members of Telcoe Federal Credit Union and returned to the Assistant Secretary by November 30, 2018. Members are reminded that if no petitions are received and there is only one nominee for each of the three board vacancies, the nominees designated by the nominating committee will be deemed elected, and there will not be a mail ballot or nominations from the floor at the Annual Meeting.

ANNUAL MEETING RESERVATION REQUEST FORM

Name: _____
 Member Number: _____
 Address: _____

 Phone Number: _____
 Number of Tickets Requested: _____

Cancellation policy: The meal is at no charge to you unless you fail to attend the meeting and don't call or email by January 3 to cancel; then a \$15 per person fee will be charged. To cancel, call 501-375-5321 or 800-482-9009 or email telcoe@telcoe.com. To register, mail this request form to Telcoe FCU, PO Box 34200, Little Rock, AR 72203; drop one off at any branch location; or email marketing@telcoe.com.

Biographical Summary of Incumbent Board Candidates Telcoe Federal Credit Union 2019 Elections

Steve Rakes

Employment

Retired, 42 years at AT&T,
Universal Service Executive

Activities

- Telcoe FCU Board Member
- Past Member of Telcoe FCU Supervisory Committee
- Past Chairman of Lifeword Media Ministries
- Member of North View Baptist Church, North Little Rock

Education

Parkview High School
University of Arkansas at Little Rock

Bob Ellis

Employment

Retired, 39 years at AT&T

Activities

- Telcoe FCU Board Chairman
- Past Board Member of Donaghey School of Information Science & Systems
- Past Member of Institute of Electrical and Electronic Engineers
- Past Member of Executive Board of the AT&T Arkansas Pioneers
- Past Member of Arkansas Football Officials Association

Education

University of Arkansas at Little Rock,
BS in Engineering
University of Dallas, MBA

Cliff D. Smith

Employment

Retired, 41 years at AT&T,
Manager, OSP Planning &
Engineering Design

Activities

- Telcoe FCU Board Member
- Past Supervisory Committee Member
- Member of Grace Community Church, Ward
- Past Finance Committee Member, Mount Carmel Baptist Church, Cabot
- Resident of Arkansas since July 1971

Education

Murrah High School, Jackson, MS

Holidays & Closings

Columbus Day

Saturday, Oct. 6, and Monday, Oct. 8

Veterans Day

Saturday, Nov. 10, and Monday, Nov. 12

Thanksgiving

Thursday, Nov. 22, and Saturday, Nov. 24
(Open 8:30 a.m. – 3 p.m. Friday, Nov. 23)

Christmas

Monday, Dec. 24 (Close at 1 p.m.)
Tuesday, Dec. 25

New Year's

Monday, Dec. 31 (Close at 1 p.m.)
Tuesday, Jan. 1

Martin Luther King Jr. Day

Saturday, Jan. 19, and Monday, Jan. 21



Holiday Skip-A-Payment is back!

If you have an AUTO, RV or BOAT loan with Telcoe, you may be eligible to take advantage of our Holiday Skip-A-Payment offer. \$25 fee for each loan. Apply before November 10th at www.telcoe.com or visit one of our four locations.

Caution for Debit Card Users

Telcoe does not recommend using your DEBIT card to purchase/reserve car rental. Telcoe does not recommend using your DEBIT card for travel and other entertainment services, including hotel rental and air travel. The merchants' rights are more liberal on these types of transactions. These transactions can cause extended holds on your funds. Use a CREDIT card for these purchases.



SAFE DEPOSIT BOX REMINDER

Annual fees for your Safe Deposit Box will be debited from your Telcoe account on January 1, 2019.

SHARE SAVINGS ACCOUNT

Keep your share savings account active by making a deposit at least once every 24 months to avoid dormant fees.

MEMBERSHIP

Once a member, always a member. Your TELCOE membership stays with you regardless of job change, retirement, moving out of state, etc. Take us with you for life!

Text to WIN!

Use Telcoe's Text Mobile Banking and get entered to win \$100! Details inside.

Improve Your Home for Less

Take advantage of our Fall Home Improvement Loan Special. Read more inside.

Hit the Road with a Rate You'll Love

Auto loan rates as low as 1.99% APR.* Check out the details inside.

NMLS #409715



820 Louisiana Street
Little Rock, AR 72201

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53719

Hit the Road with a Rate You'll Love!

Take the wheel on your next adventure with our great rates. As a member-owned credit union, our loyalty is to you, not the dealership.

AUTO RATES as low as	MONTHS	Per \$1,000 Payment Calculation
1.99% APR*	24	\$43
2.59% APR*	36	\$29
3.50% APR*	48	\$23
3.50% APR*	60	\$18
4.60% APR*	72	\$16

Example: If you need to finance \$20,000, simply multiply the figures in the final column by 20 (for \$20,000) to get your monthly payment. For example, for a 60-month payment, 20 x \$18 = \$360 per month.

*APR=Annual Percentage Rate. Final rate is based on your TransUnion credit report, score, down payment, loan term and payment method. \$15 application fee collected along with title transfer fee of \$15.10 for Arkansas Department of Motor Vehicles.

Financing your auto with Telcoe will save you thousands of dollars. Buy from anyone you want and let us help you with pricing, trade-in values, and more. Purchase from an individual, dealerships in or out of state, online, or even from an auction. Our AUTO LOAN SPECIALISTS are here to help. Visit www.kbb.com to get the value of your trade-in prior to going to the dealership, and it can save you thousands!

The best part: It's a quick and painless process! You can start online or by calling today. Also, we are OPEN Saturdays from 8:30 a.m. - 11:30 a.m.

"We have done three auto loans with Tony Birk. He is so helpful and timely. Thanks, Tony, for everything!" - Mary

"Great place to make a loan, good people and nice, low rates." - Robert



Share your story with us! Email marketing@telcoe.com • 501-375-5321 • 800-482-9009 • www.telcoe.com • loans@telcoe.com