



TELCOE FEDERAL CREDIT UNION
make more. get more. save more. | FALL 2021
telcoe.com | 501-375-5321 | 800-482-9009

TELCOE RANKED SEVENTH HEALTHIEST CREDIT UNION NATIONWIDE BY DEPOSITACCOUNTS.COM

In July 2021, DepositAccounts.com released its list of the 2021 Top 200 Healthiest Credit Unions in America. Telcoe Federal Union ranked seventh overall! Even ranking in the top 200 puts a credit union in a category with less than 10% of all US financial institutions.

We're proud of our A+ ranking and will continue to strive to provide our members competitive dividend rates on our money market and certificates of deposit. Visit www.telcoe.com/rates.



Checking Accounts

Focused on You

Telcoe offers convenient checking accounts designed for your unique financial lifestyle. Open the best account for you today!



Holidays Closed:

Columbus Day – October 9 and 11
Veterans Day – November 11
Thanksgiving – November 25 and 27
Christmas – December 24 (closing at noon) and December 25
New Year's – December 31 (closing at noon) and January 1
Martin Luther King Jr. Day – January 15 and 17

Reminder: With our Branch Night Deposit and Mobile App Deposit, we are open 24/7/365. HelpingHealthcareHeroes

www.telcoe.com/rates



New Auto Loans
AS LOW AS 1.99% APR



Home Loans
AS LOW AS 2.50% APR 15 YR



Personal Loans
AS LOW AS 4.89% APR



60-Month Certificate
0.65% APY

Rates quoted as of 09/20/21 and are subject to change anytime.

Sprinkle a little more love
THIS HOLIDAY SEASON.



HOLIDAY LOANS
AS LOW AS

9.50%
APR*

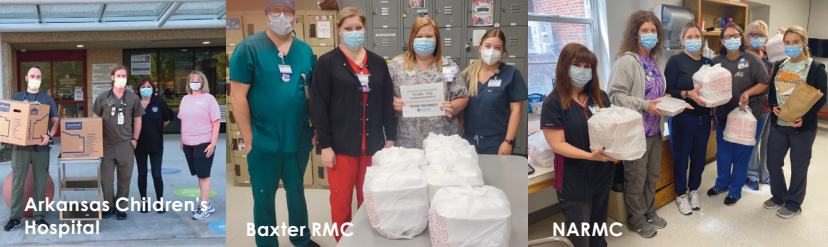


This holiday season, skip the high-rate credit cards and choose a better way to pay for all things merry and bright. Telcoe's convenient and simple holiday loan is here to help you protect your credit score while still giving you the funds needed during this busy time of year.

- Rates as low as **9.50% APR***
- Borrow up to \$1,000
- 12-month term
- Repay at about \$90 per month
- Use your funds to cover any of your holiday-related needs

Apply today at telcoe.com or call 501-375-5321

*Annual Percentage Rate (APR). Payment estimates based on rates as low as 9.50% annual percentage rate, a 12-month term, payroll payments and payment protection included. Approval is based on your TU credit report, application,



Providing a Warm Meal to Healthcare Workers

Telcoe Federal Credit Union is proud to be the credit union for hospitals in Arkansas. We love traveling all over the state to share the benefits of credit union membership and visit with our members.

We know our healthcare heroes work extremely hard, especially during this continued challenging time. As our way of saying thank you, Telcoe has provided some comfort food to healthcare workers at **Arkansas Children's Hospital** in Little Rock, **Baxter Regional Medical Center** in Mountain Home and **North Arkansas Regional Medical Center** in Harrison.

A huge thank you to our partners who provided the delicious food:

- **Rx Catering** (Little Rock)
- **Holy Smokes BBQ & Catering** (Mountain Home)
- **T's BBQ** (Harrison)

And thank you, healthcare heroes, for everything you do!

Annual Fundraiser for Arkansas Children's Hospital a Success

Congratulations to our winners – and thank you for making a difference!

Thank you to everyone who made a donation during our annual fundraiser to help support Arkansas Children's Hospital – a Children's Miracle Network Hospital®. With the help of our members and sponsors, we were able to donate **\$24,303** to the hospital in 2021.

Congratulations to our Arkansas Destination vacation winners:

- **Melanie R. of Little Rock**
- **Laura B. of Searcy**
- **Donna E. of Little Rock**



Thank you, 2021 sponsors!

Miracle Sponsors

- PCA Technology Solutions
- Vining Sparks
- Route 66 Extended Warranty

Champion Sponsors

- PSCU

Healing Sponsors

- Diebold
- Group Five West, Inc. Marketing and Advertising
- CULIANCE
- image.works
- Jay Easterly
- WebStrategies

2022 Virtual Annual Membership Meeting Coming Up

The 2022 Annual Meeting will be held virtually on **Wednesday, January 26, at 9:00 a.m.**, with an estimated completion time of 9:20 a.m. The Annual Meeting is a time for your Board of Directors and Telcoe Federal Credit Union management to report to you, as well as an opportunity for you to learn about Telcoe Federal Credit Union's financial position. A printed copy of the Annual Meeting Brochure will be available for pickup after January 31 via the drive up at all Telcoe branches, or you can download a digital copy for review from **www.telcoe.com** when available. Please email **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.

According to the credit union bylaws, the three board nominations for vacancies may also be made by petition. To request a petition for nominations, call the Assistant Secretary, Holly Lehman, 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 Holly Lehman by November 30, 2021. 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.

Biographical Summary of Incumbent Board Candidates Telcoe Federal Credit Union 2022 Elections

Steve Rakes

Employment and Activities

- Retired AT&T with 42 years of service-Universal Service Executive
- Previous Member of Telcoe Supervisory Committee
- Past Chairman of Lifeward Media Ministries
- Member of North view Baptist Church-NLR
- Parkview High School, LR
- University of Arkansas, LR

Cliff Smith, Jr.

Employment and Activities

- Retired AT&T with 40 years of service
- Retired Osmose/Squan 7 years of service-OSP Engineer
- Previous Member of Telcoe Supervisory Committee
- Previous Finance Committee member-MCBChurch, Cabot
- Murrah High School-Jackson, MS

Robert Ellis

Employment and Activities

- Retired AT&T with 40 years of service
- Current Chairman-Telcoe Board of Directors
- Previous Board Member-Donaghey School of Info Science & Systems
- Previous UALR Engineering Industrial Advisory Board
- Previous Member-Institute of Electrical and Electronic engineers
- Previous Executive Board of AT&T Arkansas Pioneers
- Previous Member Arkansas Football Officials Association
- University of Arkansas, LR-BS Engineering Technology
- University of Dallas, MBA Telecommunications Management

Easy-Breezy Auto Loans

GET THE **BEST** RATES & SERVICE
FROM TELCOE!

With friendly service and no hidden fees, financing a loan with Telcoe is easy – and could save you BIG.



Auto Loan (Purchase or Move a Loan to Telcoe)

- Rates as low as **1.99%** APR¹ for 60 months
- Terms up to 84 months
- Up to 90 days no payment²
- Great rates for all credit scores
- Finance new or used vehicles from a dealership, individual or Carvana
- Turnaround time in as little as one hour
- Optional GAP, Mechanical Breakdown Coverage and Payment Protection

Apply online at telcoe.com, over the phone at 501-375-5321 or at one of our four branch locations.

¹Annual Percentage Rate (APR). Offer subject to change without notice; credit criteria applies. Rate shown based on a credit score of 700 or higher, LTV equal to or less 90%, and a term of up to 60 months 1.99% APR for new vehicles. This offer is only valid for auto loans not currently financed with Telcoe Federal Credit Union. Membership with Telcoe Federal Credit Union is required for this offer. Full coverage insurance with a maximum deductible or \$1,000 is required on all auto loans.

²Interest continues to accrue during the deferred payment, and credit score determines rate. First payments may be due up to 90 days from the date of the signed contract.

Want to learn more about our auto and home loans?
Scan here! →



Home Loans That Make Life Easier

GET THE **BEST** RATES & SERVICE
FROM TELCOE!

Interested in purchasing a new home? Want to refinance your current home loan or make renovations? Get the money you need locally!

Home Loan (Purchase or Move a Loan to Telcoe)

- Lowest rates in the state of Arkansas
- Terms of 10 – 30 years
- No prepayment penalty
- Low closing cost
- Pay through payroll deduction or coupon
- Cash-out options available
- Expedited closing options
- Credit score improvement plans also available if needed

Home Equity Loan

- Rates as low as **2.74%** APR*
- Terms of 1 – 15 years
- No prepayment penalty
- Low closing cost (under \$300)
- Next-day funding available for \$7,500 or less
- Funds can be used for a variety of purposes
- Expedited closing
- Home Improvement – NO Equity needed
- Credit score improvement plans also available if needed

Apply online at telcoe.com, over the phone at 501-375-5321 (option 3) or at one of our four branch locations.

*Annual Percentage Rate (APR). 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.

NEW Branch Hours:

ALL LOCATIONS LOBBY HOURS

Monday – Friday: 8:30 a.m.–4:00 p.m.

ALL LOCATIONS DRIVE-UP HOURS

Monday and Friday: 7:30 a.m.–5:00 p.m.

Tuesday, Wednesday and Thursday: 7:30 a.m.–4:30 p.m.

SATURDAY DRIVE-UP HOURS

LR Main and Sherwood ONLY: 8:30 a.m.–11:30 a.m.

SAFE DEPOSIT BOX REMINDER

Annual fees for your safe deposit box will be debited from your Telcoe account on January 1, 2022.

WIN A TELCOE CUP!



In this issue of **QUARTERLY INTEREST**, there is one hidden code somewhere in the text. The hidden code to look for is "HelpingHealthcareHeroes." Be the first member to find the code and email amanda@telcoe.com or call 501-375-5321 x270 to win the cup.

Click. Capture. CASH

GET YOUR MONEY **FREE** AND FASTER WITH **MOBILE DEPOSIT**

Need to deposit a check but don't have time to visit a branch? No problem! Using our **free** mobile app, you can simply and securely make deposits from the palm of your hand.

What's great about mobile deposit?

- You can make deposits right from your phone.¹
- Free service to members – must apply and be approved to use.²
- Saves time and helps you avoid unneeded trips to a branch.
- Deposit up to the daily limit of \$2,500.

To start using mobile deposit, download the Telcoe Federal Credit Union app from the Apple® App Store or Google Play™.

Call or log on to enroll today for **FREE**

¹Subject to approval.

²Mobile Check Deposit is available for iPhone®, iPad® and Android™ only. iPhone and iPad are registered trademarks of Apple® Inc. Android is a registered trademark of Google™ Inc. Use of this trademark is subject to Google Permissions. Message and data rates may apply.



Fast and safe one-tap checkouts.



Your device. Your choice.
Coming October 2021.

With a quick tap of your smartphone or smartwatch, you can use your Telcoe Federal Credit Union Mastercard® debit card to pay at the gas station, your favorite lunch spot and lots of other places you buy from. We are excited to offer this new service to our members. It is estimated to be available by October 18, 2021.

Tap & go® with any of these trusted wallets:



Layers of added security.

Every time you use any of these wallets, a one-time-use code is generated so that your payment details are never stored on your device or shared with merchants.



Winter Loan Payment Skip-A-Pay



SCAN

THE ICING ON THE HOLIDAYS



Skip your loan payment in the month of December! **Auto, RV, boat and motorcycle loans** may be eligible to take advantage of our HOLIDAY SKIP-A-PAYMENT offer.

There is a \$35 fee for each loan skipped, with \$10 being donated to Arkansas Children's Hospital.

Apply before November 19, 2021, online at telcoe.com/about-us/skip.html or by visiting one of our four branches.



**Children's
Miracle Network
Hospitals**