



Home Loans That Make Life Easier

If you're searching for a new home or looking to refinance, let us help you with our low-rate mortgage options.



With a Telcoe mortgage, you finance or refinance your home with confidence:

- **Lowest loan rates in the area**
- **Low closing costs**
- **Easy, streamlined online application**
- **Expedited closing time, averaging only 30-45 days**
- **Assistance from an experienced, local staff**

Call or Email Amanda today at 501-375-5321 x270 or

Amanda@telcoe.com

*APR=Annual Percentage Rate. Rates may change at any time. All applicants subject to credit approval. Rate may vary on credit history, term, payment method and amount financed. Some restrictions and fees may apply. Please see credit union for full detail and disclosure.

Telcoe Anniversary

Telcoe is celebrating 72 years of service this month!

72 years of great members, employees and community service!

Thank you for trusting Telcoe FCU with all of your financial needs.



Arkansas Children's- CMN

Every year, our goal is to raise at least \$1 per Telcoe member and donate to our partner, **Arkansas Children's Hospital**. Telcoe is committed to giving back and proud to be a part of a multi-year commitment of \$150,000 for Arkansas Children's Hospital. The funds will be dedicated to the **Outpatient Care Waiting Room** in 2022 to provide beautiful updates for all patients and families to enjoy. Telcoe's fundraising efforts for 2021 totaled **\$30,000.00**. We greatly appreciate all of our amazing members and community for helping us reach this goal!



Pay Yourself First!

Saving through payroll allows you to **PAY YOURSELF FIRST**. You can payroll deduct as little as \$1 per pay check into your Telcoe Savings Account. **In addition, "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! Email Amanda to get started:

Amanda@telcoe.com

Upcoming Holidays

Martin Luther King Jr. Day- Saturday January 15th and Monday January 17th

President's Day- Saturday February 19th and Monday February 21th



New Year-Auto Rates

Get into Gear in the New Year. Purchase or Move a loan to Telcoe- let Telcoe save you money!!



- Rates as low as **1.99%* APR for 60 months**
- Terms up to **84 months**
- Up to **90 days no payment option**
- Finance new or used vehicles from a dealership, individual or Carvana
- Optional **GAP , Mechanical Breakage Coverage and Payment 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.

Free Webinar: Student Loans

Join us for a FREE Webinar this month: **“Student loan forbearances are coming to an end, what are your options”?**

- **Wednesday- January 12, 2022 (12:00pm)**
- How to make your student loan payments affordable
 - How to leverage income-based repayment plans
 - How to bring past-due loans current and start to rebuild your credit

Click here → [GreenPath Webinar Registration](#)

Annual Meeting

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. 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.

Auto and Home Insurance

By combining your car and home insurance you may qualify for multiple discounts and get fast 24/7 claims service (including holidays). Make a simple phone call today to determine the discounts you qualify for.



Call for your FREE, no obligation quote: 1-888-380-9287 or visit → [TruStage Insurance](#)

Read and Win!

For the first 10 people that read this Partner Newsletter, email me and say **“2022 Calendar”**, you will receive a **NEW 2022 TELCOE CALENDAR!**



Scholarship Opportunity

High School Seniors pursuing higher education can apply for **Telcoe scholarships**. Applications will be available on our



website this coming up **April 2022**. Follow us on social media for more details.

All scholarship applicants must have an active Telcoe Account. **Call Amanda to get your Youth Account opened: 501-375-5321 x270.**



We always put members first.

WWW.TELCOE.COM | 501.375.5321 | 800.482.9009



BRANCH LOCATIONS:

LITTLE ROCK - MAIN & MIDTOWN | SHERWOOD | RUSSELLVILLE

