

#### Helping you achieve your financial goals.

## -OCUS **MAY 2025**



# **BEAT THE HEAT**

Beat the summer heat with these sizzling auto loan rates with Telcoe.

Our staff is here to help you get the most for your trade in and help you find the auto you have been wanting.

EmailAmanda@telcoe.com to get started on your Refinance or Preapproval today!

Stop by, call, or email/text me today and see how easy it is.

Club Vacation

Low rates on new & used autos

Up to 90 days no payment

Wide range of terms

Same day funding

GAP, Warranties, Payment Protection

> Free to open Earn dividends

payroll deduction

Grow your savings through

Email Amanda@telcoe.com and mention "Cookies", for a chance to win a cookie delivery to your office.

\*\*for up to 25 employees in a department or location.

### Holiday Closings

Juneteenth- Thursday June 19th





Bridge the GAP with Guaranteed Asset Protection from Telcoe! If your vehicle is stolen or totaled in an accident, GAP insurance covers the "gap" between the vehicle's value and the amount you still owe. Telcoe's price of GAP is \$480 one time and can be financed in the loan or paid with cash. Compare that to what dealerships charge (as much as \$1500). Email Amanda or give us a call at 501-375-5321 to open your FREE Vacation Club Savings Account today!

Make your financial goals a reality in 2025.

**AUTO INSURANCE DISCOUNTS** CALL 1-888-380-9287 OR VISIT WWW.TELCOE.COM HOMEOWNERS INSURANCE DISCOUNTS





Have you made a deposit in the Telcoe Arkansas app? It's free and easy to use. Save yourself a trip to the bank and give it a try today. We are happy to help.



Your credit score communicates the idea of "risk". That's because credit scores are used by lenders to determine the risk involved in doing business with a borrower. Telcoe can help you with meet your credit goals.

#### Visit www.annualcreditreport.com to receive your FREE credit report.

- Credit scores look at the information that can predict your future behavior
- · Credit scores can and do change.
- Often, a negative item on a credit report can result in a quick and sudden decrease in a score.
- Ask about how Telcoe can help raise your credit score. Amanda@Telcoe.com





We would love your feedback on your recent Telcoe visit! Is there a Telcoe employee that goes above and beyond?

Scan this QR code- we greatly appreciate your feedback.





#### Live Webinar - Navigating Financial Uncertainty

Navigating financial uncertainty can impact so many areas of our lives. The impact on emotions, family, and financial goals can be overwhelming and often stressful. You don't have to do this alone! Join GreenPath to discuss the initial steps to take when faced with a transition and learn how to seek assistance to minimize the negative impacts. Leave this webinar feeling more prepared for the future.



Empowering people to lead financially healthy lives.

ΑΤΜ

Surcharge FREE

ATM's

CLICK HERE \w

MAY 14, 2025 1:00 PM CENTRAL (recording is also available afterwards) Email Amanda@Telcoe..com to register or click on the RED button to the right.

## **Telcoe Makes It Easy.**

- Rates as low as 7.15% APR\* No equity needed, borrow up to \$25,000 Affordable Payments

If you purchased a home in the last 5 years, you may have very little home equity but really need to do some home improvements that can't be put off. Telcoe can help! We offer home improvement loans that require ZERO equity in your home. We offer solutions for you to replace an air conditioner, a deck, or remodel a kitchen.

Call or Email Amanda to get started on your project today! Your credit union makes it easy.

\*APR = Annual Percentage Rate. Rates are subject to change at anytime. Final rate is based on credit score, application, term, and loan to value.

56% of employees admit to spending 3 or more hours per week dealing with issues related to their finances.

#### FINANCIAL STRESS CAN CAUSE

- FATIGUE
- HEADACHES
- ANXIETY
- DEPRESSION
- IRRITABILITY
- UNABLE TO FOCUS
- FEELING OVERWHELMED
- SHAME/GUILT
- SOCIAL WITHDRAWAL

Our team is here to help you without judgement. We are here to help.



CASHING SAVINGS BONDS FOREIGN CURRENCY CASHIERS CHECKS **NOTARY SERVICES MEDALLION STAMP VEHICLE VALUATIONS AUTO WARRANTIES** 



