

March 2024 FOCUS

Helping you achieve your financial goals

Home Improvement Loans

Home Improvement Loans with Telcoe. Contact Amanda today:



Amanda@telcoe.com

- Fixed rates as low as 6.34%
- Terms of 1-15 years
- No prepayment penalty
- No equity required-just cost estimates of improvements to be made
- Low closing costs

*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.

"Roll" Over Your 401K?

During your working years, it's not uncommon for your career to take many twists and turns. Americans,



on average, have worked 12 different jobs by the time they turn 52 years old. If you're leaving a job where you've built a 401(k), it may be a good idea to transfer those funds to an IRA to avoid taxes or other penalties.

We offer many options at Telcoe.

Visit \rightarrow Individual Retirement Account | Telcoe Federal Credit Union or call our office for assistance.

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

Finance and Drive!

When you get a pre-approval, dealers know that you're a serious buyer. You know you have a great, low-rate from Telcoe Credit



Union. We offer Auto Loans on **New and Used** vehicles. Email <u>Amanda@telcoe.com</u> to get started on your Refinance or Preapproval today!

- The lowest rates in the state!
- Up to 90 days before your first payment
- Wide range of terms
- Same-day funding options
- 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.

Refer Your Family, Friends, & Coworkers

Visit https://www.telcoe.com/refer.html to learn more.

It's easy. Refer your family, friends, and coworkers to join Telcoe. Since 1950, Telcoe has been helping members save money through payroll deduction and borrow money at super low rates.





Youth Month-April

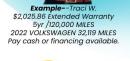
April is right around the corner, which means it's almost time to celebrate National Credit Union Youth Month and National Financial Literacy Month. While credit unions take financial education seriously all year long, April provides us with even more opportunities to work with our members and community partners to promote financial wellness.

Learning this good financial habit at a young age will set them up on the path of successful financial well-being. **Telcoe has the tools to help fulfill these dreams.**



Purchase a vehicle warranty for a new or used auto at a much lower price than offered at the dealership or radio ads. Visit www.Telcoe.com to learn more or call us at 501-375-5321.

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Open An Emergency Fund

Whether it is a flood, tornado or medical emergency, it is always good to have an



Emergency Fund in place to help you when you need it most. Email Amanda to get yours opened today: **Amanda@telcoe.com**

Steps To Financial Freedom

Do you have a budget? Do you have financial goals? If not, would you like to?

In this workshop, we'll talk about setting and reaching financial goals. We'll also talk about how you can learn what your money personality is so you may take steps to improve your budget. We'll also touch on how to use credit and other strategies for long-term financial success.

What You Will Learn

- How to set financial goals
- Where to start when creating a budget
- How you can use credit wisely
 - March 27th
 - * Time: 1:00pm Central

Register here → <u>Free Webinar | Steps to</u> <u>Financial Freedom (greenpath.com)</u>

Chance To WIN!

Enter for your chance to WIN Donuts for your office! Simply email <u>Amanda@telcoe.com</u> and mention "CHANCE TO WIN", it's that easy!

**for up to 50 employees in a department or location.



Holiday Closure-Memorial Day Saturday May 25th & Monday May 27th



We always put members first.

WWW.TELCOE.COM | 501.375.5321 | 800.482.9009

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