

## Auto Loans at Telcoe

Make the **smart move** – **refinance** with Telcoe!

To get started, email [Amanda@telcoe.com](mailto:Amanda@telcoe.com).



Telcoe offers:

- Rates as low as **1.99% APR\***
- Up to **90 days** before your first payment
- **Wide range of terms**
- **Same-day funding options**
- **GAP, warranties and payment protection available**

\* 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.

## Gap Insurance

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 \$399 one time and can be financed in the loan or paid with cash. Compare that to what dealerships charge (as much as \$1500).



## Telcoe services from the comfort of your home

During these uncertain times, taking care of our members and staff is our top priority. While our branch lobbies remain closed for your safety, we are open for business over the phone, online and at the drive thru. Visit [www.telcoe.com](http://www.telcoe.com) for more information on how we’re helping our members through this challenging time. Download and use the:

- [FREE Telcoe Mobile App](#)
- [Mobile Deposit](#) app available
- Call 501-375-5321 or 800-482-9009
- Email us at [members@telcoe.com](mailto:members@telcoe.com)

## Emergency Savings

An emergency fund is a vital component of any wealth building portfolio. **Emergency savings** are essential to bridge the gap on unexpected expenses.

Survey of top financial concerns	
Not having enough emergency savings for unexpected expenses	54%
Not being able to retire when I want to	37%
Not being able to meet monthly expenses	25%
Being laid off from work	22%
Not being able to keep up with my debts	14%
Other	4%
Losing my home	7%
Not being able to pay for college	6%

**Do you have an emergency savings?** Building an emergency savings account is easier if you automate your savings. If you don’t know how to schedule an automatic transfer give us a call or email us today. There are so many ways to divide your paycheck, but right now, stocking up on your savings is super important! Call or email [Amanda@telcoe.com](mailto:Amanda@telcoe.com) to get started.

## Home Loans

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With interest rates at historic lows, you may be wondering if this is the time to **refinance your home loan**. Questions? Email [Amanda@telcoe.com](mailto:Amanda@telcoe.com) today to see what we can do for you! Here are some things to consider:



- How low is the rate compared to your current rate?
- How long do you have left on your current loan?
- Are you planning to sell in the near future?
- What will it cost to refinance?

## Virtual Webinar May 11th

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Do you have questions about **Social Security** and your **Retirement**? Join us for a virtual seminar on May 11<sup>th</sup> at 9:00am to learn answers to these questions and more:

- What are the rules for starting your Social Security benefits?
- How do spouses coordinate their benefits?
- Are there different routes to take that could potentially increase your benefits?

Click here to register: <https://bit.ly/3587VCu>

## Holidays & Closings

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### Memorial Day:

Saturday May 23 and Monday May 25

### Independence Day:

Friday July 3 and Saturday July 4

## IRA Accounts at Telcoe

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Start saving for your future with an **Individual Retirement Account** at Telcoe. Telcoe offers many options for your retirement.

### Traditional IRA – Start relaxing today!

- A secure method for investing in your retirement
- No setup fees
- No income limits to open
- Payroll deduction into your Traditional IRA and/or open a Traditional IRA CD - Certificate of Deposit with \$1,000 or more.

For more options and information click here:

<https://www.telcoe.com/accounts/individual-retirement-accounts-iras.html>

## Free Webinars Available

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Would you like Telcoe to create a tailored and individualized Webinar for you and your employees? Contact [Marketing@telcoe.com](mailto:Marketing@telcoe.com) to get started! Some of our current webinars created were utilized for Arkansas Children's Hospital and Arkansas Blue Cross and Blue Shield employees.

Check out our **YouTube** channel for webinars and information: <https://www.youtube.com/channel/UCzKiGoZ26L9utpEkLbAMrqQ>

### Upcoming Webinars available:

**May 12 2020 at 1:00pm:**

*Creating a Budget and Protecting your Future*

**May 13, 2020 at 6:00pm:**

*Social Security and Retirement*

**May 20, 2020 at 9:30am:**

*Creating a Budget and Protecting your Future*

**May 29, 2020 at 3:00pm**

*What to do when Income is interrupted*



We always put members first.

WWW.TELCOE.COM | 501.375.5321 | 800.482.9009

BRANCH LOCATIONS:

LITTLE ROCK - MAIN & MIDTOWN | SHERWOOD | RUSSELLVILLE

