



Paying too much for your car? Refinance with Telcoe

Nothing beats buying my dream car and paying too much....said no one ever. Make the smart move – refinance with Telcoe! To get started, email 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 (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.

Emergency Expenses-Savings/Christmas Club

Did you know that 62% of Americans have less than \$1,000 in savings and 21% don't have a savings account at all? Open your FREE Savings account today!



Christmas Club accounts are a wonderful way to save. They are very popular and really encourage you to save since you can only withdraw once per year. Email Amanda today at Amanda@telcoe.com to get yours started!

How to bank while social distancing

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. 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

For more information please click this link:

<https://www.telcoe.com/covid-19.html>

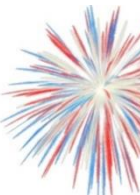
Are your accounts up-to-date?

Are your accounts up-to-date? Stop by your local Telcoe drive-thru, call us at (501)375-5321, or email members@telcoe.com



INFORMATION NEEDED:

- Email Address
- Mailing Address
- Phone Number
- Driver's License- to help verify your identity



Resources & Services

Beyond Savings Accounts and Loans, Telcoe is your partner for all things financial.

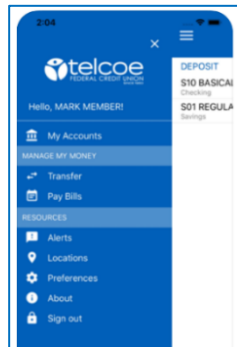


- **Get out of Debt**
- **Create a Budget & Save Money**
- **Build Credit Plan for Housing**
- **Educate Yourselves about Personal Finance**
- **The Psychology of Why We Buy**
- **Finances in the Face of Covid**
- **Tips for Teaching Kids Financial Responsibility**

Visit www.greenpath.com/Telcoe and www.telcoe.com for a variety of resources. These are FREE for Telcoe Members.

Telcoe Employee Favorites

Christi (Russellville Branch) – loves using the **Telcoe App** to transfer money. She uses her fingerprint and has quick access to her Telcoe Accounts



Ashley (Little Rock Branch) – uses the external transfer option inside **ONLINE BILL PAY** to send money between banks when I need to pay someone back.

What's your favorite Telcoe app feature? Email Amanda@telcoe.com your favorite for a chance to win a Telcoe logo gift.

Should I Refinance My Home?

Comparing APR's or annual percentage rates, is a good place to start but you want to review the fees a lender will charge for the refinance loan.



An apples to apples comparison is necessary when comparing lenders and if you only ask about the rate/APR you may be paying too much. All lenders, including Telcoe, can provide you a one page estimate sheet. **A GOOD FAITH ESTIMATE** can easily be compared among lenders to see the actual cost from each lender.

Want a quote from Telcoe? Simply email your current mortgage statement to mortgage@telcoe.com or fax to 501-375-6233 **ATTENTION: MORTGAGE** and include your contact information. We want to earn your business and save you money.

Thank You !

If it wasn't for our amazing members, we wouldn't exist. **Thank You** for being a Telcoe Member!



We always put members first.

WWW.TELCOE.COM | 501.375.5321 | 800.482.9009



BRANCH LOCATIONS:

