



Celebrating 75 Years with Exclusive Offers

This year, Telcoe Federal Credit Union is celebrating a milestone—75 years of **people helping people**. Visit <https://www.telcoe.com/about-us/75-years.html> to see our amazing member offers.

Every step of the way, our members have been at the heart of our story. You've trusted us with your savings, your homes, your first cars, your children's futures—and together, we've built more than just a credit union. We've built a community.

From our very first loan in 1950 to today, we've been committed to fueling your dreams. Now, our 75th anniversary celebration means special savings on **auto loans**—because every milestone deserves a joyride.

We are also offering low rates and flexible terms on our **home loans** and **home improvement loans**. They are designed to help you create the future you've been dreaming about. Let's honor the past and build your tomorrow together.



3.75% APR* AUTO LOAN RATES

as low as

*APR=Annual Percentage Rate. The final rate is based on your TransUnion credit score, application, term, LTV, and payment method. Rates are subject to change at any time.



A DELIGHTFUL DECEMBER STARTS TODAY

Christmas Loans

- ✓ Low Rate*, Flexible Terms & Affordable Payments

Apply inside the mobile app.

Loan Amount	Bi-Weekly Payment
\$500	\$23
\$1,000	\$46
\$1,500	\$100
\$2,000	\$125

*APR=Annual Percentage Rate. The final rate is based on your TransUnion credit score, application, term, LTV, and payment method. Rates are subject to change at any time.

Christmas Club Savings Accounts

- ✓ No Monthly Fees
- ✓ No Minimum Balance
- ✓ Earns Dividends

5.00% APY*



SCAN ME

Saved This Year
\$1 Million
By Telcoe Members



SCAN THE QR CODE TO SKIP YOUR DECEMBER TELCOE LOAN PAYMENT

FINANCIAL WELLNESS TIPS



November is a great time to focus on improving your financial wellness. Here are some tips to help you get started:

- Identify potential savings cuts: Review your expenses and look for areas where you can save money, such as canceling unnecessary subscriptions or adjusting insurance premiums.
- Set up a savings plan: Start a savings plan that includes contributions to your company's 401(k) plan if offered, as these plans offer tax savings and often come with a company match.
- Monitor your progress: Use online tools or apps to track your spending and savings. Consider setting a savings goal and tracking your progress weekly.
- Review your credit report: Take advantage of your free credit report every 12 months to check for any unauthorized credit activity and ensure your information is correct.
- By following these tips, you can take proactive steps towards improving your financial wellness and achieving your financial goals.



Awesome Telcoe Arkansas App Features



1. Change your Address

- Open the Telcoe Arkansas app. Select your initials on the top righthand side of the screen. Select "Edit" & input your updated address. Then press "Save."

2. Ask a Question

- Open the Telcoe Arkansas app. Below your account balance, click the . You can then type a question directly to a Telcoe specialist.

3. Apply for a Loan

- Open the Telcoe Arkansas app. Click the three lines on the top lefthand side then click your name at the bottom of the screen. Select "Add an account" then select "Apply for a Loan or Share." You will be taken to the loan application form.



Apple



Android

Win \$100

Download the Telcoe Arkansas App and be entered to win.

WEBINAR

GreenPath.
financial wellness
Empowering people to lead financially healthy lives.

Live Webinar -

In honor of Veterans Day, join us for a webinar during which we will explore the unique financial journeys of service members, veterans, and their families. Our panel will share real-life experiences and actionable strategies to help navigate the financial transitions that come with military life—from enlistment to retirement. Learn how to prepare for basic training, manage finances during deployments, and make the most of military benefits like sign-on bonuses and VA loans.

November 12, 2025 @ 12:00 pm – 1:00 pm CENTRAL (recording is also available afterwards)

Retiring Soon?

Roll your workplace 401k or 403b to a Telcoe IRA.

Give us a call. We make it easy!
501-375-5321

Auto & Home Insurance Discounts

Telcoe members receive discounted rates through TruStage Auto & Home Insurance (Liberty Mutual). Why pay more?

easy and simple!

1-888-380-9287
Get a quote 7 days a week.

\$200
New
Checking

\$275
New
Loan

4.75% APY*
5 Month
CD

Celebrating **75**th
1950-2025 *our* Anniversary

Check out these special anniversary offers:

- Open a Checking Account:** Move your checking account to Telcoe and earn up to \$200* Our new Premier Checking Account is earning dividends of **2.00% APY** on balances up to \$10,000 when you complete the required activities with the new Premier Checking.*
- Save money on a Loan:** Move a loan to Telcoe and earn up to an additional \$275 (when opening a new checking as well)** We are offering AUTO loan rates as low as 3.75% APR*
- Open an Anniversary Special Certificate of Deposit: **4.75% APY* on a 5 month certificate of deposit** on a balance up to \$10,000, one per member.
- Share Your Experience for a **Chance to Win \$100:** Take the [short member survey](#) and tell us how we can better assist you.

*www.telcoe.com/about-us/75-years.html



HOLIDAY CLOSINGS

- Veterans Day- November 11th
- Thanksgiving- November 27th
- Closing Early- December 24th
- Christmas – December 25th
- Closing Early- December 31st

Enter-To-Win

Email "**GO HOGS**" to Amanda@telcoe.com for your chance to win a fleece Telcoe blanket!

