

## Skip-A-Payment

'Tis the season for freezin' your loan payments. Auto, RV, Boat and Motorcycle loans may be eligible to take advantage of our **HOLIDAY SKIP-A-PAYMENT** offer. There is a \$35 fee for each loan skipped, **with \$10 being donated to Arkansas Children's Hospital.** Apply before November 19, 2020, online at [www.telcoe.com](http://www.telcoe.com) or visit one of our four branches.



## Red Hot Loan Rates

**RED-HOT Auto Loan Specials** on new, used or refinanced vehicles! Email [Amanda@telcoe.com](mailto:Amanda@telcoe.com) today.



- Finance a new ride or bring your current vehicle over from another institution
- Enjoy being payment-free for up to 90 days
- Get rates as low as **1.99% APR\*** for up to 60 months, to help drive down monthly payments
- Save time shopping for a new or used car with TrueCar® our free-car buying service

## Password Protection

Always use **strong passwords!** Cybercrime has increased significantly compared to previous years.



- ✓ Use eight or more characters
- ✓ Include at least one letter, number and special character
- ✓ Never save your password within your browser or electronic device!

## FREE Videos!

Join us for a FREE Webinar this month: *“Enjoy the Holidays and Stay within Your Budget”*. To register, please click here: [Webinar Registration](#)

- **November 18, 2020 at 12:00pm**
  - Tips on how to stretch your budget
  - Useful online shopping tools and apps
  - Easy ways to give back to the community
  - And much more!

For a full list of webinars available, click here: [Telcoe FREE Webinars](#). You can also Visit **TELCOE's YOUTUBE** Channel for all previously recorded sessions.



# Christmas Club

Congratulations to everyone that participated in the Christmas club for 2020. Combined, you saved over **\$906,000.00** dollars in Christmas club funds alone. Christmas club funds are available for withdraw October 1<sup>st</sup>-31<sup>st</sup>. **November 1<sup>st</sup> the new term will start for 2021.** Don't have your **FREE** Christmas club account set up? No problem, simply email Amanda to get yours opened today: [Amanda@telcoe.com](mailto:Amanda@telcoe.com)



# 3-Holiday Tips

Be better prepared for the upcoming holiday seasons with these helpful tips from Greenpath. Three tips to apply to your finances through the holiday season:

- Using mindfulness to have more peace during your holiday shopping
- Rethink receiving gifts and saving for gifts
- Improve your spending habits and scope out purchases in advance

For the full article, please click here: <https://www.greenpath.com/3-tips-to-apply-to-your-finances-through-the-holidays/>

# Scattergories

Enjoy this fun Fall Scattergories game. See how many you can get!



## FALL Scattergories

L E A F

Fall Food	_____	_____	_____	_____
Family Movie	_____	_____	_____	_____
Kind Of Pie	_____	_____	_____	_____
Tradition	_____	_____	_____	_____
Candy	_____	_____	_____	_____
Hot Drink	_____	_____	_____	_____
Thankful For	_____	_____	_____	_____
Fall Activity	_____	_____	_____	_____
Dessert	_____	_____	_____	_____
Song	_____	_____	_____	_____

Fill in the blanks with words that start with each letter. Compare answers and pick the ones you like best!

# Upcoming Holidays

- Veterans Day-** Wednesday, Nov. 11
- Thanksgiving** – Thursday and Saturday, Nov. 26 and 28
- Christmas-** Thursay, Dec. 24 (Close at noon) Friday & Saturday, Dec. 25 & 26
- New Years-** Thursday, Dec. 31 (Close at noon) Friday & Saturday, Jan. 1 & 2
- Martin Luther King Jr. Day-** Saturday & Monday, Jan. 16 & 18



We always put members first.

WWW.TELCOE.COM | 501.375.5321 | 800.482.9009



BRANCH LOCATIONS:

LITTLE ROCK - MAIN & MIDTOWN | SHERWOOD | RUSSELLVILLE

