



Easy Breezy Auto Loans

Get the **best rates and service** from Telcoe FCU! With friendly service and no hidden fees, financing a loan with Telcoe is easy- and could save you **BIG!**



Auto Loan (Purchase or Move a loan to Telcoe) -

- **Rates as low as 1.99%* APR for 60 months**
- **Terms up to 84 months**
- **Up to 90 days no payment option**
- **Finance new or used vehicles from a dealership individual or Carvana**
- **Optional GAP , Mechanical Breakage Coverage and Payment 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.

Contact Amanda today: Amanda@telcoe.com or 501-375-5321 x270

Christmas Club

Congratulations to everyone that participated in the **Christmas club** for 2021. Combined, you saved over **\$861,000.00** dollars in Christmas club funds alone.

Christmas funds are available for withdraw October 1st-31st. **November 1st the new term will start for 2022.** Don't have your **FREE** Christmas club account set up? No problem, simply email Amanda to get yours opened today: Amanda@telcoe.com



Annual Meeting

The 2022 Annual Meeting will be held virtually on **Wednesday, January 26, at 9:00 a.m.**, with an estimated completion time of 9:20 a.m. Please email amanda@telcoe.com to register, or call our office at 501-375-5321, ext. 270. You will then receive an email link to the upcoming meeting.

ANNUAL MEETING

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, **\$10 being donated to Arkansas Children's Hospital.** Apply before November 19, 2021, online at [Skip-A-Pay | Telcoe Federal Credit Union](#) or visit one of our four branches.



Favorite Side Dish

We're on the hunt for the best Thanksgiving side dish there

is. Send in your favorite recipes for a chance to win! Email to: Amanda@telcoe.com . Winner will receive a **FREE Gift Card.**





This Holiday Season, Could Less Be More?

Another holiday season is upon us, and for the second year in a row, the impacts of COVID will likely color the celebrations.

While the season is an opportunity to focus on the things that matter most in life, exchanging gifts is a long-standing tradition and a way to share joy with loved ones. Gift-giving is likely to be even more amped up this year, which might bring upon financial strain.

Join us for a **FREE Seminar** this month:

- **November 3, 2021 at 1pm (EST)**
 - How to spread joy without impacting your wallet
 - Strategies for gift giving
 - How to create lasting memories

Link to Register → [Spread Joy and Save Money: Make it a Happy and Financially Healthy Season](#)

Complete Article → [This Holiday Season, Could Less Be More?](#)

Telcoe Feedback

If you have had a positive experience dealing with us or feel happy with one of our services, **we would love to hear from you.**

Your opinion is vital to us and helps us improve.

Email: Amanda@telcoe.com if you'd like to send us your positive experience.



Upcoming Holidays

- **Veterans Day**- Thursday November 11th
- **Thanksgiving**- Thursday November 25th and Saturday November 27th
- **Christmas**- Friday December 24th (closing at noon) and Saturday December 25th
- **New Year's** – Friday December 31st (closing at noon)
- **Martin Luther King Jr Day**- Saturday January 15th and Monday January 17th

Not a Current Member?

Not a Member of Telcoe? **Join Today!** You can payroll deduct as little as \$1 per pay check into your Telcoe Savings Account.



Email Amanda to get started: Amanda@telcoe.com



We always put members first.

WWW.TELCOE.COM | 501.375.5321 | 800.482.9009



BRANCH LOCATIONS:

LITTLE ROCK - MAIN & MIDTOWN | SHERWOOD | RUSSELLVILLE

