



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 of that being donated to Arkansas Childrens Hospital. Apply before November 19, 2022, online at <https://www.telcoe.com/about-us/skip.html> or visit one of our four branches.



FALL for a new ride

Call or email Amanda to get started on your **Refinance or PreApproval** today:

Amanda@telcoe.com
or 501-375-5321 x270.



- Lowest rate anywhere
- New and Used Auto Loans
- Up to 90 days before your first payment
- Wide range of terms
- 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.



New Branch Coming Soon!

A brand new Telcoe branch is coming to western Little Rock!

Early in 2023, our members in the western Little Rock area can expect all the same fantastic banking you’re used to in a brand-new building.



Favorite Side Dish

We're on the hunt for *the best Thanksgiving side dish* there is. *Send in your favorite recipe* for a chance to *win!*



Email to: Amanda@telcoe.com. Winner will receive a **FREE Starbucks Gift Card**.



Annual Meeting

The 2023 Annual Meeting will be held virtually on **Thursday, January 26, at 9:00 a.m.** with an estimated completion time of 9:20 a.m. Email amanda@telcoe.com to register.

ANNUAL MEETING



Christmas Club

Congratulations to everyone that participated in the **Christmas club** for 2022. Combined, you saved over **\$861,000.00** dollars in Christmas club funds alone.



November 1st the new term will start for 2023.

Don't have your **FREE** Christmas club account set up? No problem, simply email Amanda to get yours opened today: Amanda@telcoe.com

Holiday Closures

- **Veterans Day**- Friday November 11th and Saturday November 12th
- **Thanksgiving**- Thursday November 24th and Saturday November 26th
- **Christmas**- Saturday December 24th and Monday December 26th
- **New Year's** – Monday January 2nd

Safe Deposit Boxes

Annual fees for your safe deposit box will be debited from your Telcoe account on January 1, 2023.



We Love Our Members!

Telcoe Member:



- (Amanda): People like you make our lives a little easier, thank you for being so kind, it goes a long way!!!

Telcoe Member:

- (Amanda and Tony) I am thankful for my auto purchase loan at Telcoe. I appreciate you and Tony for seeing everything through. I hope this New Year will be most prosperous for you all!

What Is Your Money Personality?

Your money personality affects your attitudes, behavior, and financial choices you make – as well as the consequences of those choices.

Your money personality also affects your feelings about money such as shame, guilt, and fear.

Do you want to learn how to better understand why you spend money the way you do? If so, you should join us for this informative webinar to learn how your money personality shapes your approach to earning, saving, spending, philanthropy, and investing.

❖ Register Here → [GreenPath and Telcoe](#)

- Wednesday, November 9th at 3:00 pm EST - 3:45 pm EST



We always put members first.

WWW.TELCOE.COM | 501.375.5321 | 800.482.9009



BRANCH LOCATIONS:

LITTLE ROCK - MAIN & MIDTOWN | SHERWOOD | RUSSELLVILLE

