



Auto Loans

Now is the best time to save! We offer Auto Loans on **New and Used** vehicles. Mention code **SMART CHOICE**

and we will refund your application fee at closing. Email Amanda@telcoe.com to get started today.

- 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.

U.S. Currency Education Program

Did you know that the U.S. **Currency Education Program** has a number of digital resources available to teach the next

generation about money? Lesson plans, printable play money and animated videos are all available to bring U.S. currency to life in any setting! Find more resources here: [CLICK HERE](#)



International Credit Union Month

October is International Credit Union Month. This year's ICU Day theme "Inspiring hope for a global community" reflects how credit unions contribute to a brighter future by providing financial empowerment to people all over the world through financial services, education and support.



Click here for a coloring sheet for your child(ren): [FUN COLORING SHEET FOR CHILDREN](#)



Giving Back

Telcoe was honored to participate in the recent **Habitat for Humanity** build.

Did you know that Habitat for Humanity is a nonprofit housing organization working in local communities across all 50 states and in more than 70 countries around the world? Telcoe is honored to be partnered with such an incredible group.



Sign up for the Habitat newsletter to stay up-to-date on more volunteer opportunities: <https://bit.ly/2FFEPLN>. Habitat is actively looking for qualified homeowners. To apply, click here: <https://www.habitatcentral.org/homeownership>

Home Improvement Loans

Improve without the move. A Telcoe **Home Improvement** loan will have you getting started on your next project in no time.



- No home equity necessary, as long as the loan is used to improve your home
- Amounts up to \$25,000
- Flexible repayment terms, up to 180 months

Get all the details and apply here-
www.telcoe.com/loans/home-loans.html

Youth Accounts

A youth account at **Telcoe** is a great way to start helping young minds learn good habits and manage their money. We're more than just a gigantic piggy bank. We want to make banking and saving fun! That's why we offer access to FREE educational resources. It's the first step toward a lifetime of important financial responsibility.



Parents with a current Telcoe account, can also payroll deduct as little as \$1 per pay check into their child(ren)'s youth account.

Email Amanda@telcoe.com to get your youth account started today!

10 Minutes with Tim!

Join us for a FREE Webinar this month. Spend 10 minutes with Tim to learn tips and tricks to avoid ID theft. To register, please click here:



[Tips and Tricks to Avoid ID Theft](#)

- **Tips and Tricks To Avoid ID Theft**
October 28 2020 at 12:00pm

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.



Upcoming Holidays

Columbus Day – Saturday October 10th and Monday October 12th

Veterans Day: Wednesday November 11th

Thanksgiving: Thursday November 26th and Saturday November 28th

Candy Bars for CMN

Every Telcoe branch is stocked with delicious candies for sale, to benefit **Children's Miracle Network**. If you're in the area, be sure to stop by and grab a few today. We greatly appreciate your support!

Candy Bars for Sale

World's Finest Chocolate Bars and Candies now for sale!

- Boxed Candy
- Almonds: \$2
- Candy Bars: \$1

Proceeds benefit **Children's Miracle Network**

A stack of various World's Finest candy bars.The logo for Children's Miracle Network Hospital, featuring a lightbulb and a heart.The Telcoe Federal Credit Union logo.



We always put members first.

WWW.TELCOE.COM | 501.375.5321 | 800.482.9009



BRANCH LOCATIONS:

LITTLE ROCK - MAIN & MIDTOWN | SHERWOOD | RUSSELLVILLE

