

Home Loans That Make Life Easier

Interested in purchasing a new home? Want to refinance your current home loan or make renovations?



Get the money you need locally!

Home Loan (Purchase or Move a Loan to Telcoe) -

- Lowest rates in the state of Arkansas
- Terms 10-30 years
- No prepayment penalty
- Low closing cost
- Cash-out options available

Home Equity Loan -

- Rates as low as 2.47% APR*
- Terms of 1-15 years
- No prepayment penalty
- Low closing cost (under \$370)
- Home Improvement- No Equity needed
- Expedited closing

*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



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**
- **Great rates for all credit scores**
- **Finance new or used vehicles from a dealership individual or Carvana**
- **Turnaround time in as little as one hour**
- **Optional GAP , Mechanical Breakage Coverage and Payment Protection**

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Coming Soon!

You asked and we listened! We are excited to offer this new service to our members. It will be available, estimated by October 18th.



Sprinkle A Little Love

This holiday season, skip the high-rate credit cards and choose a better way to pay for all things merry and bright.

Telcoe's convenient and simple **holiday loan** is here to help you protect your credit score while still giving you the funds needed during this busy time of year.



- Rates as low as **9.50% APR***
- Borrow up to **\$1,000**
- **12-month term**
- Repay at about **\$90 per month**
- Use your funds to cover any of your **holiday-related needs**

Email Amanda@telcoe.com to get started today!

Get Smart About Debt

Debt doesn't have to be a scary word! GreenPath is here to answer questions about debt. How much is too much?



What you will learn:

- How debt accumulates
- The impact a heavy debt load can have on personal finances
- How to manage debt if it gets out of control

Join us **Wednesday October 6th at 1:00pm (EDT)**

➤ Register here → [GreenPath Registration](#)

Click here to view all the Resources and Tools available to you → [Resources and Tools for Managing Your Finances Provided by GreenPath](#)

Upcoming Holidays

- **Columbus Day**- Saturday October 9th & Monday October 11th
- **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)

Chance To WIN!

If you have made it this far, send me an email for your chance to **WIN** a Gift Card! Simply email: Amanda@telcoe.com "Chance to Win"!



Happy Halloween



We always put members first.

WWW.TELCOE.COM | 501.375.5321 | 800.482.9009



BRANCH LOCATIONS:



LITTLE ROCK - MAIN & MIDTOWN | SHERWOOD | RUSSELLVILLE