



## 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 Refinance) -

- Lowest rate anywhere
- Terms 10-30 years
- No prepayment penalty
- Low closing costs
- Rate/Term or Cash-out options available on Refinance Conventional, FHA, Rural Development

### Home Equity Loan -

- Fixed Rates as low as 4.99% APR\*
- Terms of 1-15 years
- No prepayment penalty
- Low closing cost (under \$415)
- Expedited closing

### Home Improvement Loans-

- Fixed rates as low as 5.74%
- Terms of 1-15 years
- No prepayment penalty
- No equity required-just cost estimates of improvements to be made
- Low closing costs

\*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](mailto:Amanda@telcoe.com)

## Telcoe Christmas Loan

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 **Christmas 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](mailto:Amanda@telcoe.com) to get started today!

\* 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. **\*\*This is not the quick cash holiday loan.**

## Road Trips & Card Access

Traveling out of state?

Before you go, call Telcoe to let us know your travel itinerary and we'll put an alert on your account and debit card. Call 501-375-5321 or 1-800-482-9009.





## Christmas Club Now Available For Withdrawal

It's October, you know what that means! If you are currently enrolled in the Christmas Club, your funds are now available for **withdrawal October 1<sup>st</sup>-31<sup>st</sup>**.



Systematic saving is a way to plan for your next holiday, open your Christmas Club today! Email [Amanda@telcoe.com](mailto:Amanda@telcoe.com)

## Finance And Drive

Call or email Amanda to get started on your **Refinance or PreApproval** today: [Amanda@telcoe.com](mailto: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.

## Upcoming Holidays

- **Columbus Day**- Saturday October 8th & Monday October 10th
- **Veterans Day**- Friday November 11<sup>th</sup> and Saturday November 12<sup>th</sup>
- **Thanksgiving**- Thursday November 24<sup>th</sup> and Saturday November 26<sup>th</sup>
- **Christmas**- Saturday December 24<sup>th</sup> and Monday December 26<sup>th</sup>
- **New Year's** – December December 31<sup>st</sup> (closing at noon) & January 2nd

## FREE Financial Assessment

Take a **free financial assessment** to get a clear picture of your financial health. In just 3 minutes you will:

- See how mortgage, consumer debt, student loans or other debt might be impacting your budget
- How long it will take to pay your debt off
- And other personalized information

[Click Here](#) → [Financial Health Assessment - Greenpath](#)

## Enter To Win- BOO!



Enter for your chance to WIN a “**Halloween bucket full of goodies**” on Telcoe”!

Simply email [Amanda@telcoe.com](mailto:Amanda@telcoe.com) and mention CHANCE TO WIN, it's that easy!



We always put members first.

WWW.TELCOE.COM | 501.375.5321 | 800.482.9009



BRANCH LOCATIONS:

LITTLE ROCK - MAIN & MIDTOWN | SHERWOOD | RUSSELLVILLE

