



Since 1950. We offer you and your family credit union benefits with personalized service.

# MEMBER CONNECT

## Keep Your Personal Information Safe From Imposters

In today's always-connected world, keeping in touch with friends and family has never been easier. Unfortunately, thieves also use this technology to trick people into falling for their scams.

"Imposter scams" involve thieves impersonating an established authority or acquaintance to steal private information or gain access to another person's accounts. They may try reaching you through your phone, texts, and email, as well as messages through social media.

Imposters will try to instill a sense of urgency by claiming that you must take action to avoid an unwanted outcome. Take these steps to avoid falling for a scam:

- **Always be skeptical of requests or threats.**
- **Be familiar with how legitimate entities might contact you.**
- **Verify the identities of people claiming to be friends or family.**
- **Never click on links or download files from suspicious messages.**
- **Get comfortable with saying "No" and blocking unfamiliar senders.**



You can avoid imposter's tricks when you know how to spot them. Learn more about protecting your information at [www.Telcoe.com](http://www.Telcoe.com).



## Unlimited Possibilities Under One Roof

### A Telcoe Home Equity Loan Can Help Make It Easy!

Whether you have a home improvement project in mind, debt to consolidate, a wedding to plan, or any number of significant life situations, your home's equity can hold the key to affordable financing. You receive all your funds at once and pay off the loan with fixed rates, which makes it easy to budget.

- ✓ **EVERYDAY LOW RATES**
- ✓ **EASY FUNDING**
- ✓ **NO PREPAYMENT PENALTY**

Amount	7.34% / 4 yrs	8.19% / 10yrs
<b>\$10,000</b>	\$242	\$123
<b>\$20,000</b>	\$483	\$245
<b>\$30,000</b>	\$724	\$368
<b>\$40,000</b>	\$965	\$500
<b>\$50,000</b>	\$1206	\$612

APR= Annual Percentage Rate. Approval and rate is based on TU score, credit history, etc. The property must be the primary residence and located in Arkansas.



### Let's Celebrate

Thank you for your membership with Telcoe. We began in Little Rock in 1950 and have been partnering with our members ever since. **Join us on October 16<sup>th</sup> from 8:30 am-10:30 am** in our branches for a member appreciation event. Enjoy coffee and donuts.

Enter to win a savings deposit of **\$25** by simply **LIKING** us on Facebook or Instagram or downloading the **Telcoe Arkansas APP**. Winners will be announced each month.

## SCHOLARSHIP & ACADEMIC AWARDS ANNOUNCED

We are pleased to announce the recipients of our scholarship for graduating high school seniors. These outstanding students have demonstrated exceptional academic achievement, leadership skills, and a commitment to community service. Each of them has shown remarkable dedication to their studies and possesses a bright and promising future. We are proud to support their educational journeys and look forward to seeing all the great things they will accomplish. We also wanted to recognize additional students this year with an academic award. We are proud of your accomplishments and aspirations.

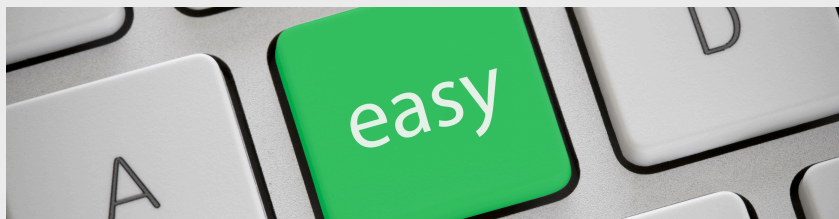


- |   |  |
|---|--|
| • JOHN SEATS – Brookland HS               | • TESSA FREEMAN – Russellville HS              |
| • CALEB MILLER – Kipp Delta Collegiate HS | • LANI INMAN – Lake Hamilton HS                |
| • AUDREY FOSTER – Bauxite HS              | • AIDEN MUSTICCHI – Central Arkansas Christian |
| • LUCY CRAVEN – Cabot High School         | • LAWSON PETRUS – Carlisle HS                  |
| • JUSTIN BUCK – Lisa Academy West         | • ZECHARIAH WILLIAMS – North Little Rock HS    |
| • SYDNEY SMITH – Bryant HS                | • REESE WILBURN – Bryant HS                    |
| • BRIANNE HAVNIEAR – Bryant HS            | • ROBIN JOHNSON JR. – Lisa Academy North       |
| • CARRIE WRIGHT – Mountain Pine HS        | • TELIA MONTGOMERY – Little Rock Central HS    |
| • ADDISYN RASBERRY – Benton HS            | • BELLA CRAIGLOW – Mount St. Mary Academy      |
| • ELYSE ORTEGA – Conway HS                | • KANE KOLB – Harrison High School             |

Every April, we celebrate YOUTH MONTH at Telcoe Federal Credit Union. We offer special rate youth certificates of deposit, youth savings accounts, coloring contests, and scholarship applications are accepted. Learn more about youth accounts with Telcoe FCU. Telcoe Federal Credit Union remains committed to supporting the educational dreams and aspirations of our community.



**OPEN a free youth account at Telcoe today!**



## EASY LOAN PAYMENTS

You can make a one-time or recurring payment from a checking account at another financial institution through ACH (automated clearing house) or a non-Telcoe debit card.

- **FREE ACH (checking account) payment option -one time or reoccurring**
- **\$9 fee per loan payment when paying with a debit card**
- **You will set up a username and password to access this payment portal.**
- **Payments post to your loan directly**

**Visit [Telcoe.repay.io/portal](https://www.Telcoe.com) or [www.Telcoe.com](https://www.Telcoe.com)**

You can also make payments through payroll deduction, at a branch, through the mail, or transfer from a Telcoe account.

## GROW YOUR MONEY

Consider the Telcoe Money Market Account or Telcoe Certificate of Deposit and earn more on your hard-earned money. You could more than double your dividends earned with Telcoe. Best of all, we will make it easy. Give us a call today or email [Marketing@Telcoe.com](mailto:Marketing@Telcoe.com) and let us help your savings grow. Ask about YOUTH savings accounts also.



## SECURED CREDIT CARDS

- **NO ANNUAL FEE**

Why pay a monthly or annual fee when you don't have to with Telcoe?

- **BUILDS POSITIVE CREDIT HISTORY**

Every month, your payment history is reported to Trans Union.

Ask about our Credit Builder Loan that can build a 2<sup>nd</sup> positive credit line.

- **EASY TO APPLY, EASY TO PAY**

Visit [www.Telcoe.com](https://www.Telcoe.com), stop by a branch, or give us a call to complete your application at **501-375-5321**. It's great for anyone over 18.

## A Note From Our CEO, Kristy Vest



On behalf of our entire staff, I would like to wish you and your family a happy and safe Fourth of July Holiday. This year, 2025, marks the 75th anniversary of our credit union, and we have been celebrating in a variety of ways. Most importantly, we will continue to demonstrate our commitment to our membership and community while continuing to provide excellent rates and personalized service. In addition, we will hold a member appreciation event at each Telcoe branch on Thursday, October 16th. Please make plans to stop by for coffee and donuts from 8:30 am-10:30 am.

We were pleased to report on our progress as a credit union and the continued hard work of our team. We reported positive member and asset growth along with a strong net worth ratio of 13.88%, well above the 8% that the National Credit Union Association considers a well-capitalized credit union. The net worth ratio measures the capital strength of a credit union (retained earnings divided by total assets). A strong capital position allows our credit union to continue to invest in projects that provide value to our membership.

As our Telcoe team looks forward, we must acknowledge the loyalty and trust that our 22,500 members and 200 Select Employer Groups have shown since our founding in 1950. The values and traditions of our organization will carry on for generations to come. Please do not hesitate to stop in or give us a call at 501-375-5321. We stand ready to assist you with all your financial needs.



## USE ANY ATM! WE PAY THE SURCHARGE FEE!

Your checking account doesn't have to cost a penny when you are banking with Telcoe. When you set your direct deposit to come to Telcoe and utilize the power of our MasterCard debit card you are making your budget smile. **We even refund up to \$10 in surcharge fees per month. Ask for details!**

**UNLIMITED**

### Checking Account

- ✓ **No Monthly Fee Option Available**
- ✓ **30,000 Surcharge FREE ATMS**
- ✓ **Up to \$10 refunded monthly**

Apply at [Telcoe.com](https://www.telcoe.com) or stop by one of our 4 branch locations.

- Free e-Statements
- Free Bill Pay
- Free Mobile App
- Free Mobile Deposit



## Reach Out Today.

501-375-5321 or 800-482-9009

[Members@Telcoe.com](mailto:Members@Telcoe.com)  
[WWW.TELCOE.COM](https://www.telcoe.com)

**MAILING ADDRESS:**  
Telcoe Federal Credit Union  
PO BOX 34200  
LITTLE ROCK AR 72203-4200

## Holiday Closings

- July 4th Friday
- September 1st Monday
- October 13th Monday



If you request a withdrawal from your Telcoe account by check, please be sure to cash or deposit it as soon as possible. These checks are only valid for 90 days. If you request a Telcoe CASHIERS CHECK, they are only valid for 60 days. After this time, they are considered STALE and not valid for use. You may incur a \$25 fee to STOP PAY the original check and for the reissue of funds.

We appreciate your assistance and are happy to answer any questions.

## Updated Services

Effective March 1st 2025

- New member fee \$0
- Outgoing wire fee \$20
- Invalid Email Address \$1  
(returned statement emails undeliverable)

## Branch Locations

- 820 Louisiana St Ste 100 Little Rock AR 72201  
\*Drive Thru opens at 7:30am
- 1400 Bowman Rd Little Rock AR 72211
- 2220 Wildwood Ave Ste 160 Sherwood AR 72120
- 1414 E Main St Russellville AR 72801

**Monday & Friday**  
8:00 am-5:00 pm

**Tue & Wed & Thur**  
8:00 am-4:30 pm

*"Once a Member, Always A Member."*





## Banking on the Go: Enhance Your Summer

Summer is a time for adventure, relaxation, and making memories. With digital financial services, managing your finances has never been easier or more convenient. Whether you're planning a vacation or simply enjoying the outdoors, here's how our digital banking can enhance your summer experience.

Checking your balance and transactions has never been easier. You can even transfer funds and send a message to a Telcoe Specialist.

1. **Access Anywhere, Anytime**
2. **Safe and Secure Transactions**
3. **Alerts & Notifications**
4. **Budgeting Tools**
5. **Effortless Payments**
6. **Loan Applications on the Go**



**Internet Banking**  
Enroll from your PC, laptop, smartphone, or tablet.



**Mobile Banking**  
Download the TELCOE ARKANSAS App from the APP store for free.

**Enroll for FREE Today & Log In For A Chance To Win a \$50 Savings Deposit!**

Summer is the perfect season for hitting the open road and exploring new destinations. Whether you're planning a cross-country journey or a weekend getaway, having a reliable vehicle is essential for making the most of your summer adventures. See how an auto loan from Telcoe can jumpstart your road trip plans and get you on the move.

1. **Flexible Financing Options**
2. **Competitive Rates**
3. **Quick & Easy Approval**
4. **Pre-Approval for Peace of Mind**
5. **No Payment for up to 90 days**
6. **Local Expertise & Support**

**3.99%** APR\*  
Rates as low as



**Contact Us Today!**



Why pay more? Consider financing your next car(or your current auto) with Telcoe!

\*APR=Annual Percentage Rate. Rates are subject to change at anytime. Final rate is based on your TU score, loan term, LTV, payment method, year model, mileage, etc.

## A Credit Union Champion Honored - Sarah Mosley

After 52 years of dedicated service, Sarah Mosley was celebrated with a special retirement celebration on May 15th, 2025 – a testament to the profound impact she's made on colleagues, members, friends, and the entire credit union movement.

The outpouring of fond memories shared with Sarah at the celebration highlighted her exceptional leadership, strategic vision, and unwavering commitment to excellence. Her innovative spirit and collaborative approach has led to the creation of programs and services that have benefited many credit union members. Members have mentioned time and time again how Sarah helped them through a life event with such care and compassion. She was a mentor, a guide, and an inspiration to many. Sarah loved seeing and hugging so many who were present.

Sarah worked alongside Kristy Vest, our new CEO, over the last year to assist in a very smooth transition. "Telcoe is in very good hands with Kristy." Sarah recently commented.

It's with profound sadness that we share that Sarah passed away peacefully on June 5<sup>th</sup>. She had recently received a cancer diagnosis and was starting her treatment plan. She had grand plans for her retirement with her family; however, God had bigger plans. Please keep her family and the entire Telcoe family in our prayers.

Witnessing our CEO's 52-year journey has been nothing short of inspiring. Throughout decades of growth and success, Sarah has been dedicated to providing our members and community with exceptional service. She has shaped the legacy of Telcoe with her commitment," Robert Ellis, Chairman of the Board, said. Sarah will be greatly missed, but her hard work, contribution, and inspiration will live on.

