

Fall into a new ride and a great rate!

3.99%*APR
Rates as low as

Call or email Amanda to get started on your **Refinance or PreApproval** today, Amanda@telcoe.com.

- The lowest rates in the state
- 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.

Fall Strategies To Reduce Financial Stress

What does financial wellness mean to you? It may mean being debt free, living a lifestyle below your means, having an established emergency savings fund, or simply having a written budget and goals. That sounds like a lot, but it's really about getting your financial foundation in place.

1

Automate your savings/finances -paying yourself first is a sure-fire way to fund your savings before you begin swiping. Telcoe offers you the option to split your deposits between as many different savings accounts as needed for your goals (**Christmas Savings, Vacation Savings, Emergency Savings, Household Payments, etc**).

2

Be open to asking for help or researching new strategies. Seeking advice from a professional can help guide you and take the pressure off. You can do this confidentially and till 9:00pm with Telcoe's partner www.greenpath.com/Telcoe. They offer our members a FREE credit report review as well as building a budget. You can also meet with a Telcoe Specialist in person or over the phone at 501-375-5321.

3

Shop your auto, homeowners, and renters insurance. Sizeable savings are being seen but be sure to compare the policies side by side to ensure you do not reduce coverage. Telcoe members can receive discounted rates through TRUSTAGE Insurance. <https://www.telcoe.com/services/insurance.html>

HOLIDAY CLOSINGS

- Labor Day- September 1st
- Columbus Day- October 13th

ROUTING NUMBER

282075523

**This is not sufficient for incoming wires. Call our office for the incoming wire instructions

MAILING ADDRESS

Telcoe FCU
P.O. Box 34200
Little Rock, AR 72203-4200

*Let's
Celebrate!*

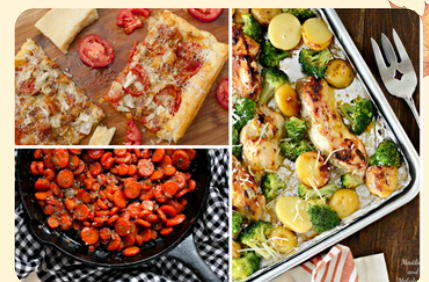


Thank you for your membership with Telcoe. We began in Little Rock in 1950 and have been partnering with our members ever since. Join us on **October 16th from 8:30 am - 10:30 am** in our branches for a member appreciation event. Enjoy coffee and donuts.

Enter To Win A Telcoe Logo Item



Favorite Fall Recipes



We asked Telcoe employees what their favorite fall dish was. Here are a few of their favorites. **What is your favorite?**

- White Chicken Chili
- Sweet Potato Casserole
- Lasagna Soup
- Green Bean Casserole





We would love your feedback on your recent Telcoe visit! Is there a Telcoe employee that goes above and beyond? **Scan this QR code-** we greatly appreciate your feedback or email Members@Telcoe.com.

Google Review

*Mrs. Lynn and Mrs. Amanda are awesome!! They are always professional, welcoming and always willing to go above and beyond to help!!
(Ms. Clark- Telcoe Member)*



Telcoe STUDENT LED BRANCH



The Maumelle High School "Hornet Branch" opened last year in August. It has officially been opened a year! This branch allows for hands-on, experiential training in financial literacy and more. We love our partnership with Maumelle High School and Academies of Central Arkansas. **Invite us to speak at your school today.**

Live Webinar - Pay Later, Plan Smarter: A Guide To Buy Now, Pay Later



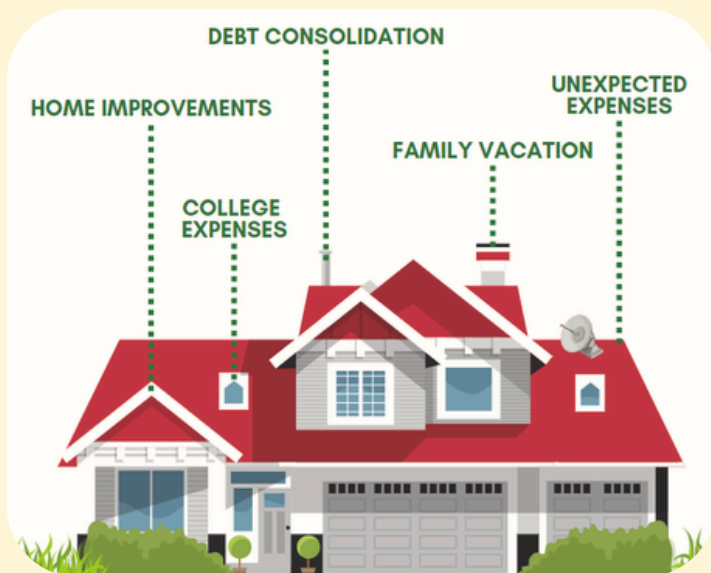
Join us to explore the increasingly popular financial tools known as Buy Now, Pay Later (BNPL) and Pay in 4. These flexible payment options are changing the way people shop and manage their money. What do you need to know before using BNPL? And how do these tools impact long-term financial health **September 10, 2025 @ 1:00 pm – 1:45 pm CENTRAL** ([recording is also available afterwards](#))



Empowering people to lead financially healthy lives.



What can your HOME EQUITY LOAN do for you?



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. Email Amanda@telcoe.com today!

Everyday Low Rates

Easy Funding

No Prepayment Penalty

LOAN AMT	4 YR PMT	10 YR PMT
\$10,000	\$242	\$123
\$20,000	\$483	\$245
\$30,000	\$724	\$368
\$40,000	\$965	\$500
\$50,000	\$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.

Fun September Events & Facts:

- September 7th-National Grandparents Day
- September 22nd- Marks the first day of Fall
- September 29th- International Coffee Day



Branch Locations:

- Main-** 820 Louisiana St. Suite 100, Little Rock Arkansas 72201
- Bowman-** 1400 Bowman Rd. Little Rock Arkansas 72211
- Sherwood-** 2200 Wildwood Ave. Suite 160, Sherwood Arkansas 72120
- Russellville-** 1414 E Main St. Russellville Arkansas 72801

Monday and Friday
8:00am- 5:00pm

Tuesday / Wednesday / Thursday
8:00am-4:30pm

