



telcoe
FEDERAL CREDIT UNION

www.telcoe.com | 501-375-5321 | 800-482-9009 | Routing #282075523

make more. get more. save more.

MEMBER Spring 2026
CONNECT



Shopping For A New Home?

Whether you're a first time home buyer, relocating, or looking to refinance your existing home loan, we can help. Our team is available to help you finance with ease. You can count on Telcoe for expert guidance from the preapproval process to the closing and beyond.

30 year Rates - 6.250% APR*

-  **Fast & Easy Approvals**
-  **Low Closing Costs**
-  **Competitive Rates**
-  **FHA, Conventional, & Rural Development**

Text "**RATES**" to 501-290-2435
for a quote of current home loan rates.

We Make Applying Easy

Telcoe.com

or

501-375-5321 Option 3

*APR=Annual Percentage Rate. Rates are as of 3-30-2026 and are subject to change at anytime.

The Money Move: FREE Financial Education Webinars

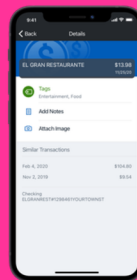
At Telcoe Federal Credit Union, we believe financial wellness is about more than numbers, it's about feeling confident, prepared, and being in control of your money. Our Financial Wellness Seminars are designed to meet you where you are and give you practical guidance you can actually use.





<https://www.telcoe.com/financial-wellness-seminars.html>



See Webinar Schedule
+ Register Here!

Free Student Checking Account



-  Mobile Banking
-  Debit Card
-  No Monthly Fees
-  \$25 Deposit To Open

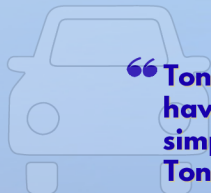
Banking local with someone you can easily talk to can be game changer. It's your money. Keep it close with Telcoe Federal Credit Union.

"Cash APP is NOT a Bank"

FIVE-STAR REVIEW



“Tony B. provided the best level of service I would have hoped for! He made the process easy and simple. I will absolutely recommend Telcoe, and Tony specifically, to anyone in need of service!”



Limited Time Offer

REFI YOUR RIDE

UP TO

2% OFF

APR*

OFF

Your Current Rate



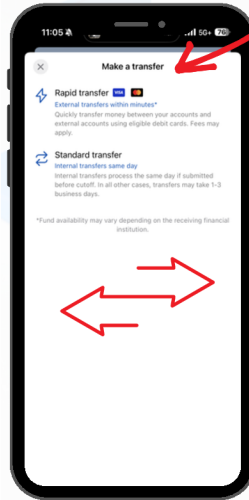
*APR=ANNUAL PERCENTAGE RATE. The final rate is based on your TU credit score, loan to value, application, and term. Approval and membership is required. Offer applies to loans moved to Telcoe from another financial institution. Offer can end at anytime.

Member Service Updates

- QUARTER PLUS MONEY MARKET ACCOUNT **\$3.00 MONTHLY FEE IF BALANCE IS BELOW \$2,500**
- BASICALLY AWESOME CHECKING ACCOUNTS **\$0.00 MONTHLY FEE**
- RAPID TRANSFER MONEY MOVEMENT **\$0.50 - 1.75% FEE**

Instant Money Moves

Introducing Rapid Transfer



Rapid Transfer is a quick and easy way to move money across accounts, no matter the credit union or bank. The best part is that you can transfer easily through the Telcoe Arkansas App!

How-To Transfer \$ Instantly

1. Log in to the **Telcoe Arkansas App**
2. Click on the **Transfer** button
3. Click on **Rapid Transfer**
4. Add your Debit Card from the outside institution you want to send funds or receive funds to.
5. You can setup reoccurring transfers out or to be received
6. This is a **me-to-me transfer option ONLY**; the name and address of the primary Telcoe member must be exactly the same as it is at the other FI account and debit card entered to establish the transfer(s).

A small fee of \$0.50 - 1.75% of the transfer amount is collected.

Smart Money Strategies

- ✓ **Cancel or Share your Subscriptions**
Every 3-6 months, review the subscriptions that you have and decide if you can combine or cancel any subscription services you aren't using.
- ✓ **Automate your Savings**
Set up an automatic transfer into your savings account every payday. As little as \$10 to \$20 a payday can grow faster than you think!
- ✓ **Write Down your Savings Goal**
Writing down your long-term, mid-term, and short-term savings goals can help make your goals a reality. Additionally, it helps you stay focused on saving to, ultimately, meet your goal!

Want to work with a Telcoe Specialist to meet your goals? Give us a call today.

HIGH YIELD ACCOUNTS

Grow What You've Earned.
Enjoy What You Love!

- Christmas Club
- Premier Checking
- Quarter Plus Money Market
- Certificates of Deposit



YOUTH CD SPECIAL
0-18 YEARS OF AGE ONLY
1 YEAR TERM

RELATIONSHIP REWARD RATE

4.10% APY* **OR** **4.35%** APY*

FREE STUDENT CHECKING
OR
JOINT OWNER CHECKING

\$500 - \$5,000
April 1-April 30th only

*APY=ANNUAL PERCENTAGE YIELD. \$500 minimum deposit-\$5,000 maximum new money deposit per youth membership. The CD offers only good during the month of April for a Telcoe Youth Account. To qualify for the relationship reward rate, member must have an open a Telcoe checking account at the time of CD opening.

MAKE A DEPOSIT, AVOID DORMANT ACCOUNT FEES.



Dormant Account fees are charged when your account has had no activity in 2 years and a balance under \$200. Make a deposit or withdrawal and keep your account active. **We can now collect a deposit over the phone of \$5-\$25 with a debit card for FREE.**

Make Purchases Directly From Your Mobile Device

Securely store your Telcoe debit or credit card in your digital wallet. Learn more by giving us a call.



MAKE YOUR LOAN PAYMENT

You can now set up recurring ACH payments to your Telcoe loan for FREE.

Get Started Here!



ENTER TO WIN A TELCOE RAZORBACK BLANKET!

Text "JOIN" to 501-290-2435 to be entered to win. You will also receive notifications of member-only rate changes and specials.



Telcoe Offices: 501-375-5321
Report card lost/stolen: 888-297-3416
Telephone Teller: 501-375-2648



Growing Together

As we welcome Spring, we're excited to introduce new conveniences and opportunities to our Telcoe members. Soon, we'll begin issuing contactless debit and credit cards, making everyday purchases faster, easier, and more secure with a simple tap. We are going to work to make this a seamless transition for our members by integrating them as cards expire.

April also brings National Credit Union Youth Month, a time when we focus on helping young members build strong financial habits that can last a lifetime. At Telcoe, we believe membership is something special that can be shared and passed down through families. If you haven't shared your credit union benefits with the next generation, I want to encourage you to do so. We want your children and grandchildren to benefit from the same trusted service, competitive products, and community focus you enjoy today.

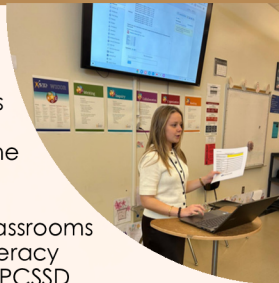


Kristy Vest
President / CEO

Thank you for being part of the Telcoe family and for allowing us to serve you and your loved ones. Please join us on May 5th at our member only event-Coffee & Conversations. (see below)

IN THE COMMUNITY

The Maumelle High School Telcoe Branch was visited by Congressman French Hill and Senator Jane English. Students were able to share what they are learning in the **Telcoe Academy of Business & Service** as well as ask questions to the visitors. Our student employee, Reihanna graduates in May and will continue working for Telcoe part-time this Summer. Sarah Schneider and Samantha Norvell have traveled to classrooms as well as Pulaski County Government providing financial literacy lessons. We also completed four Financial Reality Fairs at all PCSSD high schools recently.



You Are Invited Coffee & Conversations

Drop in for a come-and-go Coffee & Conversation event presented by Telcoe Federal Credit Union featuring fresh coffee, pastries, and great company.

When: **Tuesday, May 5, 2026**
9:00 am - 10:30 am

Where: **The DeCantillon Event Venue**
112 Smarthouse Way, North Little Rock, AR 72114

What to Anticipate

- Discover Telcoe's latest products
- Meet the faces of Telcoe
- Fellowship and casual conversation
- Giveaways and... coffee!

RSVP: Amanda@Telcoe.com
501-375-5321 ext. 270

Please RSVP before April 30th, 2026.



Dollars & Sense: The Smart Money Guide

Springtime is when many start thinking about large purchases, such as a new car, a home, or even those house projects they've been putting off. You can approach these purchases two ways: prepare in advance by saving and paying with cash, or you can talk to Telcoe Federal Credit Union about a loan. Credit scores can be confusing. Let's talk about ways you can improve your credit.

Tips To Raise Your Credit Score

- **Pay your bills on time.** Automating your bill payments and making a budget can help you stay on track.
- **Start a Telcoe Credit Builder Loan** Telcoe offers \$500-\$1,000 loans that are deposited into a Telcoe savings account and funds are frozen. The borrower makes payments on the loan each payday. During the loan, Telcoe will report to TransUnion every time the loan is paid on time every 30 days. At the end of the term, the borrower receives the money in their savings account. Borrowers see a jump in their credit score! Email Loans@Telcoe.com for more information or visit www.Telcoe.com to apply.
- **Keep positive accounts open.** If you have paid off your credit cards, it is a good rule of thumb to keep 1-3 of the oldest accounts open so your positive history will continue reporting to the credit bureaus. Visit with a Telcoe Loan Specialist for a detailed path to a higher credit score.

Prioritize Your Financial Wellness

Thinking of buying a car or home? Want to improve your credit score? Need to save more money for retirement?

Attend a free webinar, invite us to speak at your business, or schedule an appointment with a Telcoe Specialist.

Reach out to Sam and see how we can help.

Sam@Telcoe.com
501-375-5321 x211



HOLIDAY CLOSINGS

MEMORIAL DAY, MAY 25: MONDAY
JUNETEENTH, JUNE 19: FRIDAY
LABOR DAY, SEPTEMBER 7: MONDAY

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DOWNLOAD THE APP

Telcoe Arkansas

Statistics

Telcoe FCU as of 2/28/26

| | |
|----------|---------------|
| Loans | \$153 million |
| Deposits | \$419 million |
| Assets | \$501 million |
| Members | 22,051 |



Serving Anyone In Arkansas.
We love referrals.

PRIME CREDIT CARD

YOU DESERVE A BETTER CREDIT CARD.



APPLY NOW

- ★ NO ANNUAL FEE
- ★ RATES AS LOW AS 10.99% APR*
- ★ CARD SECURITY FEATURES
- ★ FREE TELCOE APP
- ★ BALANCE TRANSFERS AVAILABLE



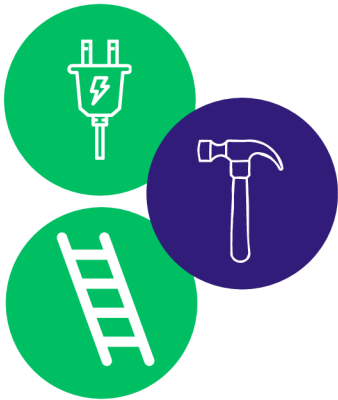
*APR=Annual Percentage Rate. Rates are subject change. Rates are based on your Trans Union credit score.

ATTENTION

Annual Privacy Notice

Telcoe Federal Credit Union's Privacy Notice is available for viewing at www.Telcoe.com/privacy-notice.html. To request a paper copy of the privacy policy notice, please call 501-375-5321.

A copy will be mailed to you within 10 business days.



Home Improvement Loans

7.79% APR*
Rates as low as

- ✱ Borrow up to \$25,000
- ✱ No Property Lien
- ✱ Funds Within 24 hours
- ✱ Low payments

We make it easy.

*APR=Annual Percentage Yield. The final rate is based on your TU score, term of loan and payment method. Approval and membership is required.

Fraud Busters Corner: Fake Car Dealerships



Scammers are everywhere, and their latest trick is to pose as fake car dealers online. This is a growing fraud scheme that Telcoe Federal Credit Union is warning members about to protect their finances and identities.

The growing scam lures car buyers into sending money for a vehicle, sight unseen, to fake auto dealers. They will clone websites that use stolen photos to trick buyers into sending money for cars that don't exist. This is a scam that can be very convincing and lead to thousands of dollars being stolen.

For members considering buying a vehicle online, Telcoe Federal Credit Union recommends watching for these common red flags:

- If the price seems too good to be true, it probably is.
- Are the photos of poor quality? Then the vehicle might not exist.
- Do the details not correspond with the vehicle, or are there numerous typos? This is probably a scam posting.

If you have questions and want to speak to a professional, don't hesitate to speak to a lending professional at Telcoe Federal Credit Union by emailing loans@telcoe.com or calling 501-375-5321.

Protect yourself. Visit www.telcoe.com to learn more.

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Tax Bill?

It happens, we're here for you. A Telcoe Personal Loan lets you cover what you owe to the IRS now and spread the cost out over manageable, predictable payments.

With competitive rates and quick local decisions, it's a stress-free way to handle tax season without draining your savings.

- Low rates
- Easy payroll payments
- Apply in the Telcoe APP

Apply Today.