



## What is your *American Dream?*

Your dream home is within reach at Telcoe Federal Credit Union! We offer affordable home loans with competitive rates, low closing costs, and flexible terms to our members. We offer a variety of home financing programs to fit your budget and goals. Whichever mortgage loan you choose, you can benefit from these features:

### Home Loans

- Available for first homes, second homes, income properties, construction, and more
- Easy Pre-Approvals
- Competitive Rates, Low Closing Costs, and Flexible Terms

**Apply Now & Get Pre-Approved**

501-375-5321 | [telcoe.com](http://telcoe.com)

Also Ask About a  
**No Equity Needed  
Home Improvement Loan**  
**Roof | Deck | Bath Remodel | Windows  
You Name It!**

### DREAM HOMES MADE EASY

- 🏠 Borrow up to \$25,000
- 🏠 Low Rates
- 🏠 Flexible Terms
- 🏠 2 Day Funding Available

Learn More







## Congratulations, 2026 Graduates!

Congratulations to the 2026 Telcoe Federal Credit Union Scholarship and Academic Award recipients. This year, 17 graduating seniors from across the state of Arkansas will receive Scholarships and Academic Awards totaling \$5,700. The Telcoe Scholarship and Academic Awards provide financial assistance to graduating high school seniors in Arkansas attending college or technical school. Since 2017, Telcoe Federal Credit Union has awarded scholarships and awards to over 100 students.

*We're honored to support these students' educational journeys and can't wait to watch them continue to grow!*

*Open a YOUTH SAVINGS account for FREE today. Students must be a member of Telcoe to be eligible to win a future award.*

**Damien Wicker** – Central Arkansas Christian High School

**Kennedy Madison** – Parkview Arts and Science Magnet High School

**Shelby Brock** – Conway High School

**J'laBrion Gauthreaux** – Hall West High School

**Chloe Hogg** – Central Arkansas Christian High School

**Hailey Middaugh** – Sylvan Hills High School

**Walker Smith** – Lonoke High School

**Rileigh McCollum** – Southside Charter High School

**Kylah Manthe** – Bentonville High School

**Caleb Baldridge** – Searcy High School

**Cole Bent** – Bryant High School

**Dalton Manlove** – Nashville High School

**Morgan Perry** – Sylvan Hills High School

**Aaron McDonald** – Bryant High School

**Morgan Stewart** – Catholic High School

**MaKenzie Early** – North Little Rock High School

**Olivia Atkins** – Arkansas Connections Academy



## Membership Has Its Benefits Quick Cash Vacation Loans

Now Available Through August 31<sup>st</sup>, 2026.

Funds are deposited to your Telcoe Savings Account within 2 business days.

### Eligibility Is Easy!

- Telcoe Members in good standing
- 6 months continuous employment in the same position
- \$30 on deposit with Telcoe for one-time fee
- Year to date earnings equal or exceed \$11,750 by 6/01/26 on paystub

**Text 'VACATION' TO 501-290-2435 TO GET STARTED.**

**Quick Cash  
Vacation Loan  
\$1,500**

**No Credit Check  
Low Rate**



**Need additional funds?  
Give us a call today.**



## Join in on the Fun

- Silver Dollar City Discount Tickets
- Magic Springs Discount Tickets
- Auto, Home, & Life Insurance Discounts
- Vehicle Warranty Discounts
- Free Credit Report Reviews & Budgeting Assistance
- Budgeting Tools

telcoe.com

## Dollars & Sense: The Smart Money Guide

Take advantage of your financial future with these resources provided by Telcoe Federal Credit Union:

### FREE Checking Accounts

- No Monthly Fee
- FREE Bill Pay
- Surcharge-Free ATM access nationwide
- FREE Mobile App Access with Bill Pay and Mobile Deposits
- Free Notary Services
- Free Online Calculators

### Customized Loans

- Competitive Rates
- Easy Repayment Options
- Debt Consolidation, Christmas Loans, Vacation Loans, Secured and Unsecured
- Local Decision Makers

### Easy Auto Loans and Free Quotes

- Competitive Pre-approval
- Flexible repayment terms
- Quick turnaround time
- Purchase online, private transactions, buy in or out of state
- Skip-a-Payment options in December

And So Much More.....

Visit [telcoe.com](http://telcoe.com) to learn more.

The screenshot shows the 'Savings Calculator' tab. It asks 'How much my savings grow?'. The inputs are: Initial Deposit \$50, Monthly Deposit \$250, Savings Period 12 months (1 year), and Interest Rate 5.00%. The results show: 'Your estimated savings after 12 months is: \$3,122.27' and 'Total interest earned: \$72.27'. There is an 'Open Account' button at the bottom.

Visit [telcoe.com](http://telcoe.com) & discover how to reach your financial goals.

### Telcoe Fees & Services Updates

|                                  |       |
|----------------------------------|-------|
| NSF (Insufficient Funds)         | \$30  |
| Overdraft Fee Quarter Plus/M Mkt | \$12  |
| Overdraft Fee Savings            | \$12  |
| Stop Payment                     | \$30  |
| Phone Payment                    | \$9   |
| ACH Origination                  | \$10  |
| Recovery Fee (charge off)        | \$100 |
| Rush Delivery (+ postage)        | \$20  |
| Stock Transfer (per company)     | \$100 |

For a complete list of Telcoe Services and Fees, please visit [Telcoe.com](http://Telcoe.com) or email [Marketing@telcoe.com](mailto:Marketing@telcoe.com).



## Friends and Family Belong Here, Too.

Membership with Telcoe is open to anyone  
working or living in Arkansas.  
Ask how your family and friends can join.  
It's easy....and FREE.

## Stay Connected

### Download the Telcoe Arkansas App for Free!

*Access your money anytime, anywhere.*

### Make Purchases Directly From Your Phone

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



### Make Your Loan Payment Online for Free

Set up recurring ACH payments to your Telcoe loan  
through payroll deductions or the app for free!



### Avoid a Paper Statement Fee by Going Green!

If you elect PAPER Statements, you will be charged a  
\$3.00 fee. e-Statements available online when logging  
into your Telcoe account, and there is NO fee.\*

You can download or retrieve your statement  
when you log into your Telcoe Account.  
e-Statements are a great way to avoid  
stolen mail and identity theft.

\*Primary members aged 69 or older & those  
with an account balance over \$5,000, will  
not be assessed a fee.

### Routing #282075523

- **Telcoe Office:** 501-375-5321
- **Telephone Teller:** 501-375-2648
- **Report card lost or stolen:** 888-297-3416

## Want The Latest Rates?

Text "RATES" to  
**501-290-2435**

Msg and data rates may apply.



## LOCATIONS & HOURS

### Downtown Little Rock

820 Louisiana Street  
Little Rock, AR 72201

### West Little Rock

1400 Bowman Road  
Little Rock, AR 72211

### Sherwood

2220 Wildwood Ave  
Suite 160  
Sherwood, AR 72120

### Russellville

1714 E. Main Street  
Russellville, AR 72801

### Lobby Hours

Monday - Friday  
8:30 AM - 4:00 PM

### Drive-Thru Hours

Monday & Friday  
8:00 AM - 5:00 PM

Tuesday - Thursday

8:00 AM - 4:30 PM

## HOLIDAY CLOSINGS

### Labor Day

Monday, September 7 - Closed

## A CHANCE TO WIN

Enter for a chance to win a \$250  
savings deposit. We offer 3 ways  
to enter to win.

- 1) Text 'WIN' to 501-290-2435.
- 2) Log in to [www.Telcoe.com](http://www.Telcoe.com) or  
the Telcoe Arkansas APP in July
- 3) Refer a family member to join  
Telcoe in July (ask for Amanda).

