



telcoe
FEDERAL CREDIT UNION

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

make more. get more. save more.

MEMBER Winter 2026
CONNECT

Shift Into Savings: The Best Time to Buy Is the New Year

The new year is one of the smartest times to buy a car. Dealerships are eager to clear last year's inventory, meet new sales goals, and boost slow winter traffic, creating great opportunities for buyers. January and February often mean quieter showrooms, motivated sales teams, and strong incentives on previous-year models.

Pair smart timing with smart financing. With quick, easy auto loan financing from Telcoe Federal Credit Union, you'll enjoy competitive rates and the confidence to negotiate like a cash buyer. Pre-approval helps protect your budget and simplifies the process so you can start the year strong. Smart shoppers finance with Telcoe.



3.74% APR*

CALL US TO GET STARTED!
501-375-5321



Less Than 1 Hour Funding



E-sign For Ease



Up to 90 days NO PAYMENT



Buyers Assistance With Vehicle Valuations

*APR=Annual Percentage Rate. APY = Annual Percentage Yield. The final rate is based on your TransUnion credit score, application, term, LTV, and payment method. Rates are subject to change at any time. Promotion could end at any time.

Grow Your Savings the Guaranteed Way *Certificates of Deposit*

Lock in a competitive rate and put your savings to work with a Certificate of Deposit. CDs offer a guaranteed return, making them a smart choice when you want steady growth without market uncertainty. Whether you're opening a new CD or renewing an existing one, now is a great time to secure a strong rate and watch your money grow with confidence.

6 MONTH

3.90% APY*

EARN

12 MONTH

3.65% APY*

*APY= Annual Percentage Yield. APR=Annual Percentage Rate. Rates are subject to change at anytime.

Free Checking

Choose The Checking Account That Fits Your Life!

Whether you want a truly free account or one that grows your balance with dividends, Telcoe has a checking option designed around you. Compare:

Simply Better Checking

- Free debit card
- No monthly fee
- No minimum balance
- Free Bill Pay
- 73,000 Surcharge-FREE ATMs

FREE

Premier Checking

- Free debit card
- No monthly fee
- \$2,500 balance required
- Free Bill Pay
- 73,000 Surcharge-FREE ATMs
- Ability to keep for account free
- Earns dividends

Setting & Reaching Financial Goals in 2026

An estimated 80% of New Years Resolutions are out the window by mid-February every year, according to US News and World Report. Many of us start the year with great intentions; we really believe this will be "our year" – and then life happens, and maybe this isn't "our year" after all (yet again). We'll talk about how to be honest with yourself to set realistic goals, how to understand and be prepared for what may derail your progress, and strategies to keep you moving towards your goals all year long so that this can finally be "your year."

Join us for a workshop to learn how to be sure the financial goals you are setting are realistic and achievable, how to be prepared for what may attempt to derail your progress, and strategies to keep you moving forward.

FREE WEBINAR
Jan 21st 2:00pm

GreenPath
financial wellness



Community Giveback

Donations were delivered to our community partners in December. We completed several fundraisers throughout 2025. Thank you to our amazing members.



Planning
for 2026

Helpful Numbers

501-375-5321 Telcoe office

888-297-3416 Report card lost/stolen

501-375-2648 Telephone Teller

866-593-0933 Social Sec LR Office

888-382-1222 Do NOT call registry

Get your Telcoe Federal Credit Union Discount this Tax season!

H&R BLOCK

INTUIT
turbotax



MAKE YOUR LOAN PAYMENT

- You can now setup recurring ACH payments to your Telcoe loan for FREE. Visit <https://telcoe.repay.io/portal>



DID YOU KNOW?

- Annual fees for your safe deposit box were debited from your Telcoe account on Jan 1st. Check your account history.
- Membership with Telcoe is open to anyone working or living in Arkansas. Ask how your family and friends can join. It's easy.
- Telcoe members receive discounted **Silver Dollar City** Tickets. Simply call our office or message us in the Telcoe Arkansas APP to receive the DISCOUNT CODE.

PAPER STATEMENT FEE REMINDER!

If you elect PAPER Statements, you will be charged a \$3.00 fee. e-Statements are emailed statements 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.

MAKE A DEPOSIT, AVOID DORMANCY.

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.**



ENTER TO WIN A TELCOE RAZORBACK BLANKET-

Text "JOIN" to 501-290-2435. You will also receive notifications of member-only specials.



Recipe Submitted by: Tonya
(Telcoe Branch Downtown)

Creole Cabbage

Ingredients:

- 1 or 2 Heads of Cabbage cut up
- 1 lb of ground chuck
- 1 14 oz package of polish sausage (stay with me, lol) cut into slices
- 1 tbs Tony Chachere Creole seasoning (my preference, but use what you like)
- ½ tsp Crushed Red Pepper (add more if you like it more spicy)
- ½ tsp salt (optional because Tony's is pretty salty by itself)
- ¼ tsp black pepper

Instructions:

1. Place cut cabbage in a tiny amount of water (about ¼ cup) into a pot, cover, and cook for about 8 minutes, turning occasionally. It will produce more water as it cooks, so be easy on adding any more water; you don't want the cabbage too soggy or wilted.
2. Season the cabbage with Tony's, crushed red pepper, black pepper, and optional salt
3. While cabbage is cooking, brown ground chuck (season meat while cooking with a bit of Tony's) drain & set aside.
4. Place sliced Polish sausage in the same skillet with about ½ tbs of olive oil and brown slightly.
5. Place all ingredients into the pot with the cabbage and simmer for about 20 more minutes.

Tonya recommends making a skillet of cornbread with this dish and says it's even better on the second day!



HIGH YIELD ACCOUNTS

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

Christmas Club
Premier Checking
Quarter Plus Money Market
Certificates of Deposit

www.Telcoe.com/Rates

2026

Annual Meeting

Mark your calendars for
Tuesday January 20th
Register today by calling
501-375-5321.



Virtual

or



In Person



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.

IRA & HSA Contribution Limits

Contributions for a 2025 IRA OR HSA can be made up to and including April 15, 2026.

IRA	UNDER AGE 50	50 & OLDER	HSA SELF	HSA FAMILY	HSA 55 & OLDER
2025	\$7500	\$8000	\$4300	\$8550	+\$1000
2026	\$7500	\$8000	\$4400	\$8750	+\$1000

IMPORTANT: TAKE THE TIME TO REVIEW YOUR IRA & HSA BENEFICIARIES

- Naming beneficiaries for your IRA and HSA ensures these funds are transferred smoothly upon your death and according to your wishes. Careful consideration should be given to this task because the designation may have profound income tax implications. If you die without beneficiaries, your IRA and/or HSA may have to go through probate. Therefore, it is advisable to consult an estate planner or financial advisor periodically or whenever there is an event in your life, such as births or deaths.
- When you opened your IRA or HSA at Telcoe, you were asked to designate your beneficiaries, which may or may not be the same as for your regular accounts. To review and/or change your beneficiaries, please contact Member Services or the Accounting Department.

Celebrating a Strong Year

As we come to the close of another year, I want to take a moment to sincerely thank you, our members, for placing your trust in your credit union. Your loyalty, engagement, and belief in our mission are the reason we exist, and we are truly grateful for the opportunity to serve you and your family.

This past year has been an active and exciting one. Behind the scenes, our team has been working diligently to strengthen our operations and invest in tools that will make your banking experience easier, faster, and more accessible than ever before. From enhancing digital and mobile services to improving security and streamlining everyday transactions, our focus is simple: to meet you where you are and make managing your finances more convenient.

While technology continues to evolve, our commitment to personal service and member-focused values remains unchanged. We believe the best banking experience combines innovative tools with people who genuinely care and that is exactly what we strive to deliver every day.

As we look ahead to the new year, you can expect continued improvements, new features, and thoughtful solutions designed with you in mind. We are excited about what's ahead and look forward to serving you in the coming year.

On behalf of our Board of Directors, our employees, and myself, thank you for being a valued member of our credit union. We hope you and your loved ones had a safe and joyful holiday season. We can't wait to help you with your financial goals in the New Year.

Warm regards,
Kristy Vest
President & Chief Executive Officer



Now Accepting Scholarship Applications!



Scan here
for details

Telcoe Federal Credit Union is now accepting applications from high school seniors who plan to attend a university, college, or technical college/school. Funds can be used for any field of study.

The deadline to apply is March 30th.ing information to Marketing@Telcoe.com.



April is Youth Month!

- Free Youth Accounts
- CD Special Offers
- Coloring Contest
- Financial Literacy Fun

Visit Telcoe.com.

Welcome Nathan Franklin, Senior VP of Lending



Nathan Franklin serves as the Senior Vice President of Lending at Telcoe Federal Credit Union, where he leads all personal, consumer, and member lending operations. Nathan rejoined Telcoe in August 2025 and brings more than 17 years of dedicated credit union experience to the role, with a deep commitment to helping members access responsible, affordable financial solutions to meet their goals.

Known for his hands-on approach and member-first mindset, Nathan oversees lending strategy, portfolio growth, and service excellence across Telcoe's lending programs. His expertise spans personal loans, consumer lending, and relationship-driven financial guidance to members.

Outside the credit union, Nathan enjoys spending quality time with his wife, Laura, and their two energetic boys. An outdoor enthusiast, he can often be found on the golf course or exploring the Natural State with his family.

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

NEW YEAR'S DAY, JANUARY 1: THURSDAY
MARTIN LUTHER KING JR. DAY JANUARY 19: MONDAY
PRESIDENT'S DAY FEBRUARY 16: MONDAY



PRIME CREDIT CARD

YOU DESERVE A BETTER CREDIT CARD.



- ★ NO ANNUAL FEE
- ★ RATES AS LOW AS 11.74% APR*
- ★ CARD SECURITY FEATURES
- ★ FREE TELCOE APP
- ★ BALANCE TRANSFERS AVAILABLE



MASTERCARD

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

One Payment. Less Stress.

Consolidate your bills and get back to living.

- Fixed Rates as low as 6.99% APR*
- Flexible terms
- Save thousands of dollars
- Personal loans, Home Equity loans, & More

Example: \$30,000 - repaid in 60 months at 7.79% = \$610 per month

Escape the 15-35% high interest rate loans and credit cards today with Telcoe.

*APR= Annual Percentage Rate. Final rate is based on the loan product chosen, credit score, collateral, application, and loan term. Rates are subject to change at anytime. Example reflects 5 year Home Equity Loan.

Apply at Telcoe.com



Fraud Busters Corner



- Did someone tell you to buy a **gift card** then give them the PIN? OR did they ask you to send them money? If someone you've never met in person makes excuses, pressures you to send funds, or avoids video calls, it's a red flag. Never send money to someone you only know online.
- Scammers are increasingly using advanced technology, such as AI, to enhance traditional scams like the **grandparent scam**, making them more convincing and harder to detect. Establishing a code word with family members can be an effective way to verify the authenticity of emergency calls, especially when they come from unknown numbers.
- Despite many variations, **fake check scams** involve two main components: 1) scammers send cashier's checks or money orders to you; and 2) they ask you to send part of the cashed money back to them in gift cards, money orders, or cryptocurrency. If you deposit the checks and they are later found to be fraudulent, you will likely be required to pay the deposited funds back to your credit union or bank. Be on guard.

Protect yourself. Visit www.ftc.gov to learn more.

7 SMART MONEY MOVES WHEN BUYING A CAR

1. **EXPLORE YOUR OPTIONS**
Compare prices, models, and long-term value.
2. **GET PRE-APPROVED**
Your credit impacts your loan rates - plan ahead.
3. **SHOP WITH PATIENCE**
Compare deals and avoid rushed decisions.
4. **MASTER THE ART OF NEGOTIATION**
Research fair prices and stick to your budget.
5. **INSPECT BEFORE YOU INVEST**
Test drive, check history, and verify the condition of the vehicle.
6. **KNOW THE TRUE COST**
Longer loans mean more interest - watch for add-ons.
7. **PLAN FOR ONGOING EXPENSES**
Factor in insurance, fuel, and maintenance costs.

