NEW CREDIT CARD RATES AS LOW AS 6.99% APR*

MASTERCARD
Telco is proud to announce, starting in February 2016, we will have new credit card products to offer members with rates as low as 6.99% APR*

MasterCard® Prime—Low rate, no frills credit card. Rates start at 6.99% APR* MasterCard® Rewards—Earn points on your purchases. Redeem points for cash (1% cash back) or for travel and merchandise expenses. Rates start at 8.99% APR MasterCard® Secured—Take control and build your credit with responsible use. Rates start at 15.99% APR*

Additionally, you will receive $50,000 Travel Accident Insurance and $1,500 Trip Cancellation Insurance on MasterCard® Prime and MasterCard® Rewards cards. Do a balance transfer to Telco within 30 days of opening a new credit card and receive an interest rate of 1.99% APR* for 15 months!

*Rate is shown as Annual Percentage Rate (APR), Rates will vary depending on creditworthiness and are subject to change without notice. Loan terms available may vary depending on amount borrowed, the length of contract, credit history, and payment method. All rates are subject to approval. Regular terms and conditions apply. Telco Federal Credit Union is an Equal Opportunity Lender.

Attention Existing MasterCard® Credit Cardholders
All MasterCard® credit cardholders will receive their NEW EMV chip credit card at the end of January 2016 for use starting February 4, 2016. Any transactions attempted on your current card as of February 4, 2016 will be declined. Identify any automatic payments currently set up as you will need to provide vendors with your new credit card information to ensure that there is no interruption in your bill payments. If you have any questions about the upcoming change, email members@telco.com or call us at 501-375-5321.

RECEIVE FREE FINANCIAL COUNSELING!

ACCEL SERVICES
Credit Report Review
Accel counselors will guide you through your credit report to help you understand how to read the report, how to dispute inaccurate information, what variables are used to determine a credit score, and ways to improve the credit score.

First-Time Home Buyer Education
A housing advisor can help you understand the home buying process and prepare for the requirements and responsibilities of homeownership. Topics may include types of mortgage, prequalification, escrow, accounts, insurance, and home maintenance.

Student Loan Counseling
GreenPath will help you access your federal student loan information through the National Student Loan Data System. Explain your loan repayment options, review the pros and cons, and provide advice on payments and loan consolidation.

Debt Management Plan (DMP)
If you are struggling to eliminate debt, reach out to Accel! Their counselors will provide counseling, work with creditors to negotiate concessions and loan payment plans, establish a disbursement plan, and work directly with mortgage, utility, and collection companies to negotiate payment arrangements.

Visit www.accelservices.org for a full list of Accel services that are FREE to you as a Telco member.

Telco Members LOVE Accel!
- Telco members called Accel for financial services over 2,000 times in the past year.
- Over $2 million of consumer debt has been repaid through Telco member DMPs.
- Accel currently manages over $1 million of Telco member consumer debt through DMPs.

Call Accel today for a free immediate counseling session: 1-877-336-4CC1 (1-877-336-4221) Monday 8:00 a.m. to 9:00 p.m., EST Tuesday – Friday 8:00 a.m. to 6:00 p.m., EST Saturday 9:00 a.m. to 1:00 p.m., EST or visit www.accelservices.org

INVITE YOUR FRIENDS TO JOIN OUR FAMILY
ANYONE IN ARKANSAS CAN BECOME A MEMBER!
Apply online at www.telco.com or visit any of our branch locations to find out how.

NEW BRANCH HOURS

<table>
<thead>
<tr>
<th>Branch Locations</th>
<th>Hours, Days</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Little Rock-Downtown</td>
<td>8:30 a.m. to 11:30 a.m., (Drive-Through Only)</td>
<td></td>
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<tr>
<td>Little Rock-Midtown</td>
<td>8:30 a.m. to 11:30 a.m., (Drive-Through Only)</td>
<td></td>
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<tr>
<td>Sherwood</td>
<td>8:30 a.m. to 11:30 a.m., (Drive-Through Only)</td>
<td></td>
</tr>
<tr>
<td>Russellville * New Location</td>
<td>8:30 a.m. to 11:30 a.m., (Drive-Through Only)</td>
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HOLIDAY CLOSINGS
Martin Luther King, Jr. Day—Monday, January 18
President’s Day—Monday, February 15

Mailing Address:
Telco Federal Credit Union
P.O. Box 34200
Little Rock, AR 72203
Local: 501-375-5321 | Toll Free: 800-482-9009
Fax: 501-375-6133
Email: telco@telco.com | Website: www.telco.com

Report Check Card Lost/Stolen:
Telco Federal Credit Union
24-Hour Telephone Teller Automated Balance & Account Trans.:
Little Rock: 501-375-2648
Toll Free: 800-568-2648

www.telco.com

WINTER 2016
NEWSLETTER

501-375-5321 • 800-482-9009

TELCO FEDERAL CREDIT UNION
CELEBRATE THE NEW YEAR WITH HOME LOAN RATES AS LOW AS 3.25% APR!*!

Begin planning your home remodeling for 2016 with Telco's awesome home loan rates. Whatever your home needs, a loan with Telco will ease your mind as you tackle the important tough decisions—like what to remodel first, the kitchen or the bathroom?

*APR=Annual Percentage Rate. Rates may change at anytime. All applicants subject to credit approval. Rate may vary based on credit history, term, payment method and amount financed. Some restrictions and fees may apply. Please see credit union for full details and disclosures. $25,000 is maximum loan amount.

GET PAID TO SPEND MONEY.

IT SOUNDS TOO GOOD TO BE TRUE, BUT DON'T WORRY. IT'S TRUE.

IT'S KASASA

Telco offers three different Kasasa® checking accounts that offer free checking (no minimum balance or monthly fees) AND monthly rewards when you meet a few easy qualifications. Plus, all accounts receive nationwide ATM fee refunds (up to $25 each month).

Kasasa Cash Back—Receive 3% cash back on debit card transactions (up to $6 in rewards) MOST POPULAR!

Kasasa Cash—Receive 2.01% APY* on account balances up to $10,000

Kasasa Tunes—Receive $5 refund on iTunes or Amazon purchases, PLUS a $20 sign up bonus refund.

So how do you get these awesome rewards? By doing a few easy steps each month:

• Have 12 debit card purchases post and settle
• Be enrolled and review your eStatement notice.
• Be enrolled and log into EasyConnect Online Banking.

Don't worry if you miss one of these steps. Your account is always free. There's no penalty fee for not meeting qualifications. You won't receive that month's rewards, but you can have a fresh start on earning those rewards the next cycle.

*APY=Annual Percentage Yield. See Telco,com for full details.

Additionally, refinance your mortgage with Telco so you can save money in 2016 and in the years to come.

For more information, call our Mortgage Loan Department at 501-375-5321 or 800-482-9009.

Ask for KASASA

TELCO REFLECTS ON 2015

2015 was a wonderful year for Telco. We helped out Habitat for Humanity for Central Arkansas by donating our money and our handiwork to building a new home in Cabot for Crystal Meeks, an Arkansas resident raising three children and putting herself through college.

Telco also donated approximately $25,500 to Arkansas Children's Hospital in 2015. We are so excited to have topped last year’s donation record, and we can't wait to try and top it again in 2016!

NEW BRANCH SPOTLIGHT: RUSSELLVILLE

Check out our new and improved Russellville branch!

1714 E. Main St.
Russellville AR 72801
Next to Brown’s Catfish

IT’S NOT TOO LATE TO CONTRIBUTE TO YOUR IRA!

You have until April 15 to make 2015 contributions to your Telco IRA or to open a new Roth or Traditional IRA at Telco. Our interest rates are competitive and we can help make retiring worry-free. We also offer Health Savings Accounts. Open one today online or at any location.

START 2016 WITH MORE MONEY IN YOUR POCKET

REFINANCE YOUR CAR FOR AS LOW AS 2.25% APR!*!

Apply online at telco.com, email us at loans@telco.com, or give us a call at 501-375-5321 or 800-482-9009. Open Saturdays until 11:30 a.m.

SOMETIMES IT’S OKAY TO BE A SMARTY PANTS.

When it comes to car research, you want to be as informed as possible before making your big purchase. Check out these websites for insider information on pricing and resale, tips on negotiating, and help getting the best deal. If you want to be even SMARTER, request an appointment with a Telco loan officer to learn how to get the lowest price for your new car.

• TrueCar.com
• KBB.com (Kelly Blue Book)
• NADA.com (National Automobile Dealers Association)
• ConsumerReports.org
• Edmunds.com
• Cars.com
• AutoTraders.com
• BBB.org (Better Business Bureau)
• Telco.com (Auto Loan Calculator)