

MEMBER CONNECT

make more. get more. save more.

Fall 2026



Start Planning for a **MERRY CHRISTMAS**

Whether you're preparing for this Christmas or planning ahead for the next, Telcoe can help make the season easier. Explore Christmas Loans for extra holiday flexibility and Christmas Club accounts to start saving for future celebrations. Telcoe members saved over \$1 million dollars this year in their Telcoe Christmas Club accounts.

A Little Extra for Christmas:

Christmas Club Savings Account

- No monthly fee
- No minimum balance
- Automatic payroll deduction
- Change deposit amount anytime
- Earn 5.00% APY* on balances up to \$1,000



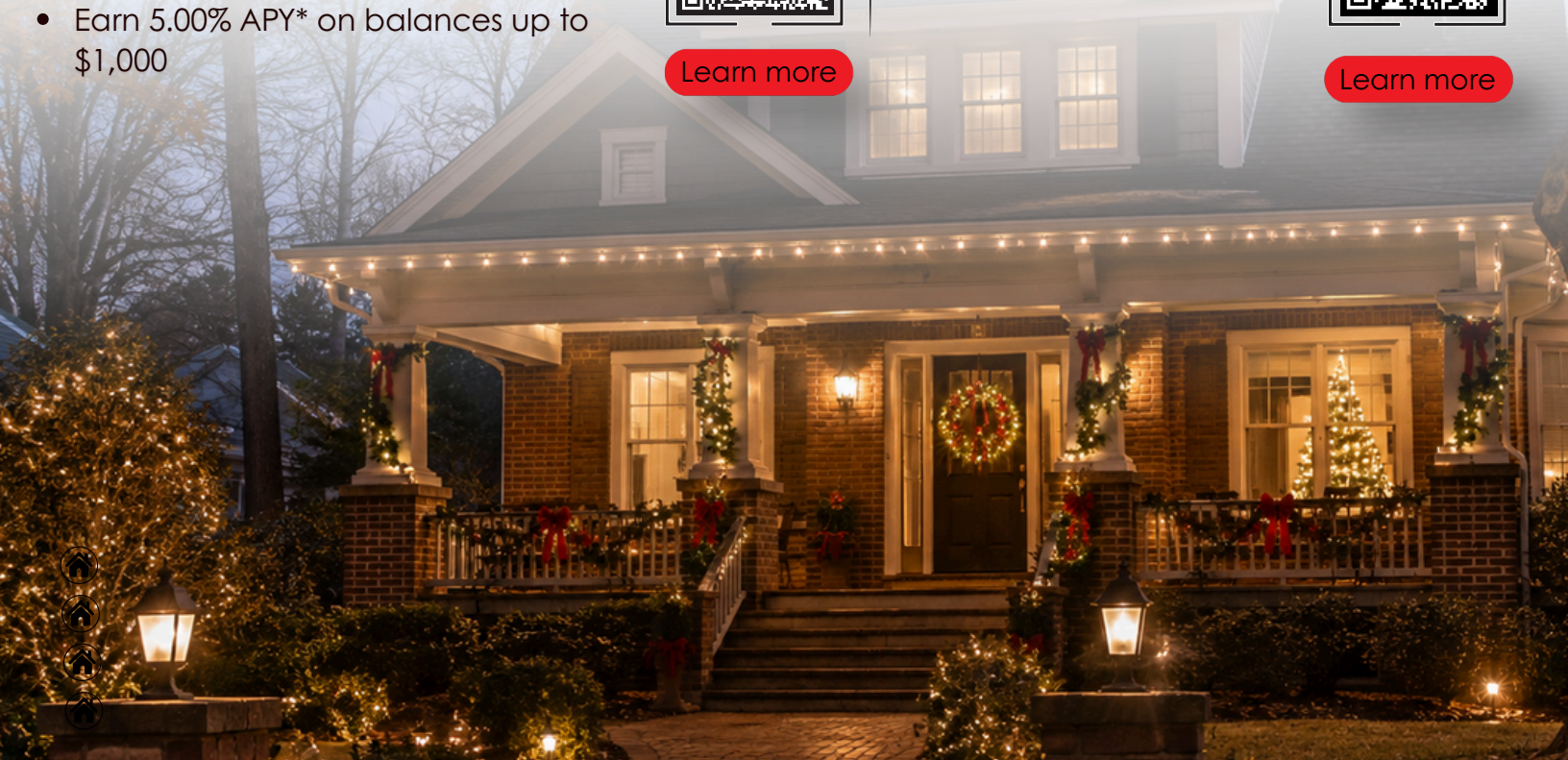
[Learn more](#)

Christmas Loans

- Borrow Up to \$2,500
- Repay over 12 months
- No High-Interest Debt
- Competitive Rates



[Learn more](#)



Download
the Telcoe
Arkansas App



Available on the
App Store

GET IT ON
Google Play

CHANCE TO WIN

Log on to your Telcoe
account at telcoe.com
or inside the Telcoe
Arkansas APP for a
chance to win \$50
in October.

Bank Smart. Shop Safe.

Manage your money anytime, anywhere with Telcoe Digital Banking:

- Check balances and review transactions
- Set account and card alerts
- Manage your Telcoe debit card
- Deposit checks from your phone
- Pay bills or send money to friends
- Transfer money between Telcoe accounts
- Schedule transfers and loan payments
- View eStatements and tax documents
- Send secure messages to Telcoe

New service features have been added.

Annual Membership Meeting

THURSDAY JANUARY 21, 2027 9:00AM (IN PERSON OR VIRTUAL)

The Annual Meeting will be held virtually and in person at our main office, 820 Louisiana Street, Suite 100, Little Rock, AR 72201, on Tuesday, January 21, 2027, at 9:00 a.m., with an estimated completion time of 9:20 a.m.

The Annual Meeting is a time for your Board of Directors and Telcoe Federal Credit Union management to report to you and an opportunity for you to learn about Telcoe Federal Credit Union's financial position. A printed copy of the Annual Meeting brochure will be available for pickup after January 31 via the drive-through at all Telcoe branches, or you can download a digital copy from telcoe.com.

According to the credit union bylaws, nominations for vacancies may also be made by petition. To request a petition for nominations, call Assistant Secretary Karla Walls at 501-375-5321 or 800-482-9009. The petition must be signed by a minimum of 1% of the members of Telcoe Federal Credit Union and returned to the Assistant Secretary by November 30th, 2026. Members are reminded that if no petitions are received and there is only one nominee for the board vacancies, the nominees designated by the nominating committee will be deemed elected, and there will not be a mail ballot or nominations from the floor at the annual meeting.

Please email Marketing@Telcoe.com to make a reservation, or call 501-375-5321. We will email the TEAMS link if attending virtually.

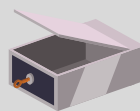
Member For Re-Election: Bill White

Employment and Activities

Retired; 29 years at SBC. Owner of Brite Communications, LLC. Telcoe Federal Credit Union Board Member since 2003.

Past Chairman of Telcoe Supervisory Committee. Headed Operation School Net for the Arkansas Telephone Pioneers. Past State 911 Chairman for Centark Council Pioneers. Various Masonic Organizations. Trinity Lodge 694. Scottish Rite of Arkansas. York Rite of Arkansas. Board Member of the Arkansas State Board of Optometry. NLR Lions Club.

Safe Deposit Boxes Available



We offer box rentals at our Main office in downtown Little Rock and at our West Little Rock branch.

	SIZE	ANNUAL FEE
Annual renewal fees are charged in January of each year and debited from your Telcoe account.	2 X 5	\$20
	3 X 5	\$25
	3 X 10	\$40
	4 X 10	\$50
Ready to open? Give us a call or stop by our office today.	5 X 10	\$55
	6 X 10	\$60
	10 X 10	\$90



telcoe.com

Save Beyond Your Accounts

- Auto, Home, & Life Insurance Discounts
- Vehicle Warranty Discounts
- TrueCar and TurboTax Discounts
- Silver Dollar City Discount Tickets
- Magic Springs Discount Tickets
- Free Credit Report Reviews & Budgeting Assistance-
www.Greenpath.com/telcoe
- Budgeting Tools



Holiday Skip-A-Payment

It's that time again to take a break from your Telcoe loan payment(s) for the month of December. To see eligibility visit telcoe.com or text **SKIP** to 501-290-2435.



Dollars & Sense: The Smart Money Guide

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

Reminders: IRA RMD & Fees

Please do not forget to take your required minimum distribution from your retirement account before 12/31/26 to avoid the 25% IRS penalty. Ask about a Qualified Charitable Distribution via Telcoe and not be liable for taxes. We are here to help. Call us at 501-375-5321.

Keeping your account active can help avoid dormant fees. We can even accept a deposit over the phone. Call us or email Marketing@telcoe.com

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.....

Telcoe Fees & Services Updates

\$200	Safe Deposit Box Drill
\$100	Safe Deposit Box Rekey
\$5	Cashier's Check
\$30	NSF (Insufficient Funds)
\$12	Overdraft Fee Quarter Plus/M Mkt
\$12	Overdraft Fee Savings
\$9	Phone Payment (with debit card)
\$100	Recovery Fee (charge-off)
\$20	Rush Delivery (+ postage)
\$100	Stock Transfer (per company)
\$30	Stop Payment
\$25	Wire-Outgoing
\$50	Escheatment

For a complete list of Telcoe Services and Fees, please visit Telcoe.com or email 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
- **24/7 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 - 4:30 PM

Drive-Thru Hours

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

Tuesday - Thursday
8:00 AM - 4:30 PM

HOLIDAY CLOSINGS

Veterans Day

Wednesday, November 11 - Closed

Thanksgiving Day

Thursday, November 26 - Closed

Christmas Eve

Thursday, December 24 -
Closing Early

Christmas

Friday, December 25 -
Closing Early

Receive

\$100

Free debit card and checks*

when you open a checking account!

Visit telcoe.com for details and to open an account.

It Only Takes Three Steps

1

Open

Open your new Telcoe checking account.

2

Switch

Send your paycheck or direct deposit our way.

3

Reward

We'll deposit \$100 to say
"Thank you!" for making
the move!*



501-375-5321
telcoe.com