



## Spooktacular Auto Rates

No Tricks just Treats! Scared of the Auto Buying process? Before you get too wrapped up and buried in high interest rates, call Amanda McCarty today. Let us make the Purchasing or Refinancing process easy on you. Call or email: [Amanda@telcoe.com](mailto:Amanda@telcoe.com) or 501-944-5023. \*APR=Annual Percentage Rate. Rates may change at any time. All applicants subject to credit approval. Rate may vary on credit history, term, payment method and amount financed. Some restrictions and fees may apply. Please see credit union for full detail and disclosure.



## Text to WIN \$100!

Text to Win! Have you checked your Telcoe account balance by texting BAL to 89549? Every member who uses our FREE Text Mobile Banking will be entered in a drawing to win \$100. Receive one entry for each time you use Text Mobile Banking! We will draw a \$100 winner in the months of October, November and December.



### Text Commands

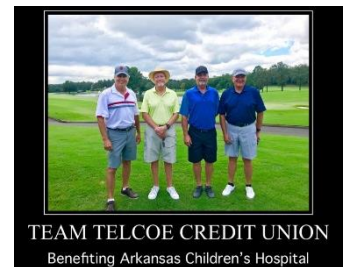
BAL - all account balances  
 BAL mobile short name - single account balance  
 Hist mobile short name - single account history  
 Hist - all account history  
 Help - commands  
 Stop - cancel

Before you can text, you need to ENABLE text access while in your settings of ONLINE BANKING. Do NOT text while driving. Call a Telcoe specialist at 501-375-5321.

\*Cell phone carrier- text rates/charges may apply.

## Arkansas Children's Hospital

Telcoe was invited to participate in the 27<sup>TH</sup> Annual Golf Classic, benefiting Arkansas Children's Hospital. Team Telcoe took home 2<sup>nd</sup> place.



Telcoe Representative, Amanda McCarty, had the chance to go out and volunteer at the event. ACH Ambassador, Lauren, was also in attendance and spoke on how Children's has made a difference in her life.

## Skip-A-Payment

If you have an Auto, RV, or Boat Loan with Telcoe you may be eligible to take advantage of our Holiday Skip-A-Payment offer. \$25 fee for each loan.

You can apply online before November 10<sup>th</sup> at [www.telcoe.com](http://www.telcoe.com) or visit one of our 4 locations.



## Holiday Closings

### Columbus Day:

Saturday October 6<sup>th</sup> and Monday October 8<sup>th</sup>

### Veterans Day:

Saturday November 10<sup>th</sup> and Monday November 12<sup>th</sup>

### Thanksgiving:

Thursday November 23<sup>rd</sup> and Saturday November 24<sup>th</sup>

### Christmas:

Monday December 24<sup>th</sup> (close at 1pm) and Tuesday December 25<sup>th</sup>

### New Year's:

Monday December 31<sup>st</sup> (close at 1pm)  
Tuesday January 1<sup>st</sup>

### Martin Luther King Jr Day:

Saturday January 19<sup>th</sup> and Monday January 21<sup>st</sup>

## Health Savings Account

Are you a Telcoe member covered under a high deductible health plan? Opening a Health Savings Account may earn you higher dividends and come with triple tax savings!



- Tax free interest earnings, if money is spent on health care costs
- 100% deductible contributions up to a legally mandated maximum deposit
- Tax deferred interest earnings
- Money withdrawn for medical spending never fails under taxable income

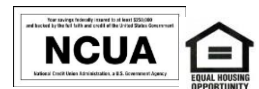
To open a Health Saving Account, simply give us a call at 501-375-5321 or visit our website for more information: <https://www.telcoe.com/accounts/health-savings-accounts-hsa.html>

## Trick or Treat

### Halloween Safety Checklist

Review these rules to keep ghouls and boys safe!

1. Stay on the sidewalk.
2. Don't eat any candy before it is inspected by adults.
3. Don't eat any unwrapped candies.
4. Stay with your group.
5. Wear a reflecting item on your clothing so cars can see you.
6. Observe the trick or treating hours.
7. Have a hauntingly good time!



### Contact Us - How can we help you?

501-375-5321

1-800-482-9009

[www.telcoe.com](http://www.telcoe.com)

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