



## Auto Loans

It's that time of year when dealerships have their end of year sales on 2018 model's. With



rates as low as **1.99% APR\***, Telcoe is here to help you drive away in that new car you've been wishing for! Telcoe offers pricing assistance, trade value assistance and the lowest rates in town. Visit [www.telcoe.truecar.com](http://www.telcoe.truecar.com) to see the best pricing on the auto of your choice. Email Amanda McCarty today: [Amanda@telcoe.com](mailto:Amanda@telcoe.com)

\*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.

## Not a Telcoe Member?

Did you know you could apply for membership? Telcoe serves over 350+ groups in the great state of Arkansas and love our members! Join today to see what Financial opportunities await you! Visit: <https://www.telcoe.com/about-us/become-a-member.html>

## Annual Membership Meeting

Telcoe's Annual Membership Meeting will be held on **Monday, January 21, 2019 at the North Little Rock Wyndham** and we'd love to see you there! The business meeting will be held at 9AM. This event is reservation-only for members and joint members, so please email: [Amanda@telcoe.com](mailto:Amanda@telcoe.com) or call our office at 501-375-5321 to reserve your spot! Reservations should be received by January 3, 2019. \*Cancellation policy: The meal is at no charge to you unless you fail to attend the meeting or call by January 3, 2019 to cancel—otherwise a \$15 per person fee will be charged. To cancel, call (501)375-5321 and ask for annual meeting reservations.

## Health Savings Account

Start planning for future health expenses and enjoy tax advantages by opening a Health Savings Account with Telcoe. Visit:



[www.telcoe.com/accounts/health-savings-accounts-hsa.html](http://www.telcoe.com/accounts/health-savings-accounts-hsa.html)

- Pay for qualified expenses
- You own the account
- Your employer can contribute
- Debit Card is available
- Un-used funds roll over to the next year



## Cash for the Holidays

Need extra cash for the holiday season? Telcoe is offering a Christmas Loan. Get Up to \$1,000 cash and repay it back per check. Email



[Amanda@telcoe.com](mailto:Amanda@telcoe.com) to take advantage of this today. With a Telcoe loan, we do collect a full loan application, your Trans Union credit report, and a \$15 loan applciaton fee. If needed, we do offer a credit repair at: [www.greenpath.com/telcoe](http://www.greenpath.com/telcoe)

## Last chance to enter for December!

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.

## Watch your money grow

Unhappy with your current bank rates? Telcoe offers competitive rates on savings accounts, share certificate rates and much more.



Check us [www.telcoe.com/accounts/tools/rates.html](http://www.telcoe.com/accounts/tools/rates.html)

## Holiday Closings

### 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>

## Merry Christmas



Wishing you a very Merry Christmas and a

Happy New Year!

-Telcoe Federal Credit Union



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

501-375-5321

1-800-482-9009

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

[www.facebook.com/Telcoe](http://www.facebook.com/Telcoe)