



telcoe
FEDERAL CREDIT UNION

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

MEMBER Fall 2025
CONNECT

**AUTO, HOME
RATES**
↓
Call today!

make more. get more. save more.

Celebrating 75 Years with Exclusive Offers

This year, Telcoe Federal Credit Union is celebrating a milestone—75 years of **people helping people**. Visit <https://www.telcoe.com/about-us/75-years.html> to see our amazing member offers.

Every step of the way, our members have been at the heart of our story. You've trusted us with your savings, your homes, your first cars, your children's futures—and together, we've built more than just a credit union. We've built a community.

From our very first loan in 1950 to today, we've been committed to fueling your dreams. Now, our 75th anniversary celebration means special savings on **auto loans**—because every milestone deserves a joyride.

We are also offering low rates and flexible terms on our **home loans** and **home improvement loans**. They are designed to help you create the future you've been dreaming about. Let's honor the past and build your tomorrow together.

3.75% APR*
as low as
**AUTO
LOAN
RATES**

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



A DELIGHTFUL DECEMBER STARTS TODAY

Christmas Loans

- ✓ Low Rate*, Flexible Terms & Affordable Payments

Apply inside the mobile app.

Loan Amount	Bi-Weekly Payment
\$500	\$23
\$1,000	\$46
\$1,500	\$100
\$2,000	\$125

Christmas Club Savings Accounts

- ✓ No Monthly Fees
- ✓ No Minimum Balance
- ✓ Earns Dividends

5.00% APY*



SCAN ME

Saved This Year
\$1 Million
By Telcoe Members



SCAN THE QR CODE TO
SKIP YOUR DECEMBER
TELCOE LOAN PAYMENT

Remembering Sarah Mosley: 52 Years of Service and Vision

Loss is difficult. Often times, it's harder to grasp because we can't believe the loss is our new reality. At Telcoe, we lost a fearless leader who treated everyone as if they were family. We also lost an incredible mom, nana, sister, aunt, friend, and dog momma. Countless members and employees considered Sarah a "second mother" because she extended love to everyone she met.

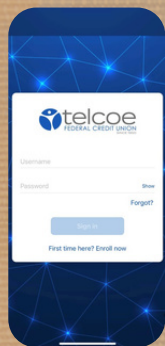
Sarah Mosley was the CEO of Telcoe Federal Credit Union for over 50 years. The members were at the heart of every decision Sarah made. She had a vision for growth and creating a lasting impact. Under Sarah's leadership, Telcoe merged with several other credit unions to open up the field of membership and serve the employees and families at SBC/AT&T, Entergy, Arkansas Blue Cross, Arkansas Children's Hospital, Pulaski/Pope/ County Government, Firestone, and many more. We are grateful for her 52 years of leadership and the impact it had on the lives of the employees of Telcoe Federal Credit Union, our 22,000+ members, and their families.



Share Your Sarah Story
Email
Marketing@Telcoe.com



Awesome Telcoe Arkansas App Features



1. Change your Address

- Open the Telcoe Arkansas app. Select your initials on the top righthand side of the screen. Select "Edit" & input your updated address. Then press "Save."

2. Ask a Question

- Open the Telcoe Arkansas app. Below your account balance, click the You can then type a question directly to a Telcoe specialist.

3. Apply for a Loan

- Open the Telcoe Arkansas app. Click the three lines on the top lefthand side then click your name at the bottom of the screen. Select "Add an account" then select "Apply for a Loan or Share." You will be taken to the loan application form.



Apple

Download



Android

Win \$100

Download the Telcoe Arkansas App and be entered to win.

Taco Pinwheels

Recipe Submitted by: Trixie, Downtown LR

Ingredients:

- 8 ounces cream cheese room temperature
- 1 cup Colby Jack cheese shredded
- 1/2 cup sour cream
- 2 tablespoons taco seasoning
- 2 green onions diced 1 inch into the green
- 1/2 cup black olives sliced
- 2 tablespoons pickled jalapeños diced
- 5 flour tortillas (10 inch tortillas)

Instructions:

- In a medium bowl, with a hand held mixer, beat the cream cheese, shredded cheese, sour cream, and taco seasoning until well combined and smooth.
- Stir in the green onions, black olives, and jalapeños.
- Spread the mixture evenly over 5 flour tortillas. Roll up the tortillas tightly and wrap tightly in plastic wrap. Place in the refrigerator for at least four hours or up to 24 hours.
- Before serving, take off the plastic wrap. Slice each roll up in half, and then cut three one inch pinwheels, working from the cut end out. Discard the roll that is made out of the end of the tortilla. You should have 6 one inch thick pinwheels from each tortilla roll up.



Meet Trixie



Auto & Home Insurance Discounts

Telcoe members receive discounted rates through TruStage Auto & Home Insurance (Liberty Mutual). Why pay more?

easy and simple!

1-888-380-9287

Get a quote 7 days a week.

Discounted
Silver Dollar City
Tickets

Call 501-375-5321
for the online discount code.



\$200
New
Checking

\$275
New
Loan

4.75% APY*
5 Month
CD

Celebrating **75th**
1950-2025 *our* Anniversary

Check out these special anniversary offers:

- Open a Checking Account:** Move your checking account to Telcoe and earn up to \$200* Our new Premier Checking Account is earning dividends of **2.00% APY** on balances up to \$10,000 when you complete the required activities with the new Premier Checking.*
- Save money on a Loan:** Move a loan to Telcoe and earn up to an additional \$275 (when opening a new checking as well)** We are offering AUTO loan rates as low as 3.75% APR*
- Open an Anniversary Special Certificate of Deposit: **4.75% APY* on a 5 month certificate of deposit** on a balance up to \$10,000, one per member.
- Branch Celebrations on October 16th: Swing by our offices on **Thursday October 16th from 8:30am-10:30 am** for coffee and donuts and anniversary giveaways. Take a photo in our photo booth.
- Share Your Experience for a **Chance to Win \$100:** Take the [short member survey](#) and tell us how we can better assist you.



*APY=Annual Percentage Yield. Rates are subject to change at anytime. See complete details at www.telcoe.com

IMPORTANT
REMINDERS

Looking for Surchage
FREE ATMS?
Text a Zip Code
to 91989.

Dormant
Account fees
are charged
when your
account has
had no activity
in 2 years and a
balance under
\$200. Make
deposit or
withdrawal and
keep your
account active.

Membership with
Telcoe is open to
anyone working or
living in Arkansas.
Ask how our family
and friends can join.
It's easy.

Annual fees for your
safe deposit box will be
debited from your Telcoe
account on Jan 1st.

A Message
from CEO
Kristy Vest

Can We Talk?

Fall is a wonderful time to reflect on the year and spend time with those we love. For me, that means going to football games with my family and connecting with our members. At Telcoe, we are blessed with a network of members who make our job easy and fun! Our new members are always surprised at how easy it is to talk to a real person on the phone when they need something. That is a feature we take pride in. We want our members to know they can always call us if there is an issue and we will be there to help. In September, we were excited to introduce texting. Texting is one more convenient way for us to get information to our members in a safe, secure, and efficient fashion.

We are busy completing many projects to ensure our members have the products they deserve, backed by the most current technology. Be looking for improvements, like texting, over the upcoming months. If you ever find yourself in need of a service or even a variation to one of our current services, please let us know. Your opinion is valued at Telcoe Federal Credit Union.

I want our members to know that they are our top priority, and we are grateful they chose Telcoe to be their financial institution. If we can be of assistance, call us at 501-375-5321 or 800-482-9009.

We Are Now Sending Text Alerts!



- Alerts will include account updates, reminders and payment information.
- Messages will come from **501-290-2435**. Save as **'TELCOE TEXT ALERTS'** in your phone.
- Members will be automatically enrolled to alerts and can unsubscribe at anytime by texting **STOP**. Text and data rates may apply.



IRA RMD REMINDER

Please do not forget to take your **required minimum distribution from your retirement account before 12/31/25**. You want to avoid the 25% IRS penalty. Ask about a Qualified Charitable Distribution via Telcoe and not be liable for the taxes.

We are here to help. Call us at 501-375-5321 today.

Annual Membership Meeting

JAN 20, 2026 9:00AM (IN PERSON OR VIRTUAL)

The Annual Meeting will be held virtually and in person at our main office – 820 S. Louisiana St., Ste. 100, Little Rock, AR 72201 – on Tuesday, January 20, 2026, 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, as well as 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-up at all Telcoe branches, or you can download a digital copy when it's available for review from www.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, 2025. 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 register, or call 501-375-5321. We will email the zoom link if attending virtually.

2026 Board Candidates - Elections



Member for Re-election: **Odessa Darrough**

Employment & Activities
Retired AT&T with 33 years of service
AARP State President-Executive Council Chair
Vice President P.E.O. Chapter AL Arkansas
Vice President Age-Friendly LR Commission
Senior Pastor Bullock Temple CME Church-Little Rock
Secretary Habitat for Humanity of Central Ark
Current Telcoe FCU Board Member
Supervisory Committee -Telcoe FCU



Member for Re-election: **Jimmy Dunahoo**

Employment & Activities
Retired AT&T with 32 years of service
Current Telcoe FCU Board Member
Past Member of Telcoe FCU Supervisory Committee
Telephone Pioneer



Member for Re-election: **Richard Stobaugh**

Employment & Activities
Retired AT&T with 31 years of service
Retired Southwest Power Pool with 14 years of service
Current Telcoe FCU Board Member
Telephone Pioneer

HOLIDAY CLOSINGS

OCTOBER 13: MONDAY
NOVEMBER 11: TUESDAY
NOVEMBER 27: THURSDAY
DECEMBER 24: WEDNESDAY (CLOSING EARLY)

DECEMBER 25: THURSDAY
DECEMBER 31: WEDNESDAY (CLOSING EARLY)
JANUARY 1: THURSDAY

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DOWNLOAD THE APP

Telcoe Arkansas

A GREAT CARD. SERVICE YOU'LL LOVE.



PRIME CREDIT CARD

APPLY NOW



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



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



Chasing Rates Is it really worth It?

Ever find yourself lured by those flashy ads promising higher dividends on a CD or Money Market Account? It's like running a marathon through fine print and safety checks! In a stock market rollercoaster, "rate chasing" is the name of the game. But why chase when you can pick a bank or credit union that's been a steady rate hero over the years? Take Telcoe, for instance! The **Quarter Plus Money Market Account** (\$2500+), has been waving the high-rate flag above the national average for ages. And if you're into **CDs** (Certificates of Deposit \$1000+), we've got competitive rates too. Once a part of the family, we can help you save money on everything. Enjoy sweet deals on auto, home, and personal loans that'll keep more cash in your pocket.

ITEMS TO CONSIDER:

- APY (Annual Percentage Yield) and dividend compounding
- Fees and minimum deposit requirements
- Impact of balance size on rate chasing benefits
- Time and effort needed versus potential gains from moving money



Visit www.Telcoe.com/Rates

Paper Statement Fee Reminder - \$3.00

In an effort to offer our members competitive dividends and loan rates, we do charge a paper statement fee to receive your monthly or quarterly account statement. When you elect free E-statements there is NO fee. You can then download or retrieve your statement when you log into your Telcoe account. E-statements is a great way to avoid stolen mail and identity theft.

Primary members age 69 or older or have accounts with a balance over \$5000 will not be assessed the fee.



Report gift card scams to the card company.

Ask for your money back.

Did someone tell you to buy a gift card then give them the PIN?

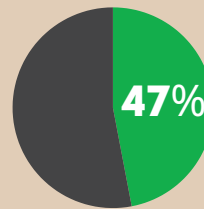


It's a SCAM!

Gift cards are only for gifts. Not for payments.

FTC.gov/giftcards

Employee Financial Well-Being



Less than half of U.S. workers feel financially well, according to the annual **Work-place Benefits Report**, which surveyed 1000 employees and more than 800 employers. Debt assistance is a top priority for

employees. 1 in 2 carry a mortgage or credit card debt, while 1 in 4 carry student loan debt. Telcoe offers employers a **FREE Financial Wellness** program for their employees. Guidance and education are available over the phone, online, or in person. www.Telcoe.com | 501-375-5321

Members Financial Services

Meet Rick Hoel, CFP® Financial Advisor



We are pleased to introduce **Rick Hoel** as the new financial advisor with **Members Financial Services**®, serving Telcoe Federal Credit Union members. Rick will be stepping into the role previously held by Jon Thompson, who may have assisted you with your financial goals in the past.

Rick brings a wealth of experience and a commitment to personalized financial planning that aligns with the high standards you've come to expect. **Whether you're planning for retirement, saving for education, or navigating your investment options, Rick is here to help guide you every step of the way with the same dedication and care you've relied on.** The economic landscape is ever changing and scheduling a review of your current investments is available to you at any time.

To schedule an appointment or learn more about the services, please contact him using the below information or visit us at: <https://www.telcoe.com/services/investments.html>.

Thank you for your continued membership.

Sincerely,

Kristy Vest, Telcoe CEO

*Rick Hoel is a financial advisor with, and securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Registered representatives of LPL offer products and services using MEMBERS Financial Services, and may also be employees of Telcoe Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, MEMBERS Financial Services or Telcoe Federal Credit Union. Securities and insurance offered through LPL or its affiliates are:

Not insured by NCUA or Any Other Government Agency Not Credit Union Guaranteed Not Credit Union Deposits or Obligations May Lose Value

Your Credit Union ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services. Please visit <https://www.lpl.com/disclosures/s-lpl-relationship-disclosure.html> for more detailed information. LPL Tracking: 755508-1

