



MEMBER CONNECT



TELCOE FEDERAL CREDIT UNION

make more. get more. save more. | 1st QTR 2022

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

Holidays Closed:

Martin Luther King Jr. Day
January 15 and 17

Presidents Day
February 19 and 21

Reminder: With our Branch Night Deposit and Mobile App Deposit, we are open 24/7/365.



Auto Loan
RATES AS LOW AS

1.99%*
APR

For 60 Months



Home Equity
RATES AS LOW AS

2.74%*
APR

For 36 Months

72

AND GOING STRONG

72 YEARS OF SERVING OUR VALUED MEMBERS AND OUR COMMUNITIES

We thank you for your confidence in us and your support over the last seven decades. From the birth of a child to retirement, we are honored and humbled that you would select us as your financial partner through each life-changing event. We look forward to serving you in the future and continuing to provide you with personalized banking solutions that help turn your financial dreams into realities.

Learn more at telcoe.com

TELCOE FEDERAL CREDIT UNION
820 Louisiana St., Suite 100
Little Rock, AR 72201

PRSR STD
U.S. POSTAGE
PAID
IMAGEWORKS
53717



*APR=Annual Percentage Rate. Final rate is based on the year, make, model, mileage, term, credit score, loan to value, etc. Home Equity Loans maximum amount \$50,000, 90% LTV. Final rate is based on credit history, LTV, property type, term, and geographic location. Rates are subject to change at any time. Contact Telcoe for closing cost estimates, etc.

Annual Membership Meeting

Join us for our Virtual Annual Membership Meeting on **Wednesday, January 26, from 9:00-9:30 a.m.**

The meeting is open to all members. Those who attend will receive 2021's Financial Report and learn more about the new products and services coming in 2022. The agenda will include reports from the President, Treasurer and the Supervisory Committee Chairperson.

We look forward to seeing you online or hearing you by phone. Please call our office or email amanda@telcoe.com to register.

WIN A TELCOE CUP!

In this issue of **MEMBER CONNECT**, there is one hidden code somewhere in the text. The hidden code to look for is "Family Can Join." Be the first member to find the code and email Amanda@telcoe.com to win the cup.



2022 Member Announcements

March 2022

Core System Upgrade

April 2022

Youth Month

June 2022

NetTeller (Online Banking) Upgrade

Late 2022

Midtown Branch Relocation

TBD

"New ATM Machines" – when shipment arrives

Save More With Telcoe



Save money



Lower my payment



Buy a house

Telcoe is your one-stop shop for saving money. Looking to save money for Christmas or a vacation? Try our payroll deduction feature to automatically save money each month. We also offer the lowest auto and home loan rates.

No matter what you're looking to do, our experienced staff can help you easily purchase your next vehicle, refinance your home or prepare to retire.

We can meet with you in person or over the phone and are happy to meet your financial goals. At Telcoe, we love our members and can't wait to help you!



"I have been associated with Telcoe well over 40 years now, and I have always appreciated the outstanding customer courtesy and professionalism. Your assistance today exemplifies and continues that tradition."

Charles, Telcoe Member

Share your Telcoe experience!

Visit telcoe.com/about-us/what-members-have-to-say.html today.

CREDIT BUILDER LOANS

Do you have less-than-perfect credit or find it difficult to get a loan? Sometimes life happens, and Telcoe is here to help. Our Credit Builder Loan will help you save money and rebuild your credit score with a positive pay history.

Apply today at www.telcoe.com. Watch our YouTube video: youtu.be/OTDfZ3pQcY0

Park Your
**TAX REFUND
HERE**

at Telcoe!

It's tax season! Get your money faster by sending your 2021 tax refund to your Telcoe account. Our routing number is 282075523.

If you're filing jointly, be sure your Telcoe account has both names listed for a smooth and easy deposit. Need to receive your account number or find out the account owners? Call our office or email members@telcoe.com.



**Don't let
your account
go dormant.**

Make a deposit today in person, by mail, or send electronically. Find out more by emailing Amanda@telcoe.com or calling our office.



Nationwide ATM Access

As a Telcoe FCU member, you have access to nearly **30,000 surcharge-free ATMs** across the nation.

Visit co-opcreditunions.org/locator to find a surcharge-free CO-OP® Network ATM near you.



Special Discounts for Telcoe Members

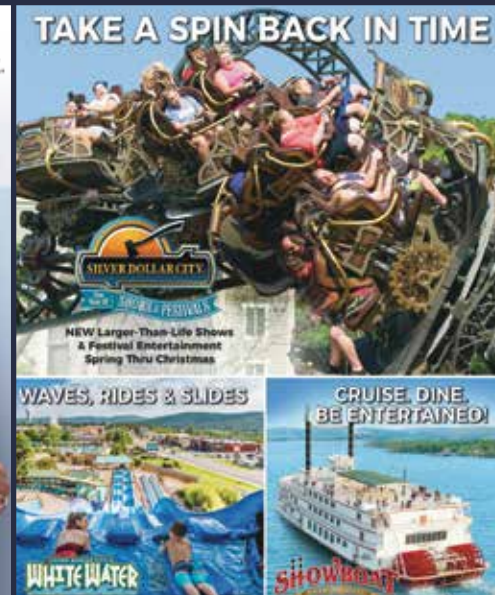
Did you know TurboTax® and Silver Dollar City offer exclusive discounts for Telcoe members?

TurboTax

Save online at intuit.me/3np1ans

Silver Dollar City

Save online at SilverDollarCity.com/Save and use the code 24540



Committed to Providing You with the Best Credit and Debit Card Fraud Alert Tools



Telcoe is committed to providing the best fraud-fighting tools. These tools strengthen our defenses and help our members take immediate action against fraud.

At Telcoe, we constantly monitor credit and debit card transactions to identify and prevent fraud on your accounts. When suspicious activity is detected on your Telcoe credit or debit card, members receive fraud alerts in the form of a text message. **The text message will display the transaction in question. To let us know if the transaction belongs to you, simply reply with "Y" for yes and "N" for no.** For questions, please call our office or visit your local branch.



Fraud Alerts on Cards – Debit Cards 1-800-237-8990 & Credit Cards 888-918-7313



Partnering in Your Financial Future

Meet John Burton

Plan your future with Telcoe FCU Financial Advisor John Burton. Whether your goals are big or small, John can help. Contact him today!

- Money Management
- Business Planning
- Investment Planning
- 401(k) Planning
- Insurance Planning
- Education Funding
- Estate Conservation
- Retirement Planning

Call 501-375-5321 or 800-482-9009 x229 or email john.burton@cunamutual.com.

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Telcoe Ranked 7TH HEALTHIEST CREDIT UNION NATIONWIDE

by DepositAccounts.com

In July 2021, DepositAccounts.com released its list of the 2021 Top 200 Healthiest Credit Unions in America. Telcoe Federal Credit Union ranked seventh overall! Even ranking in the top 200 puts a credit union in a category with less than 10% of all U.S. financial institutions.

We're proud of our A+ ranking and will continue to strive to provide our members competitive dividend rates on our money market and certificates of deposit.



4th Quarter 2021 Dividends Earned	Month of December 2021 Dividends Earned	Month of December 2021 Dividends Earned	4th Quarter 2021 Dividends Earned
Share Savings	Quarter Plus Money Market	Certificates of Deposit	Youth Savings Account
1.00% APY	1.00% APY	0.15%-0.65% APY	0.05%-0.25% APY

Visit telcoe.com/rates.

APY=Annual Percentage Yield. Rates quoted as of 12-16-2021. Contact Telcoe for terms, minimum deposits required, etc.



HUMANE SOCIETY of PULASKI COUNTY
Where Animals Are God's Treasures!

2021 Year in Review

THANK YOU ESSENTIAL WORKERS

Our Lobby Is Open!
Family Can Join

