



Jingle All The Way!

Save thousands of dollars over the life of your loan. Purchase or move a loan to Telcoe- let Telcoe save you money!!



- Lowest rate anywhere
- New and Used Auto Loans
- Up to 90 days before your first payment
- Wide range of terms
- GAP, warranties and payment protection available (including Involuntary Unemployment Protection)

Contact Amanda today: Amanda@telcoe.com or 501-375-5321 x270

*APR=annual percentage rate. Membership eligibility required. Final rate is set by your credit score, terms, LTV and payment method. Rates can change at any time. Approval is required. Offer could end at any time.

Silver Dollar City Discount

Another perk to being a Telcoe Member!!



Silver Dollar City features over 6.5 million dazzling Christmas lights! Enjoy a SDC Telcoe discount on your one day tickets, season passes and more!

**Offer valid online only, not at main gate. No refunds. No outside food or drinks allowed. Regular parking fees apply if you do not have a season parking pass.

Need Some Extra Dough?

This holiday season, skip the high-rate credit cards and choose a better way to pay for all things merry and bright.

Telcoe's convenient and simple **Holiday Loan** is here to help you protect your credit score while still giving you the funds needed during this busy time of year.



- Competitive rates
- Borrow up to \$2,500
- 12-month term
- Low \$15 application fee
- Repay through payroll deduction
- Use your funds to cover any of your holiday-related needs

Email Amanda@telcoe.com today!

Upcoming Holiday Closings

- Christmas – Wednesday December 25th
- Closing Early- Tuesday December 31st
- New Years- Wednesday January 1st

Annual Meeting

The 2025 Annual Meeting will be held virtually and in person at our main office- 820 Louisiana St, Suite 100 Little Rock, Arkansas 72201 - on **Tuesday, January 21, at 9:00 a.m.** with an estimated completion time of 9:20 a.m. Email Amanda@telcoe.com to register.





Credit-Builder Loan

Don't let bad credit get you down. Build or re-establish your credit history while you save with a **Credit Builder Loan** from Telcoe.



Plus, there are no hidden fees to worry about. Give us a call today.

To learn more visit: [Telcoe Credit Builder Loan](#)

Dormant Accounts

Make sure your account doesn't become dormant.



To prevent your account from going dormant, you should:

- Set up payroll deduction or direct deposit to your account for as little as \$1 a payday
- Have activity in your account at least once per year if not working from an employer. This can be a withdraw or deposit from your account.

GreenPath for Members

Use this budgeting worksheet to calculate your monthly expenses and income to get an idea of what you have to work with, what your commitments are, and what you have remaining to devote to your goals. **Follow the steps in the interactive guide below:**

Click Here → [Interactive Budgeting Worksheet | GreenPath](#)



Skip A Pay

Skip your loan payment so you have a little extra spending money for the holidays! Auto, RV, Boat and Motorcycle Loans may be eligible to take advantage of our **Holiday Skip-A-Pay** offer.



There is a \$35 fee for each loan payment skipped. Apply by December 20, 2024 online → [Skip-A-Pay | Telcoe Federal Credit Union](#) or visit one of our four branches for an application.

Smart Baking Tips

The holiday season is just around the corner, and for many of us, that means it's time to start thinking about gift-giving, festive gatherings, and merriment. However, amid the holiday cheer, it's crucial to manage your finances wisely to avoid overspending and financial stress.

- **Use Mobile Banking Apps**
- **Make a Shopping List**
- **Take Advantage of Sales and Discounts**
- **Monitor Your Accounts**
- **Embrace the Gift of DIY**
- **Start a Savings Plan for Next Year!**



We always put members first.

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