

January 2025 FOCUS

Helping you achieve your financial goals

New Year-Auto Rates

Get into gear in the New Year.

Purchase or Move a loan to Telcoe- let Telcoe save you money!!



Call or email

Amanda, **<u>Amanda@telcoe.com</u>** or 501-375-5321 x270.

- Lowest rate anywhere
- New and Used Auto Loan
- Up to 60 days before your first payment
- Wide range of terms
- GAP, warranties and payment protection available (including Involuntary Unemployment Protection)

*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.

Telcoe Anniversary

Telcoe is celebrating 75 years of service this month!

75 years of great members, employees and community service!

Thank you for trusting Telcoe FCU with all of your financial needs.



Read and Win!

For the first 10 people that read this Partner
Newsletter, email me and say "2025 Calendar", you will receive a NEW 2025
TELCOE CALENDAR!



Annual Meeting

The 2025 Annual Meeting will be held on **Tuesday, January 21, at 9:00 a.m.**, with an



estimated completion time of 9:20 a.m. Please email Amanda to register. You can attend virtually or in person (Main Branch). All registrations should be sent to: amanda@telcoe.com. You will then receive an email link to the upcoming meeting.



Pay Yourself First!

Start off the New Year on the right foot!

Saving through payroll allows you to **PAY YOURSELF FIRST**. You can payroll deduct as little as \$1 per



pay check into your Telcoe Savings Account. In addition, once a member, always a member. Your Telcoe membership stays with you regardless of job change, retirement, moving out of state, etc.

Take us with you for life! Email Amanda to get started: Amanda@telcoe.com



Christmas 2025

Start saving today for the 2025 Christmas Season!! Make your holiday shopping less stressful with a Christmas Club Savings account. Save throughout the year while earning dividends. On



October 31, your funds are transferred into your regular savings account, so you can begin your holiday shopping.

- Free to open
- Earns dividends, up to 5.25% APY* for 2025 on balances up to \$1000
- Renews annually to begin saving for the next year
- Free online banking and mobile banking
- Setup an automatic transfer in online banking or via payroll
- Free e-statements
- Free 24 hour Telephone Teller

Scholarship Opportunity

High School Seniors pursuing higher education can apply for Telcoe scholarships. **Applications will be available on our website this coming up April.** Stay tuned for more details!



Pass Down Prosperity

FREE TO ATTEND! Passing down prosperity or generational wealth – money and assets passed down through families – is vital for a strong community, however, many barriers including race, gender, and income keep people caught in a cycle of debt, preventing them from creating a lasting financial legacy. Join us for an insightful webinar where you will learn how to make decisions to invest in yourself and the future generation, to build a stronger financial future.

What You Will Learn

- How repaying debt can help you to start building wealth
- How generational wealth is created and passed down
- How homeownership can build generational

Register today → Webinar Registration

Upcoming Holiday Closures

Martin Luther King Jr. Day-

Monday January 20th

President's Day-

Monday February 17th



501-375-5321 or 800-482-9009

www.telcoe.com

