

FALL Into A New Ride!

Call or email Amanda to get started on your **Refinance or PreApproval** today:
Amanda@telcoe.com
 or 501-375-5321 x270



- 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)

* 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.

Arkansas Children’s Hospital – Thank You!

Telcoe would like to give a special **Thank You**, to everyone that participated in our annual fundraiser for **Arkansas Children’s Hospital**. We were able to raise \$21,800 for CMN.

The funds go directly to Arkansas Children’s Hospital. We love our Telcoe members and community.



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

- **Veterans Day**- Monday November 11th
- **Thanksgiving**- Thursday November 28th
- **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.



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 before **November 29, 2024**, online → [Skip-A-Pay | Telcoe Federal Credit Union](#) or visit one of our four branches for an application.



Christmas Club

Congratulations to everyone that participated in the **Christmas club** for 2024. Combined, you saved over **\$832,091.03** dollars in Christmas club funds, Great Job!!!



November 1st the new term will start for 2025. Don't have your **FREE** Christmas club account set up? No problem, simply email Amanda to get yours opened today: Amanda@telcoe.com

Safety Deposit Boxes

Annual fees for your safety deposit box will be debited from your Telcoe account on **January 1, 2025.**



Financial Well-Being

Employee's optimism about their financial well-being is trending up after hitting an all-time low last year. Less than half of U.S. workers (47%) feel financially well, up from 42% this time last year.



“Workers who are stressed are not as productive because they cannot focus on the minute-to-minute and day-to-day activities that are required for them to execute their job”. Employers would be wise to offer the financial wellness resources that employees want most, including financial tools, scores to measure and improve financial wellness retirement education, planning resources, and education to develop financial skills and good financial habits.

Offering employees the guidance and education that Telcoe offers will help prepare them for a smooth transition to retirement in the future!

November

N S H B D Y G E R A W J O R E H Y
 L T O X B B L H X I G G R A V Y Z
 U U C I H T U L I X L K Q J R H R
 F F K I M U N E I I Y A U Q S D R
 E F E L K R J B F H B H W O T W E
 T I Y G R K F H X U C V I I G T P
 A N F D X E F O O T B A L L D G O
 R G L O G Y Z B H R M B Z U Y O R
 G K D H O L I D A Y S E A S O N T
 V E G N I V I G S K N A H T S H C
 D W Z R S Z C V T R E S P E C T A
 Q T O X J B L B E W Y Z G F V S R
 V G C F A L L N K Y H V X C R T D
 G Y A D N O I T C E L E G O A L S
 D I B Y A D S N A R E T E V B T D
 X E I Y V I O R J I L Z I J Y X Y
 B G R A T I T U D E C I K I A U E

Holiday Season	Veterans Day	Election Day	Report Cards
Thanksgiving	Gratitude	Football	Stuffing
Grateful	Jackets	Respect	Hockey
Chilly	Diwali	Turkey	Goals
Gravy	Fall	Hero	



We always put members first.