



MEMBER CONNECT

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

TELCOE FEDERAL CREDIT UNION
make more. get more. save more.

WINTER 2023

SPRUCE THINGS UP WITH A HOME IMPROVEMENT LOAN

FIXED LOAN
RATES AS LOW AS

6.14% APR*

TELCOE OFFERS UNIQUE HOME IMPROVEMENT LOAN
OPTIONS THAT PROVIDE FLEXIBILITY FOR OUR MEMBERS.

Plus, you can apply online in about 15 minutes. We offer two types of Telcoe Home Improvement Loans – one that uses your home as collateral and one that doesn't. No matter which loan type is right for you, our lending team can help make the loan process easy.

- Attractive monthly payments
- Flexible loan amounts
- Low closing cost that can be financed in the loan
- No appraisal process
- Fixed loan rates as low as **6.14% APR***

*APR=Annual Percentage Rate. Approval is based on credit score, credit history, loan application, etc. Rates may change at any time. The property must be a primary residence. Other limitations may apply. See a Loan Specialist for details.

APPLY TODAY!



ONLINE



PHONE



IN BRANCH

GIVE YOURSELF THE GIFT OF SKIPPING A PAYMENT!

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 24, 2023**, online at www.telcoe.com/about-us/skip.html or visit one of our four branches for an application.



Virtual Annual Membership Meeting Coming Up



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 23, 2024, 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 30, 2023. 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 amanda@telcoe.com to register, or call our office at 501-375-5321. You will then be emailed a link to the upcoming meeting.

Member for Re-election: Bill White

Employment and Activities

Retired, 29 years at SBC. Owner at Brite Communications, LLC.
Telcoe FCU Board Member Since 2003.



Past Chairman of the Telcoe Supervisory Committee. Headed Operation School Net for the Arkansas Telephone Pioneers. Past State 911 Chairman for Centark Council Pioneers. Various Masonic Organizations. Trinity Lodge 694. Scottish Rite of Arkansas. York Rite of Arkansas. Board Member of Arkansas State Board of Optometry.

2023 Annual Fundraiser for Arkansas Children's Hospital

Help us reach our fundraising goal for the Arkansas Children's Hospital, a Children's Miracle Network Hospital. You can still donate by calling our office, stopping by a branch or using this donation link:

www.telcoe.com/about-us/cmn-ach-fundraiser-telcoe-federal-credit-union.html



A Special Thank You To Our Vendor Partners:

Route 66 Extended Warranty
Hydco Construction
Jay Easterly

Christmas Club Savings Now Available

It's time to reap the benefits of opening a Christmas Club account! Don't forget, beginning October 1, you can withdraw funds from your Christmas Club account free of charge. Unused funds will be transferred directly to your regular share account on the last business day of October.

Open a Christmas Club account for 2024 today! All you have to do is stop by a branch, give us a call or visit us online to open your **FREE** Christmas Club account.

Start Next Year's Holiday Savings Today!

\$25/month	\$300/year
\$50/month	\$600/year
\$75/month	\$900/year
\$100/month	\$1,200/year

Join the Club!

Tailgate Like a Pro With a Telcoe Auto Loan!



Take football season by storm with a new car or truck! Let Telcoe help you with the valuation of your trade-in and share pricing on the vehicle you're looking to purchase. Having Telcoe in your corner will save you money. Visit www.kbb.com or www.autotrader.com to view inventory, prices others have paid, loan values and estimated payments.

- ✓ Get pre-approved before you go shopping, online or over the phone.
- ✓ Make a cash deal over the phone with the dealership and save money.
- ✓ Repay the loan through payroll deduction by splitting the payments among your payroll dates.
- ✓ Rates as low as **6.44% APR***

Apply by visiting a branch, giving us a call or visiting us online.

*APR = Annual percentage rate. Lowest rate is based on a credit score of 750+, trade equity or 10% down and electronic payments. Rates are subject to change anytime.

Rates as low as

6.44% APR*

APPLY TODAY!



ONLINE



PHONE



IN BRANCH

Problems with
any of these?

Report it.

ReportFraud.ftc.gov



Get Super Dividend Rates on Short-Term Share Certificates!

We've got **BIG NEWS** on super dividend rates on our short-term certificates! Open new certificates online or over the phone. It doesn't get more convenient than that! Start earning great dividends on short-term share certificates of deposit today.

You're always welcome to call us at 800-482-9009 or stop by a branch.



SAFE DEPOSIT BOX REMINDER

Annual fees for your safe deposit box will be debited from your Telcoe account on January 1, 2024.

Join Us For **FREE** Investing Webinars

Join an upcoming webinar from the comfort of your home or office where a variety of topics are discussed to increase your financial awareness. Financial education is an important aspect of any long-term plan.

Attend as many virtual workshops as you like. You'll learn the answers to questions, including:

- The important rules of the road for receiving Social Security.
- How can conservative investments help you face today's economic risks?
- What sources of income should you draw from and when?
- How to use annuities to guarantee income for life.
- How does behavioral finance affect investment decision-making?

Register Now! >

www.telcoe.com/services/investments.html

UPCOMING VIRTUAL FINANCIAL EDUCATIONAL WORKSHOPS

October 10	7 p.m. CDT	Conservative Investing
October 26	7 p.m. CDT	Income For Life
November 1	7 p.m. CDT	Women & Investing
November 21	7 p.m. CDT	Social Security
December 5	7 p.m. CDT	Rollover Planning

FINANCIAL COACHING WITH GREENPATH FINANCIAL WELLNESS

Explore GreenPath's LearningLab+ for all things financial – unlock the power of financial knowledge with free online education. GP offers curated courses and tools to empower you with a deeper understanding of money for a financially healthier life. As a member of Telcoe, you can visit www.greenpath.com/telcoe or call **877-337-3399** to meet with a Financial Coach today.



REDUCE FINANCIAL STRESS THIS HOLIDAY SEASON

GreenPath

Set Up Mobile Alerts

— Holiday Shopping Hack —

It's the best present you never asked for.

Take control of your finances before the holidays with mobile banking from Telcoe! You can manage your money, deposit checks, pay bills and more, all from the comfort of your home.

Plus, turn on account alerts to make sure you're the only one using your card to buy presents.

To enroll, all you have to do is visit us online at www.telcoe.com



Shopping Hack



Need an ATM?

You have access to over 30,000 surcharge-free ATMs across the U.S.! Visit co-opcreditunions.org and click "Find an ATM or Branch" to find nearby ATM and shared branch locations.



WIN A TELCOE SHIRT!

In this issue of Member Connect, there is one hidden code somewhere in the text. The hidden code to look for is "Fake IRS calls." Be the first member to find the code and email Amanda@telcoe.com to win the shirt.

Holidays Closed:

Columbus Day
October 7 & 9

Veterans Day
November 11

Thanksgiving
November 23 & 25


Christmas
December 24 & 25

New Year's Day
December 30 & January 1

Martin Luther King Jr. Day
January 13 & 15

How does my credit score affect my **auto insurance rates?**



 TruStage

In Arkansas, where credit scores play a role in deciding insurance rates, people with low credit scores are more likely to pay more for their auto insurance. A low credit score with some companies may give you a rate even higher than someone who's had an accident. The amount that a rate may increase really depends on the insurer, as they factor in poor credit to varying degrees.

Why does my insurance credit score affect my auto insurance rates?

For most of driving history, people never worried about their credit scores forcing them to pay more for insurance. But over the years, many insurance companies adopted the belief that people with low credit scores also have a greater chance of being in an accident. Why is that important? When an insurance company's customers have accidents, they usually file a claim to get money. The more accidents a company's customers have, the more money the insurer has to pay out. So, companies prefer customers who aren't likely to have accidents. And they reward these preferred customers with lower rates.

Telcoe Members receive discounts on auto, home and life insurance with TruStage Insurance. Learn more at www.telcoe.com/services/insurance.html.

TurboTax

Save time and money on your tax return preparation with help from TurboTax. Keep more of your hard-earned money this tax season. Telcoe members receive a discount with TurboTax.



Learn more: www.telcoe.com/services/additional-services.html

Branch Locations & Hours

820 Louisiana St., Little Rock
1400 Bowman Rd., Little Rock
2220 Wildwood Ave., Sherwood
1714 E. Main St., Russellville

DRIVE-UP HOURS

Monday and Friday: 8:00 a.m. – 5:00 p.m.
Tuesday, Wednesday and Thursday:
8:00 a.m. – 4:30 p.m.

SATURDAY DRIVE-UP HOURS

All locations except Russellville:
8:30 a.m. – 11:30 a.m.**

www.telcoe.com | 501-375-5321

**Except holiday weekends

Serving Arkansas Since 1950



**Ask about our
amazing share
certificate of
deposit rates!**

**Membership with
Telcoe is open to
anyone working or
living in Arkansas.
Ask how your family
and friends can join
Telcoe – it's easy!**