



## Shift Into Savings: The Best Time to Buy Is the New Year

The new year is one of the smartest times to buy a car. Dealerships are eager to clear last year's inventory, meet new sales goals, and boost slow winter traffic, creating great opportunities for buyers. January and February often mean quieter showrooms, motivated sales teams, and strong incentives on previous-year models.

Pair smart timing with smart financing. With quick, easy auto loan financing from Telcoe Federal Credit Union, you'll enjoy competitive rates and the confidence to negotiate like a cash buyer. Pre-approval helps protect your budget and simplifies the process so you can start the year strong. Smart shoppers finance with Telcoe.



**Less Than 1 Hour Funding**



**E-sign For Ease**



**Up to 90 days NO PAYMENT**



**Buyers Assistance With Vehicle Valuations**



**3.74** %  
APR\*

**CALL OR EMAIL AMANDA**  
**501-375-5321X270**  
**Amanda@telcoe.com**

\*APR=Annual Percentage Rate. APY = Annual Percentage Yield. The final rate is based on your TransUnion credit score, application, term, LTV, and payment method. Rates are subject to change at any time. Promotion could end at any time.

## Grow Your Savings the Guaranteed Way *Certificates of Deposit*

Lock in a competitive rate and put your savings to work with a Certificate of Deposit. CDs offer a guaranteed return, making them a smart choice when you want steady growth without market uncertainty. Whether you're opening a new CD or renewing an existing one, now is a great time to secure a strong rate and watch your money grow with confidence.



\*APY= Annual Percentage Yield. APR=Annual Percentage Rate. Rates are subject to change at anytime.

## Setting & Reaching Financial Goals in 2026

An estimated 80% of New Years Resolutions are out the window by mid-February every year, according to US News and World Report. Many of us start the year with great intentions: we really believe this will be "our year" – and then life happens, and maybe this isn't "our year" after all (yet again). We'll talk about how to be honest with yourself to set realistic goals, how to understand and be prepared for what may derail your progress, and strategies to keep you moving towards your goals all year long so that this can finally be "your year."

Join us for a workshop to learn how to be sure the financial goals you are setting are realistic and achievable, how to be prepared for what may attempt to derail your progress, and strategies to keep you moving forward.



**FREE WEBINAR**  
Jan 21<sup>st</sup> 2:00pm

**GreenPath**  
Empowering people to live financially well



## Free Checking Choose The Checking Account That Fits Your Life!

Whether you want a truly free account or one that grows your balance with dividends, Telcoe has a checking option designed around you. Compare:

### Simply Better Checking

- Free debit card
- No monthly fee
- No minimum balance
- Free Bill Pay
- 73,000 Surcharge-FREE ATMs



### Premier Checking

- Free debit card
- No monthly fee
- \$2,500 balance required
- Free Bill Pay
- 73,000 Surcharge-FREE ATMs
- Ability to keep for account free
- Earns dividends



## Community Giveback

Donations were delivered to our community partners in December. We completed several fundraisers throughout 2025. Thank you to our amazing members.



## Now Accepting Scholarship Applications!



Telcoe Federal Credit Union is now accepting applications from high school seniors who plan to attend a university, college, or technical college/school. Funds can be used for any field of study.

Scan here  
for details

The deadline to apply is March 30th. For more information to [Amanda@telcoe.com](mailto:Amanda@telcoe.com).



Get your Telcoe Federal Credit Union Discount this Tax season!



**H&R BLOCK®**

**INTUIT  
turbotax**

### MAKE YOUR LOAN PAYMENT

- You can now setup recurring ACH payments to your Telcoe loan for FREE. Visit <https://telcoe.repay.io/portal>



### DID YOU KNOW?

- Annual fees for your safe deposit box were debited from your Telcoe account on Jan 1<sup>st</sup>. Check your account history.
- Membership with Telcoe is open to anyone working or living in Arkansas. Ask how your family and friends can join. It's easy.
- Telcoe members receive discounted **Silver Dollar City** Tickets. Simply call our office or message us in the Telcoe Arkansas APP to receive the DISCOUNT CODE.

### PAPER STATEMENT FEE REMINDER!

If you elect PAPER Statements, you will be charged a \$3.00 fee. E-Statements are emailed statements and there is NO fee.

You can download or retrieve your statement when you log into your Telcoe Account. E-Statements are a great way to avoid stolen mail and identity theft.

Primary members aged 69 or older & those with an account balance over \$5,000 will not be assessed a fee.

### MAKE A DEPOSIT, AVOID DORMANCY.

Dormant Account fees are charged when your account has had no activity in 2 years and a balance under \$200. Make a deposit or withdrawal and keep your account active. **We can now collect a deposit over the phone of \$5-\$25 with a debit card for FREE.** Call Amanda at 501-375-5321 x270.



### ENTER TO WIN A TELCOE RAZORBACK BLANKET-

Text "JOIN" to 501-290-2435. You will also receive notifications of member-only specials.

Recipe Submitted by: Tonya

(Telcoe Branch Downtown)



### Creole Cabbage

#### Ingredients:

- 1 or 2 Heads of Cabbage cut up
- 1 lb of ground chuck
- 1 14 oz package of polish sausage (stay with me, lol) cut into slices
- 1 tbs Tony Chachere Creole seasoning (my preference, but use what you like)
- 1/2 tsp Crushed Red Pepper (add more if you like it more spicy)
- 1/2 tsp salt (optional because Tony's is pretty salty by itself)
- 1/4 tsp black pepper

#### Instructions:

- Place cut cabbage in a tiny amount of water (about 1/4 cup) into a pot, cover, and cook for about 8 minutes, turning occasionally. It will produce more water as it cooks, so be easy on adding any more water; you don't want the cabbage too soggy or wilted.
- Season the cabbage with Tony's, crushed red pepper, black pepper, and optional salt
- While cabbage is cooking, brown ground chuck (season meat while cooking with a bit of Tony's) drain & set aside.
- Place sliced Polish sausage in the same skillet with about 1/2 tbsp of olive oil and brown slightly.
- Place all ingredients into the pot with the cabbage and simmer for about 20 more minutes.

Tonya recommends making a skillet of cornbread with this dish and says it's even better on the second day!



## HIGH YIELD ACCOUNTS

Grow What You've Earned.  
Enjoy What You Love!

**Christmas Club  
Premier Checking  
Quarter Plus Money Market  
Certificates of Deposit**

[www.Telcoe.com/Rates](http://www.Telcoe.com/Rates)

## Open A Christmas Club Savings

**Earn 5.00 % APY\***

On Balances Up To \$1,000

- Free to Open
- Earns Dividends
- Renews Annual
- Save Through Payroll



Start saving today for the 2026 Christmas season. Email [Amanda@telcoe.com](mailto:Amanda@telcoe.com) to open. Telcoe Members saved over \$1 million in 2025. Now is the time to join the savings club.

\*APY=Annual Percentage Yield. Rates are subject to change at anytime.

### Make Purchases Directly From Your Mobile Device

Securely store your Telcoe debit or credit card in your digital wallet. Learn more by giving us a call.

### IRA & HSA Contribution Limits

Contributions for a 2025 IRA OR HSA can be made up to and including April 15, 2026.

IRA	UNDER AGE 50	50 & OLDER	HSA SELF	HSA FAMILY	HSA 55 & OLDER
2025	\$7500	\$8000	\$4300	\$8550	+\$1000
2026	\$7500	\$8000	\$4400	\$8750	+\$1000

#### IMPORTANT: TAKE THE TIME TO REVIEW YOUR IRA & HSA BENEFICIARIES

- Naming beneficiaries for your IRA and HSA ensures these funds are transferred smoothly upon your death and according to your wishes. Careful consideration should be given to this task because the designation may have profound income tax implications. If you die without beneficiaries, your IRA and/or HSA may have to go through probate. Therefore, it is advisable to consult an estate planner or financial advisor periodically or whenever there is an event in your life, such as births or deaths.
- When you opened your IRA or HSA at Telcoe, you were asked to designate your beneficiaries, which may or may not be the same as for your regular accounts. To review and/or change your beneficiaries, please contact Member Services or the Accounting Department.