



Since 1950. We offer you and your family credit union benefits with personalized service.

MEMBER CONNECT

Why You Should Buy Used, not New!

2025 TOYOTA RAV 4	EXAMPLE	2021 TOYOTA RAV 4
<ul style="list-style-type: none"> \$40,464 PRICE \$798.52 PAYMENT 		<ul style="list-style-type: none"> \$26,990 PRICE \$621.31 PAYMENT \$13,474 SAVINGS
	VS	
1 AVERAGE COST: \$48,641 <small>TRANSACTION AVERAGE</small>		1 AVERAGE COST: \$25,565 <small>TRANSACTION AVERAGE</small>
2 DEPRECIATES QUICKLY		2 HOLDS VALUE LONGER
3 HIGHER INSURANCE COST		3 LOWER INSURANCE COST

SAVE MONEY BUYING USED

1. The depreciation (roughly 25% the first year) of new vehicles is the number one reason to save money and buy slightly used ones instead.
2. **Negotiations on the price of a used car can save you money. We can help, give us a call for details.**
3. Rates on used cars are low. There is very little difference from new car rates. Telcoe Used Car **Rates start as low as 4.30% APR***.
4. Inventory options are abundant for used autos. Visit **Autotrader.com, Cars.com, or find an auto from an individual. Telcoe can make it easy.**

501-375-5321

Telcoe.com

In Person at a Branch

GET PREAPPROVED BEFORE YOU SHOP!

*APR = Annual Percentage Rate. Rates are subject to change at anytime. Final rate is based on credit score, application, term, and loan to value.



Youth Month At Telcoe-April Fun!

Visit www.Telcoe.com to see our YOUTH Certificate of Deposit Special Offer!

Telcoe FCU is dedicated to preparing youth to be financially responsible. We offer a variety of engaging programs specifically for the youth in our community. These programs are designed to be fun, exciting, and educational while providing hands-on experience. We take pride in helping our youth build a solid foundation for wise financial decisions.

Telcoe is partnered with **Maumelle High School** to provide a TFCU inside the school. Volunteer student workers receive hands-on training to serve our student members and faculty. We provide financial education in the classroom year-round.

Open a FREE youth membership and receive a **SAVER PASSPORT**. Student members can also apply for our scholarships for trade school or college.

- High School Student-Run CU**
- Scholarships**
- Youth Savings & CD's**



Learn more.

WATCH NOW

FINANCIAL REALITY FAIR HELD MARCH 5TH

CELEBRATING

75 Anniversary

Let's Celebrate

Thank you for your membership with Telcoe. We began in Little Rock in 1950 and have been partnering with our members ever since. Enter to win a savings deposit of \$25.

Email Amanda@Telcoe.com to enter!

"Pay Yourself First"



SMART VACATION FINANCING WITH TELCOE

VACATION LOANS

Borrow At Much **LOWER RATES** Than Using A Credit Card!

AVAILABLE NOW

Telcoe Vacation Loan Payment Examples:

Loan Amount	Monthly Payment	Semi Monthly Payment
\$500	\$46	\$23
\$750	\$69	\$35
\$1,000	\$92	\$46
\$1,500	\$138	\$69
\$2,000	\$184	\$92
\$2,500	\$230	\$150

flip flops

beach hair

cold drinks

Benefit from a vacation loan from Telcoe and receive fast access to cash you may need for a trip or family vacation. You will receive predictable, regular payments through payroll deduction, making budgeting easier.

- **FIXED PAYMENTS & EASIER BUDGETING**
- **RATES AS LOW AS 8.99%APR***
- **1 YEAR REPAYMENT TERM**

Since 1950, Telcoe has been a resource for our Members to borrow money at consistently lower rates. Payroll deduction payments also can help you never pay a late fee.

APPLY AT WWW.TELCOE.COM FOR A VACATION LOAN.

*APR=annual percentage rate. The final rate is based on your credit score, payment method, etc. Approval is based on your application and credit report.

MEMBER DISCOUNTS

WWW.TELCOE.COM

CALL 501-375-5321

- **AUTO, HOME, LIFE INSURANCE**
- **TURBO TAX**
- **SILVER DOLLAR CITY TICKETS**
- **MAGIC SPRINGS TICKETS**



Buy, Build, or Refinance Your Dream Home

Competitive Rates | Streamlined Process | Local

Whether you're buying, refinancing, or building, our experienced Mortgage Team can help you achieve more. And with a streamlined mortgage process and convenient online tools, financing your dream is easier than ever.

Reach out today and see how easy it is!

501-375-5321 Stop by Telcoe Loans@Telcoe.com Telcoe.com



15 year 5.875% APR*

30 year 6.500% APR*

HOME LOAN RATES

MAKE MORE ON YOUR MONEY

It is easy to get busy with life and just leave your money sitting in a bank account earning next to nothing in dividends. Why not consider the Telcoe Money Market Account or Telcoe Certificate of Deposit? You could more than double your dividends earned with Telcoe. Best of all, we will make it easy. Give us a call today or email Marketing@Telcoe.com and let us help your savings grow.



HOW CAN YOU MAKE A DEPOSIT?

Mobile Deposit

Download the Telcoe Arkansas APP and click on the DEPOSIT button. Take a picture of a check.

Transfer From Your Other Bank

Log into your other bank app and you can click on either EXTERNAL TRANSFER or BILL PAY and send money to your Telcoe account. You may need your Telcoe routing #282075523 and account number.

Mail, Branch, Night Depository

Mail a check to our **PO BOX 34200, Little Rock, AR 72203.**

Stop by a Telcoe branch, or after hours in the branch night depository on the wall by the drive through.

*APR = Annual Percentage Rate. Rates are subject to change at any time. Final rate is based on credit score, application, term, and loan to value. **Payment estimate does not include PMI, taxes or insurance. Rates as of 3-19-2025. Financing in Arkansas on a primary residence.

TELCOE TEAM SPORTS

Branches were split into teams to complete a team building scavenger hunt. Tina, Joan, Raevyn, and John were the winners.



FOR SALE



\$15,000

2017 JEEP RENEGADE

78,200 MILES

FINANCING AVAILABLE

IRS ALERT



Your name and social security number listed on your tax return must match your Telcoe bank accounts. Please review your Account statement or call our office to verify the social security number we have on file.

501-375-5321

CHECKING THAT PAYS YOU!

Your checking account doesn't have to cost a penny when you are banking with Telcoe. When you set your direct deposit to come to Telcoe and utilize the power of our MasterCard debit card you are making your budget smile. We even refund up to \$10 in surcharge fees per month.



UNLIMITED

Checking Account

-  **No Monthly Fee Option Available**
-  **30,000 Surcharge FREE ATMS**
-  **Up to \$10 refunded monthly**

Apply at Telcoe.com or stop by one of our 4 branch locations.

- Free e-Statements
- Free Bill Pay
- Free Mobile App
- Free Mobile Deposit

SET UP ACCOUNT ALERTS

• Balance Alerts

You can set to notify you if your account balance is nearing a low number or at risk of an overdraft.

• Transaction Alerts

The alert keeps track of deposits to or withdrawals from your account and are useful if you have a joint account or as a way to ensure only you are using your card.

3 STEPS

1. Log in to the Telcoe Arkansas App
2. Click on your Account (checking)
3. Click on Alert Preferences



Reach Out Today.

501-375-5321 or 800-482-9009

Members@Telcoe.com
WWW.TELCOE.COM

PO BOX 34200
LITTLE ROCK AR 72203-4200

Downtown/Little Rock |
Sherwood | Russellville |
Bowman/West Little Rock

Holiday Closings

- May 26th Monday
- June 19th Thursday
- July 4th Friday

PRIVACY POLICY



Privacy Policy

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed, and you may review our policy and practices with respect to your personal information at

<https://www.telcoe.com/rates/disclosures.html> or we will mail you a free copy upon request if you call us at 501-375-5321.

Updated Services

Effective March 1st 2025

- New member fee \$0
- Outgoing wire fee \$20
- Invalid Email Address \$1 (returned statement emails undeliverable)

Find on

ATM

Surcharge Free

SCAN ME






Text or app code to 91989 or call 1-888-748-3266 to find a surcharge free ATM near you.
Over 33,300 surcharge free terminals.

“Once a Member, Always A Member.”

SPRING HOME IMPROVEMENT LOAN

Telcoe Makes It Easy.

- Rates as low as 7.15% APR*
- No equity needed, borrow up to \$25,000
- Affordable Payments

YOUR FAMILY CAN JOIN TELCOE FOR FREE!

\$25,000

If you purchased a home in the last 5 years, you may have very little home equity but really need to do some home improvements that can't be put off. Telcoe can help! **We offer home improvement loans that require ZERO equity in your home.** We offer solutions for you to replace an air conditioner, a deck, or remodel a kitchen.

Learn more by visiting with us or log on to www.Telcoe.com. Your credit union makes it easy. Ask for a payment and term quote to be emailed to you.

*APR = Annual Percentage Rate. Rates are subject to change at anytime. Final rate is based on credit score, application, term, and loan to value.

Looking to travel, relax or have some fun? Our Recreational Vehicle Loans are perfect for financing boats, motor homes, RV campers and Side by Side UTVs.

- Low Rates
- Up to 90% Financing
- Flexible Terms
- Affordable Payments
- Payroll Payments Available
- Pre-approvals
- Payment Protection Available



Boat, RV, & UTV LOANS



We want to earn your business. Let us show you how we can save you money.

ROUTING NUMBER

282075523

***This is not sufficient for incoming wires. Call our office for the incoming wire instructions.

Birth, Divorce, Death, Etc.

Time to double check your account and insurance beneficiaries. Give us a call today and verify the individuals you have listed are up to date.



Don't Delay, Open A Christmas Club Account Today

Don't let the holidays cause you financial stress. It takes less than 2 minutes to open a Christmas Club Account. Email Amanda@Telcoe.com or Message us in the Telcoe APP. We can help make the holidays fun!

WE WANT
YOUR FEEDBACK

Share Your Feedback With Us



Scan To Provide
Feedback

Avoid Dormant Fees

Make a \$1 deposit once a year to avoid a dormant fee. Keep your membership active.