



telcoe
FEDERAL CREDIT UNION

Helping you achieve your financial goals.

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

FOCUS

December 2025

Celebrating 75 Years with Exclusive Offers

This year, Telcoe Federal Credit Union is celebrating a milestone—75 years of **people helping people**. Visit <https://www.telcoe.com/about-us/75-years.html> to see our amazing member offers.

Every step of the way, our members have been at the heart of our story. You've trusted us with your savings, your homes, your first cars, your children's futures—and together, we've built more than just a credit union. We've built a community.

From our very first loan in 1950 to today, we've been committed to fueling your dreams. Now, our 75th anniversary celebration means special savings on **auto loans**—because every milestone deserves a joyride.

We are also offering low rates and flexible terms on our **home loans** and **home improvement loans**. They are designed to help you create the future you've been dreaming about. Let's honor the past and build your tomorrow together.



7.15%
APR*
as low as

**HOME
IMPROVEMENT
RATES**



3.75%
APR*
as low as

**AUTO
LOAN
RATES**

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



A DELIGHTFUL DECEMBER STARTS TODAY

Holiday Loans

- ✓ Low Rate*, Flexible Terms & Affordable Payments

Apply inside the mobile app.

Loan Amount	Bi-Weekly Payment
\$500	\$23
\$1,000	\$46
\$1,500	\$100
\$2,000	\$125

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

Christmas Club Savings Accounts

- ✓ No Monthly Fees
- ✓ No Minimum Balance
- ✓ Earns Dividends

5.00%
APY*



SCAN ME

Saved This Year
\$1 Million
By Telcoe Members

Holiday
Skip-A-
Payment
Offer



SCAN THE QR CODE TO
SKIP YOUR DECEMBER
TELCOE LOAN PAYMENT

HURRY, YOU HAVE TILL
DEC 8TH!

**THINK OUTSIDE
THE STOCKING**

GIFT CARDS



Need something for the person who has everything? It's hard to go wrong with a gift card to their favorite store.

DIY GIFTS



Whether it's homemade cookies, unique art pieces, or a homemade household goods, your loved ones will appreciate the thought and time you put into their one of a kind gift.

THE GIFT OF TIME



If gifts aren't in the budget, give the gift of time. Get together with family and friends and volunteer. Serve food at a local homeless shelter, go Christmas caroling at a nursing home, or collect gently used toys and clothing for donations.



Whether you have a super tight budget or if there's someone on your list who has everything, there are plenty of creative ways to save money during the holidays and still spread some cheer!

Text 'Join'

to

501-290-2435

to receive Telcoe Special Offers.

- CD Rate Offers
- Home LOAN Rates
- Membership Discounts
- Fraud Alerts
- Money Saving Tips

 **WEBINAR**

 **GreenPath.**
financial wellness
Empowering people to lead financially healthy lives.

[Live Webinar -](#)

Join us as we discuss the growing threat of identity theft and scams. With real-life examples and practical advice, we'll help you understand how these crimes happen, what to watch for, and how to protect yourself and your loved ones. Whether you've been affected before or simply want to stay informed, this session will empower you to take control of your financial safety.

December 3, 2025 @ 1:00 pm – 2:00 pm CENTRAL (recording is also available afterwards)

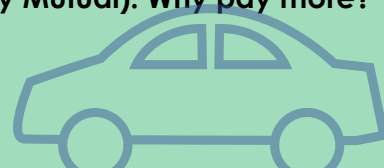
Member TELCOE Perks! SPECIALS

Silver Dollar City features over 6.5 million dazzling Christmas lights! Enjoy a SDC Telcoe discount on your one-day tickets, season passes and more. Email Amanda@Telcoe.com for the special website and special code.

**Offer valid online only, not at main gate. No refunds. No outside food or drinks allowed. Regular parking fees apply if you do not have a season parking pass.

Auto & Home Insurance Discounts

Telcoe members receive discounted rates through TruStage Auto & Home Insurance (Liberty Mutual). Why pay more?



1-888-380-9287

Get a quote 7 days a week.

\$200
New
Checking

\$275
New
Loan

Celebrating **75th**
1950-2025 our
Anniversary

Check out these special anniversary offers:

- **Open a Checking Account:** Move your checking account to Telcoe and earn up to \$200* Our new Premier Checking Account is earning dividends when you complete the required activities with the new Premier Checking.*
- **Save money on a Loan:** Move a loan to Telcoe and earn up to an additional \$275 (when opening a new checking as well)** We are offering AUTO loan rates as low as 3.75% APR*

*www.telcoe.com/about-us/75-years.html



**HOLIDAY
CLOSINGS**



- Closing Early- December 24th
- Christmas – December 25th
- Closing Early- December 31st

Enter-To-Win

Email “GO HOGS” to Amanda@telcoe.com for your chance to win a fleece Telcoe blanket!

WINNER!