



## 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**

\*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.



**3.74** % APR

Call or Email Amanda to get started!  
[Amanda@telcoe.com](mailto:Amanda@telcoe.com) or 501-375-5321 x270

## 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.



**6 MONTH**

**3.90 %** APY\*

**EARN**



**12 MONTH**

**3.65 %** APY\*

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

## Gaining Control Of Your Spending

Join us for an engaging session designed to help you take control of your financial future. In this webinar, we will explore the main influences on spending and how behavioral economics impacts the choices we make every day. You will gain practical insights into money management strategies and learn actionable tips for changing spending habits to achieve your goals. We will also share how GreenPath, a trusted resource for financial counseling and education, can support you on your journey toward financial well-being.



**FREE WEBINAR**  
Feb 11th 1:00pm

GreenPath.  
Engineering people to live financially healthy lives.



## 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.



*Thank you*

planning  
for 2026

## Helpful Numbers

- 501-375-5321 Telcoe office
- 888-297-3416 Report card lost/stolen
- 501-375-2648 Telephone Teller
- 866-593-0933 Social Sec LR Office
- 888-382-1222 Do NOT call registry

### Enter to win a telcoe razorback blanket-

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



Get your Telcoe Federal Credit Union Discount this Tax season!

 **H&R BLOCK**

 **INTUIT**  
turbotax



### 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.



## Now Accepting Scholarship Applications!



Scan here  
for details

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.

The deadline to apply is March 30th. Please send information to [scholarship@telcoe.com](mailto:scholarship@telcoe.com)



### April is Youth Month!

- Free Youth Accounts
- CD Special Offers
- Coloring Contest
- Financial Literacy Fun

[Visit Telcoe.com](http://Visit Telcoe.com)

## What is Financial Wellness?

- 1 Feeling good about your financial situation
- 2 Knowing what to do next with your money

No matter where you are on your financial journey, Telcoe can help you achieve financial wellness. Reach out today.



## HOLIDAY CLOSINGS

PRESIDENT'S DAY FEBRUARY 16: MONDAY  
MEMORIAL DAY MAY 25: MONDAY  
JUNETEENTH JUNE 19: FRIDAY

**Christmas Club Savings**

- Free to open
- Earn up to 5.00% APY\*
- Grow your savings through payroll deduction

Contact Amanda : [Amanda@telcoe.com](mailto:Amanda@telcoe.com) to get your FREE Christmas Club opened today!

## 7 SMART MONEY MOVES WHEN BUYING A CAR

- 1 EXPLORE YOUR OPTIONS Compare prices, models, and long-term value.
- 2 GET PRE-APPROVED Your credit impacts your loan rates - plan ahead.
- 3 SHOP WITH PATIENCE Compare deals and avoid rushed decisions.
- 4 MASTER THE ART OF NEGOTIATION Research fair prices and stick to your budget.
- 5 INSPECT BEFORE YOU INVEST Test drive, check history, and verify the condition of the vehicle.
- 6 KNOW THE TRUE COST Longer loans mean more interest - watch for add-ons.
- 7 PLAN FOR ONGOING EXPENSES Factor in insurance, fuel, and maintenance costs.

 **telcoe**  
FEDERAL CREDIT UNION

### MAKE YOUR LOAN PAYMENT

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



## HIGH YIELD ACCOUNTS

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

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