

Home Loans That Make Life Easier

Interested in purchasing a new home? Want to refinance your current home loan or make renovations? **Get the money you need locally!**



Home Loan (Purchase or Refinance) -

- Lowest rate anywhere
- Terms 10-30 years
- No prepayment penalty
- Low closing costs
- Purchase or Rate/Term or Cash-out refinance options available on Conventional , FHA, Rural Development

Home Equity Loan -

- Fixed Rates as low as 7.24% APR*
- Terms of 1-15 years
- No prepayment penalty
- Low closing cost (under \$525)
- Expedited closing

Home Improvement Loans-

- Fixed rates as low as 7.14%
- Terms of 1-15 years
- No prepayment penalty
- No equity required-just cost estimates of improvements to be made (Max loan amount \$25,000)
- Low closing costs

*APR=annual percentage rate. Membership eligibility required. Final rate is set by your credit score, terms, LTV and payment method. Rates can change at any time. Approval is required. Offer could end at any time.

Contact Amanda today: Amanda@telcoe.com

Yes! No Credit Card Debt.

This holiday season, skip the high-rate credit cards and choose a better way to pay for all things merry and bright.



Telcoe’s convenient and simple **Holiday Loan** is here to help you protect your credit score while still giving you the funds needed during this busy time of year.

- **Super low rates**
- **Borrow up to \$2,500**
- **12-month term**
- **Repay through payroll deduction**
- **Use your funds to cover any of your holiday-related needs**

Email Amanda@telcoe.com to get started today!

* APR=Annual Percentage Rate. Membership eligibility required. Final rate is set by your credit score, terms, LTV, and payment method. Rates can change at any time. Approval is required. Offer could end at any time. ****This is not the quick cash holiday loan.**

Christmas Club Now Available For Withdrawal

It’s October, you know what that means! If you are currently enrolled in the Christmas Club, your funds are now available for **withdrawal October 1st-31st.**



Systematic saving is a way to plan for your next holiday, open your Christmas Club today! Email Amanda@telcoe.com



Upcoming Holiday Closings

- **Columbus Day**- Monday October 14th
- **Veterans Day**- Monday November 11th
- **Thanksgiving**- Thursday November 28th
- **Christmas** – Wednesday December 25th
- **Closing Early**- Tuesday December 31st
- **New Years**- Wednesday January 1st

Fundraiser For Arkansas Children’s Hospital

Help us make a difference for every child that walks through the doors at **Arkansas Children’s Hospital**.



This year, enter for your chance to: **Win a Trip to the Smoky Mountains**!



- **5 Nights**
- **Accommodations for 4 people**
- **Meals included**
- **Travel cost covered**

The best part is - **100% of the proceeds benefits Arkansas Children’s Hospital-CMN.**

You can do: **(1) entry for a \$1 donation or (6) entries for a \$5 donation. Email me: Amanda@telcoe.com** or call me, if you would like to participate- I can even transfer the funds from your account.

*(You can donate as much or as little as you would like)



Finance And Drive



Call or email Amanda to get started on your **Refinance or PreApproval** today: Amanda@telcoe.com or 501-375-5321 x270



- Lowest rate anywhere
- New and Used Auto Loans
- Up to 90 days before your first payment
- Wide range of terms
- GAP, warranties and payment protection available (including Involuntary Unemployment Protection)

* APR=Annual Percentage Rate. Membership eligibility required. Final rate is set by your credit score, terms, LTV, and payment method. Rates can change at any time. Approval is required. Offer could end at any time.

Skip A Pay



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 29, 2024**, online → [Skip-A-Pay | Telcoe Federal Credit Union](#) or visit one of our four branches for an application.



We always put members first.

WWW.TELCOE.COM | 501.375.5321 | 800.482.9009