

MEMBER CONNECT

800-482-9009 | WWW.TELCOE.COM

SUMMER 2023



RURAL DEVELOPMENT HOME LOANS

Telcoe Federal Credit Union is an approved, experienced lender for USDA Rural Development loans in Arkansas. We have helped many achieve their dream of homeownership. If you'd like to learn more and how you can become a homeowner too, our mortgage loan specialists are ready to help you get started.

- 100% FINANCING, NO DOWNPAYMENT NEEDED
- PRIMARY RESIDENCE
- USDA RURAL DEVELOPMENT INCOME LIMITS
- HOME LOCATED IN ELIGIBLE RURAL AREA- SEE ADDRESS LOOK UP MAP [HERE](#)



501-375-5321

4.34% APR*
RATES AS LOW AS



HASSLE-FREE. EASY AUTO BUYING.

Buying a vehicle should be an exciting time, but we know how stressful it can be. Take some of the hassle out of finding your dream car with a loan from Telcoe.

TELCOE IS YOUR BEST FINANCING OPTION!

With our low rates, a new or used vehicle loan is just a few clicks away. We also offer auto loan refinancing for existing car loans from another institution. Our convenient application process can be done online, over the phone, or at one of our branches. Our friendly, experienced staff is ready to help you find the best loan term with the lowest rate you can always expect.

APR=ANNUAL PERCENTAGE RATE. THE FINAL RATE IS BASED ON CREDIT SCORE, TERM, LTV, YEAR MODEL, MILEAGE, ETC. APPROVAL IS REQUIRED. RATES SUBJECT TO CHANGE AT ANYTIME.

1400 BOWMAN RD BRANCH IS OPEN

The new West Little Rock branch of Telcoe FCU is now open. The new location offers a comprehensive suite of products and services to our members. This includes tailored personalized service, market-leading rates for loans and deposits, as well as safe deposit box rentals. The branch also offers a surcharge free ATM accessible 24/7.

"Telcoe is pleased to be a part of the WLR community and we look forward to serving new and current members to help them achieve financial success," Sarah Mosley, Telcoe FCU President/CEO

Drive Up Hours

Mon & Fri 8:00 am-5:00 pm
T -W- Th 8:30 am-4:30 pm

Lobby Hours

Mon - Fri 8:30 am-4:00 pm



OPEN

SINCE 1950. BUILDING LIFELONG RELATIONSHIPS ONE MEMBER AT A TIME.

telcoe
FEDERAL CREDIT UNION

Best of Bauer
100
★★★★★

5-Star Rated
by BauerFinancial, Inc.

Awarded 2023
Best of Bauer
is reserved for institutions
that have earned 5-Stars for
25 consecutive years.

NCUA



HOME IMPROVEMENT AND REPAIR LOANS

With a Telcoe Home Improvement Loan you can borrow up to \$25,000 with terms up to 180 months. Best of all, there is no lien against your home and funds are disbursed as quickly as next day. Why not love your home a little more with an easy Telcoe loan?

RATES AS LOW AS **6.14%** APR*

- Air Conditioning/ Heat
- Roof
- Kitchen Remodel
- Window Replacement
- Storm Shelter
- New Flooring



APR=ANNUAL PERCENTAGE RATE. FINAL RATE BASED ON CREDIT SCORE, TERM, PAYMENT METHOD. PRIMARY RESIDENCE. APPROVAL IS REQUIRED. RATES SUBJECT TO CHANGE AT ANYTIME.



TELCOE SCHOLARSHIP WINNERS ANNOUNCED

Telcoe Federal Credit Union continues its longstanding commitment to the community by offering an annual scholarship program to graduating high school seniors pursuing higher education. The Telcoe Scholarship provides financial assistance of \$500 to recipients attending college or technical schools. Selection criteria for the scholarships included exceptional academic achievements, notable extracurricular involvement, and the submission of well-crafted essays.

- Addison Savage - Arkansas State University
- Alexis Rudder - University of Central Arkansas
- Bennet Varner - Arkansas Tech University
- Caleb Warren - University of Central Arkansas
- Christopher Reason - Mercer University
- Cole Robinson - University of Arkansas
- Eva Godwin - University of Arkansas
- Ian Hogg - University of Central Arkansas
- Kyran Armoster - Arkansas State University
- Lauren Walters - University of Arkansas
- Michael Bowman - Arkansas State University
- Shaylee Stolzer - University of Central Arkansas
- Thomas Lu - Pitzer College



MAXIMIZE YOUR EARNINGS

WITH A QUARTER PLUS MONEY MARKET ACCOUNT
WWW.TELCOE.COM/RATES

JUST A FEW OF THE MANY BENEFITS!

- Maximize your earnings with a tiered-rate structure
- Earn a higher rate with a larger balance
- Dividends paid monthly
- 3 free monthly withdrawals
- 3 free monthly transfers out
- No account opening fee
- Minimum \$2500 deposit required



WE LOVE OUR MEMBERS!