



**telcoe**  
FEDERAL CREDIT UNION

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

**MEMBER** Fall 2024  
**CONNECT**

Ready to BUY a HOME?  
**RATES** ↓ %  
Call today!

make more. get more. save more.

## Student Led Branch Opens at Maumelle High School



Scholars in the Telcoe Federal Credit Union Academy of Business and Service at Maumelle High School will gain hands-on, experiential learning as a result of this investment from Telcoe on campus at Maumelle High School. The opening of the "Hornet Branch" follows the partnership announcement made between Telcoe, Maumelle High School, and the Pulaski County Special School District back in May 2023 as part of the Academies of Central Arkansas.

The opening of the branch on campus at Maumelle High School, and ongoing training and operational support, comes in addition to the commitment that Telcoe has already made to provide students with enhanced learning opportunities throughout their four years at Maumelle High School. Telcoe has also committed to provide guest speakers for students in all grades, to participate in the annual career expo event, to host students and teachers on industry field trips, and to provide job shadowing and internship opportunities for students at Maumelle High School.



## CERTIFICATE OF DEPOSIT SPECIAL

Check out our specials rates at Telcoe.com.

- Balances of \$1000 or more
- 5 months - 4.60% APR 4.70% APY\*
- 1 year - 4.17% APR 4.25% APY\*

\*APY=Annual percentage rate. Rates are subject to change at anytime.

## 3 JAR SAVING SYSTEM



How can you teach children the value of money?

Label three jars, "SAVE, SPEND & GIVING". When your child receives money for their birthday (or chores) you help them learn to divide the funds. Plan a visit to Telcoe to deposit the "SAVE" jar with your child to earn dividends.

[LEARN MORE TELCOE.COM](https://www.telcoe.com)

# FALL INTO BIG SAVINGS

WHY PAY HIGHER RATES AT THE DEALERSHIP?

- Get preapproved before you shop
- Move a loan you financed with the dealership to Telcoe
- Get pricing assistance for your trade in & new purchase
- Include a warranty for fraction of the cost quoted at the dealership
- Buy in Arkansas, out of state, or from an individual

**5.94%** APR\*



CALL YOUR LOAN HOTLINE AT  
501-375-5321 OR 800-482-9009

\*APR=ANNUAL PERCENTAGE RATE. RATES ARE SUBJECT TO CHANGE AT ANYTIME. RATE IS SET BY THE CREDIT SCORE, TERM, AND LTV.

## HOLIDAY SKIP-A-PAYMENT OFFER

VISIT [WWW.TELCOE.COM/ABOUT-US/SKIP.HTML](https://www.telcoe.com/about-us/skip.html) TO LEARN MORE OR SCAN THE QR CODE.





# Replace Repair Renovate LOANS

Fixed Rates  
as low as  
**7.24** %  
APR\*

Stop by, give us a call, or inquire online today.

\*APR= Annual Percentage Rate. Approval is based on credit score, history, loan application, etc. Rates may change at anytime. The property must be your primary residence. Other limitations may apply. See a Loan Specialist for details.

## Holiday Loans

Need funds for the holidays?



LOAN AMOUNT	PAYMENT EVERY 2 WEEKS
\$500	\$26
\$1000	\$46
\$1500	\$68
\$2000	\$90
\$2500	\$112

Apply online at Telcoe.com.

Telcoe Members-  
Discounted  
Silver Dollar City Tickets



Call us at 501-375-5321 for the online discount code.

## ANNUAL MEMBERSHIP MEETING

JAN 21, 2025 9:00AM (IN PERSON OR VIRTUAL)

The Annual Meeting will be held virtually and in person at our main office - 820 S. Louisiana St., Ste. 100, Little Rock, AR 72201 - on Tuesday, January 21, 2025, at 9:00 a.m., with an estimated completion time of 9:20 a.m.

The Annual Meeting is a time for your Board of Directors and Telcoe Federal Credit Union management to report to you, as well as an opportunity for you to learn about Telcoe Federal Credit Union's financial position. A printed copy of the Annual Meeting brochure will be available for pickup after January 31 via the drive-up at all Telcoe branches, or you can download a digital copy when it's available for review from [www.telcoe.com](http://www.telcoe.com).

According to the credit union bylaws, nominations for vacancies may also be made by petition. To request a petition for nominations, call Assistant Secretary Karla Walls at 501-375-5321 or 800-482-9009. The petition must be signed by a minimum of 1% of the members of Telcoe Federal Credit Union and returned to the Assistant Secretary by November 30th, 2024. Members are reminded that if no petitions are received and there is only one nominee for the board vacancies, the nominees designated by the nominating committee will be deemed elected and there will not be a mail ballot or nominations from the floor at the Annual Meeting.

Please email [Amanda@Telcoe.com](mailto:Amanda@Telcoe.com) to register, or call 501-375-5321. We will email the zoom link if attending virtually.

## 2025 Board Candidates - Elections



**Member for Re-election:** *Robert Ellis*

### Employment & Activities

Retired AT&T with 40 years of service  
Current Chairman-Telcoe Board of Directors  
--Previous Positions--  
Board Member-Donaghey School of Info Science & Systems  
UALR Engineering Industrial Advisory Board  
Institute of Electrical & Electronic Engineers  
Executive Board of AT&T Arkansas Pioneers  
Arkansas Football Officials Association



**Member for Re-election:** *Cliff Smith, Jr.*

### Employment & Activities

Retired AT&T with 40 years of service  
Retired Osmose/Squan 7 years of service-OSP Engineer  
--Previous Positions--  
Telcoe Supervisory Committee  
Finance Committee-MCBChurch, Cabot



**Member for Election:** *Lynn Martin*

### Employment & Activities

38 years Entergy Services-Senior Lead Rate Analyst  
Current Member of the Telcoe Supervisory Committee  
BSBA-Mississippi college  
NLR First United Methodist Church-Endowment Committee,  
previously Finance Committee & Administrative Committee

## HOLIDAY CLOSINGS

- OCTOBER 14TH MONDAY
- NOVEMBER 11TH MONDAY
- NOVEMBER 28TH THURSDAY
- DECEMBER 24TH TUESDAY(CLOSING EARLY)
- DECEMBER 25TH WEDNESDAY
- DECEMBER 31ST TUESDAY(CLOSING EARLY)
- JANUARY 1ST WEDNESDAY



Start saving today through payroll deduction. Funds are available each year to withdraw October 1st. Meet your financial goals and pay for **Christmas** with cash.



- No minimum balance
- Dividends earned quarterly
- Easy to setup & save
- No monthly fee
- Penalty-free withdrawals beginning Oct 1 -Dec 31st each year.

Open in the app, by phone, or in the branch.

\*APY=Annual Percentage Yield. Rate effective as of January 1, 2025. Rate is subject to change at any time. One free withdrawal, \$10 fee for additional withdrawals. Above quoted dividends earned on balances up to \$1000. Above dividend earned on balances up to \$1,000 and at standard dividend on balances exceeding \$1000. Limit one account per membership.

SAVED 2 TIMES PER MONTH	AMT SAVED BY OCT
\$12.50	\$300.00
\$25.00	\$600.00
\$37.50	\$900.00
\$50.00	\$1,200.00

## Share Your Feedback with Us



We hope you're enjoying your experience with Telcoe. To help us serve you better, we'd love to hear your feedback through our Member Satisfaction Survey.

Let us know what is important to you and take this opportunity to share your feedback with us. The survey will be available online and via a QR code .

Email: [Marketing@Telcoe.com](mailto:Marketing@Telcoe.com)  
Call: 501-375-5321



## Financial Literacy Corner

As you're gearing up for your holiday shopping, research your purchasing options. We offer a low-rate Holiday Signature loan and MasterCard credit card. Don't get stuck with paying a high-interest loan or credit cards that stores, or online companies offer. Speak to a Telcoe Service Representative today to learn about your options. You may also apply online at any time at Telcoe.com.



Additionally, It's important to track your spending and with the Telcoe Arkansas mobile app you can setup text alerts. Need help? Give us a call or stop by today. Set a budget for the holidays and stick to it. Make a list of items before shopping. Be sure you set aside funds for your mortgage/rent payment and your auto loan payment(s) before buying any new purchases. We are here to help. Learn more at Telcoe.com or give us a call.

## Reasons to Start Saving Now for Retirement

- ✓ Early habits become lifelong habits
- ✓ Life gets more expensive, not less
- ✓ Compound interest grows savings exponentially

Not sure how to start? We can help. Stop by or give us a call today at 501-375-5321.

Save Through Payroll Deduction

Traditional & Roth IRA Accounts Available

Certificate of Deposits Also Available

Membership with Telcoe is open to anyone working or living in Arkansas. Ask how our family and friends can join. It's easy.

Looking for Surcharge FREE ATMS? Text a Zip Code to 91989

Find the hidden code in this newsletter "Maumelle" in the text. Be the first member to find and email Amanda@Telcoe.com.

Dormant Account fees are charged when your account has had no activity in 2 years and a balance under \$200. Make deposit or withdrawal and keep your account active.

Members can receive discounted **AUTO, HOME, & LIFE** insurance. Call 888-380-9287 or visit Telcoe.com.

Annual fees for your safe deposit box will be debited from your Telcoe account on Jan 1st.

**IMPORTANT**





# PRIME CREDIT CARD

## YOU DESERVE A BETTER CREDIT CARD.

APPLY NOW

- ★ NO ANNUAL FEE
- ★ RATES AS LOW AS 12.24% APR\*
- ★ CARD SECURITY FEATURES
- ★ FREE TELCOE APP
- ★ BALANCE TRANSFERS AVAILABLE



\*APR=Annual Percentage Rate. Rates are subject change. Rates are based on your Trans Union credit score.

[ftc.gov/PaymentApps](https://ftc.gov/PaymentApps)

#stopscams



### Know who you're sending money to before using a payment app



#### Ever send money through an app like Venmo, CashApp, or Zelle?

Sending money through a payment app is like sending cash — it's very hard to get it back. Make sure you know who you're sending money to when you use a payment app. If you're not sure whether you're dealing with a scammer, contact the person or business at a **phone number you know to be real** to ask if they sent you the request. And know that your bank will never contact you to tell you to transfer money or to ask for personal information or passcodes. Learn more at [ftc.gov/phishing](https://ftc.gov/phishing).

Want a safer way to send money? Log in to [Telcoe.com](https://www.Telcoe.com) (or your checking account elsewhere) and send through **BILL PAY**. Choose the option to **PAY A PERSON**. You can pay a babysitter, a friend, or a business. Learn more at [www.Telcoe.com](https://www.Telcoe.com)

## RMD REMINDER TRADITIONAL IRA

With it nearing the end of the year, please do not forget to take your RMD (required minimum distribution). **An RMD is the minimum amount you must withdraw from your retirement account each year once you reach a certain age.** You should have received a notice in January disclosing the amount you are required to take. If you cannot locate it, please contact us for the information.

If you fail to take the distribution, the IRS will charge you a **25% penalty**. If you do not need the money but do not want to be assessed the penalty, we can offer you a choice: donate it. You can do a Qualified Charitable Distribution (QCD) via Telcoe and not be liable for the taxes. The key word here is **'qualified'**—donating to your family members does not qualify. SEP owners, this doesn't apply to you.

RMD is not an issue for Members that have already set up an automatic distribution schedule with Telcoe. If you have not done this but would like to, call today. We are here to help!



AVOID A **25%** TAX PENALTY

- ✓ Annual RMD must be done by Dec 31st, 2024.
- ✓ Qualified donations can be done by calling Telcoe.

501-375-5321

## Auto & Home Insurance Discounts

Make a simple, easy phone call today and see how much you could save with TruStage Auto & Home Insurance.

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

Get a quote 7 days a week. **1-888-380-9287**



Need to reorder checks? Telcoe partners with [MainStreetInc](https://www.MainStreetInc.com) for checks. Call our office to reorder or visit [www.Telcoe.com](https://www.Telcoe.com) and click on CHECK REORDER. Need temporaries? No problem, stop by any Telcoe branch or call today.

## Donate today to Arkansas Children's Hospital!

Call us to donate over the phone. We appreciate our wonderful Members. Help us raise \$30,000 by Oct 18th.

Donate \$5 for 6 chances to win a trip to the Smoky Mountains.



Thank you to our sponsors.

