

WWW.TELCOE.COM

501-375-5321 | 800-482-9009

SERVING ARKANSAS SINCE 1950.



SAVE
time & money.

Sign up for **FREE**
e-Statements.

Ask about our Certificate of Deposit Rates (CD)

US Treasury Check Change- Due to the Federal Regulation change that the US Treasury is implementing, US Treasury checks will not be accepted for immediate credit. All paper US Treasury checks deposit will be on a 5 day hold per the new regulation. Avoid check holds by signing up for direct deposit of your US Treasury funds.



Set up card alerts

PROTECT YOUR ACCOUNT

Log into your Telcoe account at www.telcoe.com or in the [Telcoe Arkansas](#) app and turn on CARD alerts. This way you can receive a text or email every time your card is used. You can also block your card from being used online, out of state, etc.

Learn more at www.telcoe.com.

EASY AUTO LOANS

When you're in the market for a new vehicle, your first step is to see us at Telcoe Federal CU! With highly competitive rates, a fast, hassle-free application process, and a team of local loan experts, you'll see why Telcoe Federal CU is the credit union of choice for smart auto buyers! We can help with vehicle pricing on your trade in and your new ride.

www.telcoe.com/truocar.com

TrueCar® Buy Smarter.
Drive Happier.



Rates as low as **6.34%** APR*

REASONS TO ROLLOVER YOUR 401K TO TELCOE



When you leave your job or retire, you have an opportunity to manage your funds in an employer-sponsored retirement plan such as a 401(k), 403(b), or government 457(b) plan. The approach that typically gives you the most control over the funds is to transfer some or all of the assets to an IRA through a rollover.

WE MAKE IT EASY, GIVE US A CALL.

BRANCH LOCATIONS

- 820 Louisiana St, Little Rock
- 1400 Bowman Rd, Little Rock
- 2220 Wildwood Ave, Sherwood
- 1714 E Main St, Russellville

HOLIDAY CLOSINGS

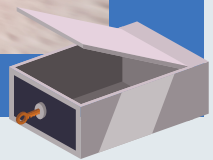
SATURDAY DECEMBER 23 & MONDAY 25TH
SATURDAY DECEMBER 30 & MONDAY JAN 1ST

SATURDAY JANUARY 13TH & MONDAY JAN 15TH
SATURDAY FEBRUARY 17TH & MONDAY FEB 19TH





As low as **\$13 A YEAR**



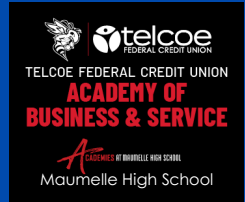
SAFE DEPOSIT BOXES

You can rent a safe deposit box to keep your valuables, important documents, and sentimental keepsakes secure. Telcoe offers SAFE DEPOSIT BOXES at our main office in Downtown Little Rock and our Bowman Little Rock location. Rental prices start as low as \$13 annually. Give us a call today.

COMMUNITY IMPACT

One of our most important guiding principles is the belief that giving back to the local communities we serve is essential. Through volunteerism, sponsorship of local non-profits, scholarships, financial education presentations, and free financial counseling we are reaching out to our community to promote good. We are grateful for our amazing members who donate to our annual fundraisers.

THANK YOU



Additional Telcoe Fundraising

- Habitat for Humanity of Central Arkansas
- Child Protection Center
- Conway Human Development
- Junior Achievement of Arkansas
- ATU-Do Something Good/ London Elementary

EARN MORE ON OUR MONEY AT TELCOE

Quarter Plus Money Market Savings Account



1.76%-4.34% APY*

Certificate of Deposits



1.30%-5.30% APY*

Call for CD terms or visit www.telcoe.com.

Maximize your earnings with minimal effort with a Quarter Plus Money Market savings account. The minimum balance is \$2500. The account earns a tiered variable rate.

Want to secure your funds in an account with a guaranteed dividend? Open a Share Certificate of Deposit Account. The minimum deposit is \$1,000. Visit www.telcoe.com/rates. *APY=Annual Percentage Yield. Rates quoted are as of 11-25-2023 and are subject to change at anytime.



FOLLOW TELCOE ON SOCIAL MEDIA

VIRTUAL ANNUAL MEMBERSHIP MEETING



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 23, 2024, at 9:00 a.m.

Email Amanda@telcoe.com or call **501-375-5321** to register. You will be emailed a link to the meeting.



HOME REPAIR LOANS

If you want to stay in the same neighborhood, it might be more cost-effective to upgrade your current home than buying a new home. You can also increase your home's value and liveability in a way that creates more long-term gain and/or comfort. Giving your kitchen or bathroom an upgrade, energy efficient improvements, a new roof, or a garage door replacement can really improve your homes value. Why not complete a HOME REPAIR LOAN with Telcoe? We offer great rates and low monthly payments. Give us a call today or apply online at www.telcoe.com.

Golden Plus Checking Account

Reap The Benefits

- No Monthly Fee
- Earns Dividends
- Free e-Statements
- Free box of checks
- Over 30,000 Surcharge FREE ATM's
- 55 or older with direct deposit to Telcoe

OPENING IS EASY!



NEW YEAR, NEW GOALS

Reducing monthly bills can seem like a difficult task to achieve. To start, you have to create a budget that includes your income, expenses, and breaking it out. Start by categorizing your expenses to pinpoint exactly where cuts can be made. Review and eliminate unnecessary subscription services, and consider sharing with family opting for a more affordable package.

You can also save money by creating budget friendly grocery shopping habits, planning meals, and taking advantage of food discounts or off brand products. You will reduce expenses by reducing eating out. Just by forgoing that \$5 cup of coffee a day, you can save \$1,825 per year.

Challenge yourself for one week to not spend any money outside of bills, groceries, and gas and see how much you save. By using this method, you can use the money saved to create an emergency fund and begin saving towards your goals.

FEE FREE ATM

SURCHARGE FREE

telcoe

WHY PAY ATM FEES?

Text a zip code to **91989** to find a nearby ATM.

Visit www.telcoe.com/about-us/surcharge-free-atms.html to find over 80,000 fee free locations. Keep more of your hard earned money!

Can't find a surcharge free machine, give us a call, we can refund up to \$10 a month in surcharge fees.

The Great North American Eclipse is set for April 8, 2024, and Arkansas will be a wonderful place to enjoy this historic event. Two-thirds of the state will be in the path of totality, which will run through the center of Arkansas from southwest to northeast. A wide range of large cities including Russellville, Little Rock, Hot Springs, and Jonesboro are located within that path. Learn more and plan your viewing experience - <https://www.arkansas.com/articles/historic-solar-eclipse-arkansas-2024>.



GreenPath
financial wellness
Empowering people to lead financially healthy lives.

PAY DOWN DEBT & SAVE MORE THIS SEASON

If inflation and high interest rates are dampening your spirits, Greenpath can help.

877-337-3399 | WWW.GREENPATH.COM/TELCOE



KEEP YOUR ACCOUNT ACTIVE

Accounts that have less than \$200 on deposit and have had no activity in the last 24 months are considered inactive and subject to a \$6 inactive account fee. Avoid fees by making a deposit to your Telcoe account.

MEMBER BENEFITS



Ask about our insurance discounts.



Remember that the IRS WILL NEVER:

1. Call to demand immediate payment using a prepaid debit card, gift card, or wire transfer. Usually the IRS first mails a bill to the taxpayer.
2. Threaten to immediately bring in law enforcement.
3. Demand that taxes be paid without answering questions.
4. Call unexpectedly about a tax refund.

You can also report it to phishing@irs.gov with IRS Phone Scam in the subject. To learn more about how to protect yourself from scams visit www.ftc.gov (Federal Trade Commission).

4 STEPS to Savvy Car Buying

We've helped thousands of members buy cars, and the right loan is only part of how we help.

1. Research before you start shopping. Don't step foot in a dealership until you have done your home work.
2. Determine your budget, apply for a Telcoe Preapproval to know your exact rate and payment options before visiting the dealership.
3. Know the actual costs. Consider insurance fuel, maintenance, warranties, etc. for the car you may purchase before you test drive.
4. Take your time, do not be pressured to make a decision.

[CONTACT US](#)

Learn more at www.Telcoe.com.

Telephone Banking



501-375-2648 or 800-368-2648

Balance inquiry, Transfer funds, Mail a check to your home, etc.

Mobile Deposit



Log in to your **Telcoe Arkansas** App and click on DEPOSIT.

Save time and gasoline by using mobile deposit.

PAYROLL



Payroll Deduction To Savings

Automate your savings to help meet all your savings goals. It's free and you can open multiple club accounts. Give us a call today. Savings, Emergency Club, Christmas Club, etc

Notice of Change & Exciting News



Beginning in 2024 your IRA account Interest payments will be credited monthly into your variable interest tiered account.

Quarter Plus accounts pay a variable interest rate using the split rate tiered method.

Members have received \$11,154,242.20 in interest and dividends through 11-30-23 representing 73% of total income.

Congratulations to our Club savers! \$2,000,000.00 Amount saved in 2023. Deadline for opening your 2024 Christmas club 1-31-24. Vacation club has no deadline.