

MEMBER CONNECT

SPRING 2024

501-375-5321 | 800-482-9009 | WWW.TELCOE.COM



100% FINANCING 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
- HOMES LOCATED IN ELIGIBLE RURAL AREA-SEE ADDRESS LOOK UP MAP-[HERE](#)



CALL KARLA OR
HOLLY TODAY



501-375-5321

6.54 %APR*
RATES AS LOW AS



IF YOU OFFERED A BETTER RATE ELSEWHERE, GIVE US THE OPPORTUNITY TO MEET OR BEAT THE OFFER. WE WANT TO EARN YOUR BUSINESS AND KEEP YOUR BUSINESS LOCAL.

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. Call a Telcoe Loan Specialist at **501-375-5321** or email Loans@Telcoe.com.

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.

DISCOUNTED PRICING VEHICLE WARRANTIES AVAILABLE

ARE YOU PREPARED for a mechanical breakdown with your vehicle? Do you have the necessary cash to pay for the rising cost of repairs? If you answered no to either of these questions, then a **Route 66 Extended Warranty** is an intelligent investment to ensure that you are covered if a mechanical breakdown does occur. The price of vehicles is consistently on the rise as well as the costs of repairing them. Did you know that one in three vehicles will experience some type of mechanical failure in a given year? According to ConsumerReports.com, "the average three-year-old car has 55 problems per 100 vehicles".



**FREE
QUOTE**

Vin Number & Mileage

Call 501-375-5321 or email Loans@Telcoe.com with your vehicle information for a free quote. Financing is available if needed.

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

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

MAKE IT BEAUTIFUL WITH A LOAN FROM TELCOE

\$25,000

BORROW UP TO \$25,000 WITH NO LIEN ON YOUR HOME.

HOME IMPROVEMENT AND REPAIR LOANS



6.34% APR*

RATES AS LOW AS

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



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?

UNRAVELING THE HIDDEN LINK BETWEEN MENTAL HEALTH AND FINANCES



Most people live their lives thinking that they will always be stressed because that is how they constantly feel. When you consider your professional and personal lives, many consider them to be separate entities. However, when your stress stems from your finances, it can affect your job performance and overall mood. **42% of Americans report that their mental well-being is negatively impacted by financial concerns, resulting in stress, anxiety, worry, and feelings of insecurity.**

High levels of credit card debt often serve as a major source of anxiety, while student loan debt, averaging \$37,105 in federal loans for the 42.9 million Americans affected, adds to the anxiety. Visit www.telcoe.com to read the full blog article. **Telcoe can help reduce your financial stress.**

501-375-5321 | 800-482-9009 | www.telcoe.com | www.greenpath.com/telcoe



Youth Scholarships

Applications are now being accepted. Visit www.Telcoe.com to learn more.

Trade School & College Scholarships Available

APRIL IS YOUTH MONTH



STOP THINK BEFORE YOU.....

CLICK, REPLY, OR ANSWER YOUR PHONE!

Fraudulent emails, phone calls, and text messages can come from anywhere. They may appear to be from a legitimate sources like financial institutions or government agencies.

Be vigilant and cautious. Do not click on links, instead you can visit the website directly.

To protect your personal information, use strong passwords. Delete questionable emails, text or block the suspected number on your phone.



FRAUD

WE LOVE OUR MEMBERS!

