

MEMBER CONNECT

APRIL 2024

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



how to negotiate the lowest price auto

- Don't Shop in a Hurry
- Use Your Walk-Away Power
- Understand the Power of Cash
- Don't Say Too Much
- Ask the Seller to Sweeten the Deal
- Do Your Research
- Find Several Options to Choose From

● CALL YOUR CREDIT UNION

Drive Home a Great Rate!



A vehicle loan from Telcoe gives you more value for your money.

- Rates as low as **5.35% APR***
- Same-day loan decisions
- Financing 24 - 84 months
- 60 day payment deferment

Apply at www.Telcoe.com or call **501-375-5321**.

APR=ANNUAL PERCENTAGE RATE. APR QUOTED IS FOR 36 MONTH TERM WITH 10% DOWN, CREDIT SCORE 750+, & PAYROLL PAYMENTS. THE FINAL RATE IS BASED ON CREDIT SCORE, TERM, LTV, YEAR MODEL, MILEAGE, ETC. APPROVAL IS REQUIRED. RATES SUBJECT TO CHANGE AT ANYTIME.

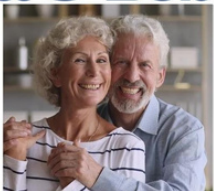
Yes
We finance!

RV | BOAT | SIDE BY SIDE



THEY SAVED \$6,593 BY MOVING THEIR AUTO LOAN TO TELCOE.

Meet
Ava & Bob



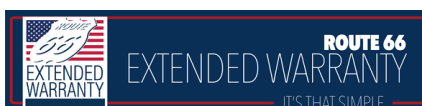
Save Money With Telcoe!

Ava and Bob are a hardworking couple who were paying for their new auto loan thinking the rate the **dealership provided at over 8.00 % APR** was the best option possible. They had no idea that as a **Telcoe Credit Union** member they could pay less each month, shorten the loan term, and save a sizeable amount of money.

Does this sound familiar? Why not check to see if your auto loan is just not cutting it anymore. Telcoe offers a free savings quote.

Here's the good news: just like Ava and Bob, you can also save big bucks by moving your auto loan to Telcoe. Yes, you read it right!

Ava and Bob managed to save a total of \$6,593 on their auto loan, and you can do the same. Give us a call and see how much we can save YOU!



DISCOUNTED PRICING ON VEHICLE WARRANTIES AVAILABLE AT TELCOE!

FREE QUOTE

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.

5- YEAR FIXED RATE HOME EQUITY LOAN SPECIAL

7.04% APR*

Borrow the cash you need to get your project started. A home equity loan could help you finance home improvements or other expenses, without using high interest rate credit cards. 2 yr- 15 yr terms available.

3 REASONS TO REFI YOUR HELOC

- 1 Save thousands of dollars
- 2 Fixed rates, fixed payments
- 3 Financial freedom date is much closer

Today

Example Loan Amount	Fixed Rate	Term	Payment
\$25,000	7.44%	10YR	\$295
\$50,000	7.74%	15YR	\$471

Flat Closing Cost \$450



- Step 1 - Check your current HELOC rate**
- Step 2 - Call Telcoe for your FREE savings quote**
- Step 3 - Rest easy with a FIXED rate Home Loan**

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



APR=ANNUAL PERCENTAGE RATE. FINAL RATE BASED ON CREDIT SCORE, TERM, PAYMENT METHOD. PRIMARY RESIDENCE. APPROVAL IS REQUIRED. RATES SUBJECT TO CHANGE AT ANYTIME. HOME EQUITY LOANS ARE NOT AVAILABLE IN TEXAS.



Introduce us to your **Family**

Your family can join Telcoe anytime!

YOUR CHECKING ACCOUNT TO TELCOE CREDIT UNION

Switch

Discover A Better Way To Bank.

- ✓ Easily manage your money with our digital tools
- ✓ No monthly fee accounts available
- ✓ Use any ATM anywhere, ask about our surcharge fee refunds

You can open online, over the phone, or in a branch.





SMART Vacation LOANS

Borrow up to
\$2,500
REPAY THROUGH PAYROLL
8.75%^{APR*}
Rates as low as

APPLY ONLINE

Fixed rate loan. 12 month payment!

*APR=ANNUAL PERCENTAGE RATE. APPROVAL REQUIRED.

REVIEW YOUR CREDIT FOR FREE

WWW.ANNUALCREDITREPORT.COM

SCORE CREDIT

Your credit score communicates the idea of "risk." That's because credit scores are used by lenders to determine the risk involved in doing business with a borrower.

- Credit scores look at the information that can predict your future behavior.
- Credit scores can and do change.
- Often, a negative item on a credit report can result in a quick and sudden decrease in the score.



TELCOE CREDIT MASTERCARD

Telcoe offers two great credit card programs. Why not do business locally?

12.74%^{APR*}

Rates as low as

PREMIUM

- Low Interest Rate
- No Annual Fee

SECURED

- Establishes Credit History
- No Annual Fee

APPLY NOW

*APR=Annual Percentage Rate. Rates are subject to change at anytime. Rate is based on Trans Union credit score. Applications are subject to application and credit approval.

**ATTENTION!
PLEASE!**

Have you updated your account beneficiaries? Call us today. 501-375-5321

New Membership	\$5	one-time
Paper Statement	\$3	per statement, waived > 62+ or have Golden Plus Cking
Returned Statement	\$7	per occurrence, bad address
Prime Share Dormant	\$6	per month (2yrs no activity, under \$200 bal)
Early Membership Closure	\$10	closed in the first 6 months
Excessive Share W/D	\$5	per occurrence (2 free)
Excessive Qtr Plus W/D	\$10	per occurrence (3 free)
Guardianship Acct	\$5	monthly
IRA & HSA	\$30	annually (if bal <\$500 on Dec 31)
IRA & HSA Closure	\$30	at closure of account
IRA Transfer to other FI	\$35	per occurrence
ATM Balance or Transfer	\$1	per occurrence
Check Card Replace	\$15	per occurrence (Lost/Stolen)
Account Charge Off	\$25	per share per occurrence
Account Research	\$20	per hour (1 hr minimum)
Cashiers Check	\$3	per check
Check Cashing	\$3	per check /no direct deposit
Fax Payoff Request	\$10	per request
Garnishment / Levy	\$100	per item
International Currency	\$40	per request
Loan Application	\$15	per loan
Loan Extension		10% of payment per loan (\$12 min/ \$40 max)
Loan Late Payment		5% of payment or min \$25 (after 10 grace period)
Online Loan Payment	\$10	per payment
Verification of Deposit	\$10	per request
Western Union Wire (US)	\$25	per wire
Wire-Incoming (US)	\$10	per wire
Wire-Outgoing (US)	\$18	per wire
MasterCard Credit Card Fees		
Balance Transfer		3% of total transfer amount
Cash Advance		3% of cash advance amount or \$10(whichever is higher)
Late Payment	Up to \$37	per occurrence
MC Replacement Card	\$20	per occurrence
MC Payment Returned	Up to \$37	per occurrence
Paper MC Statement	\$2	per month
Safe Deposit Box Fees		
Initial Setup	\$3	per box
Lost Key	Locksmith Cost	
Sizes 2x5 up to 10 x10	\$13 - \$71	per year

TELCOE SERVICES
SCHEDULE



Visit www.Telcoe.com for a complete list of products, services, and fees.

FREE FINANCIAL EDUCATION WEBINARS

- APRIL 9TH - INCOME FOR LIFE (RETIREMENT STRATEGIES)
- APRIL 17TH- DEMYSTIFYING FINANCIAL COACHING/COUNSELING
- MAY 7TH - SOCIAL SECURITY & RETIREMENT
- MAY 15TH- EXPLORING MENTAL HEALTH & FINANCES
- MAY 21ST - 3 TRANSITIONS TO RETIREMENT
- JUNE 4TH - UNDERSTANDING ROLLOVER PLANNING
- JUNE 18TH- UNDERSTANDING MEDICARE BETTER

REGISTER AT WWW.TELCOE.COM



Telcoe Holiday Closings

May 25th & 27th (Sat & Mon)
June 19th (Wed)

Youth Savings Accounts

Open a free savings account for your child or grandchild at Telcoe.

- \$10 initial deposit
- No monthly fee
- Earns dividends
- Ages 0-18 eligible

Youth Certificate of Deposit

What is a CD? it is timed account that earns a much high dividend than a savings account. It is a guaranteed rate of return.

- \$500 - \$5,000 deposit
- 1 YEAR TERM
- Earns 4.887% APR 5.00% APY*
- Ages 0-18 eligible



*APY=ANNUAL PERCENTAGE YIELD. ANNUAL PERCENTAGE RATE. RATES SUBJECT TO CHANGE AT ANYTIME.

Open For FREE In April 2024.

Ask about our Student Checking Account!



Open to high school seniors who plan to attend a university, college, or **technical college/school**. Funds can be used for any field of study.

Visit www.Telcoe.com or email Amanda@Telcoe.com to apply!

Coloring Contest & Door Prizes

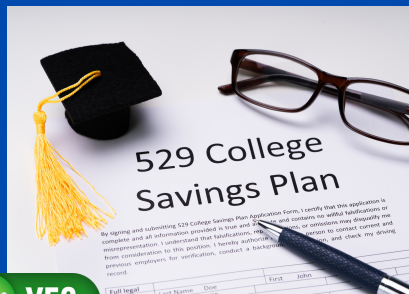


Stop by any Telcoe branch or visit www.Telcoe.com to download a coloring sheet. Return by April 30th to be entered to win a \$20 savings account deposit. Door Prizes will be drawn during April. All YOUTH accounts are eligible to win.

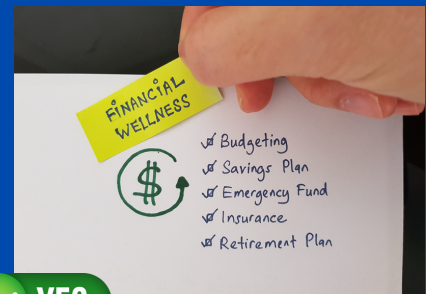
YES! TELCOE CAN HELP.



When changing employers, make sure you understand all your 401(k) rollover options to avoid potentially costly mistakes. Telcoe can help review your options and helpful resources to save you money.



What to save for a child's education? Opening a 529 savings plan allow you to save and withdraw tax free for qualified education expenses. We can help.



Financial freedom is possible. As a member of Telcoe, we can help chart a course to paying off high rate debt, save money for emergencies, and retire stress free. We can meet in person or over the phone.

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Search "Telcoe Arkansas" in the app store.

DOWNLOAD APP