

Download the  
**FREE Telcoe  
Arkansas  
APP**

SUMMER 2024

# MEMBER CONNECT

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



# 5.94%

APR\*

RATES AS LOW AS

★ IF YOU ARE 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.

## 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, \$0 DOWN
- PRIMARY RESIDENCE

We are here to help make it easy.



## PREP EARLY FOR HOLIDAY MEMORIES!

The Holiday Club Savings account is designed to help you save for the holidays. Open one for **FREE** today.



## RENOVATE RENEW REFRESH

# 7.24%

APR\*

RATES as low as

*Make it beautiful.*

- Fixed Rates
- 1-15 year terms
- Easy Peasy

\*APR=Annual Percentage Rate. Final rate based on credit score, term, method of payment, Primary Residence. Approval is required. Rates are subject to change at any time. Not available in Texas.

## Home Equity Loans from Telcoe

## Avoid Fraud



Set up account **alerts**.

Get notified of suspicious activity.

Log into **Telcoe.com** and click on alert preferences!



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

We are very pleased to announce that Kristy Vest joined Telcoe Federal CU as our new CEO on April 1, 2024. Kristy has previously worked for Telcoe for over 11 years as the Internal Auditor. Kristy has worked in banking and finance for more than three decades focusing on Accounting, Audit, Compliance, and Management.

Kristy earned her bachelor's degree in Accounting from Arkansas State University. Kristy resides in North Little Rock and enjoys spending time with her husband Mark and daughters.

As our CEO, Kristy brings a commitment to community service and a passion for helping people achieve their financial goals. These qualities align perfectly with Telcoe, and we look forward to an exciting future under her leadership.



## CEO-Kristy Vest

Sarah Mosley will continue her role as President at Telcoe Federal Credit Union. Sarah will be celebrating 51 years with Telcoe Federal Credit Union in October. We welcome you to stop by or call and say hello anytime.

With assets exceeding \$458 million dollars, Telcoe Federal Credit Union is the 2nd largest locally-owned credit union in Arkansas. We look forward to serving you. When you think about your finances, please consider Telcoe. We offer solutions to help our members grow their savings and plan for the future. Invite your family and coworkers to join Telcoe.



## President-Sarah Mosley

### VACATION LOANS

Borrow At Much **LOWER RATES** Than Using A Credit Card!

**AVAILABLE NOW**

*Telcoe Vacation Loan Payment Examples:*

Loan Amount	Monthly Payment	Semi Monthly Payment
\$500	\$46	\$23
\$750	\$69	\$35
\$1,000	\$92	\$46
\$1,500	\$138	\$69
\$2,000	\$184	\$92
\$2,500	\$230	\$150



### AVOID THE **ROLLER COASTER** OF THE STOCK MARKET

WITH A TELCOE

6 MONTH CD

**5.00%** APY\*

MINIMUM OPENING DEPOSIT OF \$1000

**OPEN NOW**

\*APY= ANNUAL PERCENTAGE YIELD. CD= CERTIFICATE OF DEPOSIT. RATE SUBJECT TO CHANGE AT ANYTIME.

### BEGINNING JULY 15TH, 2024

#### LOBBY HOURS

MON & FRI 8:00 AM -5:00 PM  
TUE, WED, THU 8:00 AM - 4:30 PM

**CLOSED EVERY SATURDAY**

#### DRIVE THRU HOURS

MON & FRI 8:00 AM -5:00 PM  
TUE, WED, THU 8:00 AM -4:30 PM

**CLOSED EVERY SATURDAY**



**Ask about Free Mobile Deposit!**

## 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 source, 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 ALERT**

INVITE YOUR FAMILY, COWORKERS, & FRIENDS TO JOIN TELCOE TODAY.



# Account Error Resolution Notice



We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared.

Notify us in case of errors or questions about your account statement. If you think your statement is wrong, or if you need more information about a transaction on your statement, write to us on a separate sheet at the address listed on your statement. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error.

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the statement was correct. See your full billing rights on the back of your account statement (or in e-statements).

What is the name of the FREE Telcoe App that allows you to see your accounts and setup alerts to guard against fraud?



Enter to

**WIN**

Email Answer To  
Amber@Telcoe.com



## Did you know Telcoe and our partners offer multiple free financial literacy tools for our members?

501-375-5321 [WWW.TELCOE.COM](http://WWW.TELCOE.COM)



877-337-3399 Schedule Appointment



**Free Financial Webinars**

[www.telcoe.com/about-us/news-events.html](http://www.telcoe.com/about-us/news-events.html)



**Free One On One Financial Coaching**

Call 501-375-5321 or 800-482-9009



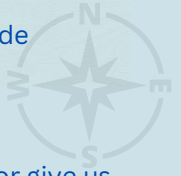
**Free Online Resources And Tools**

Visit [www.telcoe.com](http://www.telcoe.com) & [www.greenpath.com/telcoe](http://www.greenpath.com/telcoe)

## Adventures Await

Ready for your next adventure? Explore our financing options for a wide range of vehicles that will fuel your adrenaline, from RVs to SUVs and more.

Why wait? Get PREAPPROVED! Speed up the buying process and get preapproved before your start shopping. Apply today at [Telcoe.com](http://Telcoe.com) or give us a call at 501-375-5321. Let the outdoor adventures begin!



**Easy**

**Fast**

**Great Rates**



YOUR CREDIT UNION IS HERE TO HELP WITH ALL YOUR FINANCIAL NEEDS.

# Secured Credit Cards

## Perfect for you if:

- You need the flexibility to rent a car or reserve a hotel room.
- You have never had credit.
- You need to improve your credit score.
- You'd like to learn to better manage your finances.

**APPLY NOW**

**Build your credit and improve your financial wellbeing.**



## Worst Passwords of 2024

Is it time to update your passwords? Cybernews.com ranks the worst passwords being used:

One of the key elements of a strong password is its uniqueness. But some passwords are anything but that.

### Tips to make passwords more secure:

- A single password for multiple accounts creates higher risk for all the accounts being used.
- Never use personal information such as your name, birthday, user name, or email address.
- Include numbers, symbols, and both upper and lower case letters

**Never share your passwords with anyone.**

- 1.123456
- 2.123456789
- 3.qwerty
- 4.password
- 5.12345
- 6.qwerty123
- 7.1q2w3e
- 8.12345678
- 9.111111
- 10.1234567890

## HOLIDAY OFFICE CLOSINGS

### Independence Day

July 4th Thur  
July 6th Sat

### Labor Day

Sept 2nd Mon

### Columbus Day

Oct 14th Mon

Make a deposit 24/7 using Mobile Deposit or the Branch Night Deposit.

**24/7 Telephone Teller**  
**501-375-2648**

## LOCATIONS

### Sherwood

2220 Wildwood Ave

### Downtown Little Rock

820 Louisiana St

### Russellville

1714 E Main St

### West Little Rock

1400 Bowman Rd

**Telcoe.com**  
**501-375-5321**

## TIME TO UPDATE YOUR ACCOUNT BENEFICIARIES?

- Birth
- Divorce
- Death
- Address Changes
- Any Significant Changes

It takes just a minute to give us a call and verify your beneficiaries are up to date.

**501-375-5321**



## MEMBER DISCOUNTS



TruStage Insurance Agency

- Auto Insurance
- Home Insurance
- Life Insurance



- Magic Springs
- Silver Dollar City



- Carfax
- Auto Warranty
- Gap Protection
- Payment Protection

**501-375-5321**  
**Telcoe.com**



## Easy Loans

**Need funds?  
We can help.  
Call or log on  
today.**

REFRIGERATOR



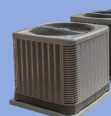
TIRES



MEDICAL/DENTAL



HEAT & AIR



YOU NAME IT!



**Telcoe offers the lowest rates!**