

Helping you achieve your financial goals

# Home Loans



★★★★★ **Member Review**

Holly in the Mortgage Department is awesome. She is very knowledgeable and always quick to respond to emails. She is even able to be reached by phone if needed. This is the second loan I've done with her and she will be the first person I contact in the future when I need something else done.

Is it your first home purchase? Is it your first construction loan? Is it time to purchase your forever home? We can help take the guess work and fear out of the process. Our Mortgage Loan staff have over 30 years of combined experience to assist you.

We take the time to answer your questions.

- **Construction Loans**
- **FHA Loans**
- **Conventional Loans**
- **Rural Development Loans**

Contact [Amanda@telcoe.com](mailto:Amanda@telcoe.com) to get started or call 501-375-5321.



501-375-5321

**FOR SALE**  
2016 CHEV 1500

**FOR SALE**  
2017 JEEP RENE

Financing is available. You can also include an extended warranty. Contact us or stop by to test drive.

### Upcoming Holiday Closures:

Memorial Day-Monday May 26th



Telcoe travels to all four corners of Arkansas to attend **employee meetings, benefits events and wellness fairs.** We can help!

### DID YOU KNOW?

- 57% of employees say money is for them a top cause of stress.
- 44% of employees say money worries have hindered their performance and productivity while at work.

Contact [Amanda@telcoe.com](mailto:Amanda@telcoe.com) to get your Telcoe visit scheduled!

**WIN TAX SEASON!**



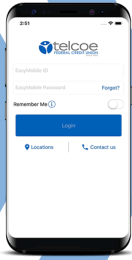
**Exclusive Discounts on Tax Prep.**

And get a chance to win \$10,000.



SCAN QR CODE TO GET DISCOUNT OR VISIT OUR CREDIT UNION WEBSITE





# VIEW YOUR ACCOUNT WITH EASE

- Check it out: [Digital Banking | Telcoe Federal Credit Union](#)
- Download the free Mobile app **“Telcoe Arkansas”**
- Log in to Telcoe's Online Banking platform, EasyConnect, by visiting [telcoe.com](http://telcoe.com) and clicking on the red My Account button.
- Set up Alerts/Transfers and more



## Christmas CLUB SAVINGS ACCOUNT

# 5.25%<sup>APY\*</sup>

Start saving through payroll deduction for FREE. Earn dividends and make your money grow with Telcoe Federal Credit Union.

[www.Telcoe.com](http://www.Telcoe.com)

FREE to open by payroll deduction into your account. Email [Amanda@telcoe.com](mailto:Amanda@telcoe.com) to open today! Meet your financial goals for 2025 by paying yourself first each payday. Automating your savings is easy with Telcoe.

\*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.



Enter for your chance to WIN Donuts for your office! Simply email [Amanda@telcoe.com](mailto:Amanda@telcoe.com) and mention **“CHANCE TO WIN”**, it's that easy!



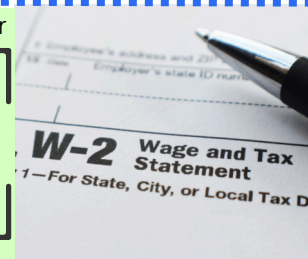
\*\*for up to 50 employees in a department or location.

# HAPPY ST. PATRICK'S DAY



March 19 @ 1:00 pm – 1:45 pm Central  
**Making the Most of your Tax Refund**  
Join GreenPath's Jim Beaver and Amber Miller on March 19 to learn how to make the most of your tax refund. You can also register to receive a recording to watch anytime.

Scan to Register



# 4.90%<sup>APR\*</sup>

Rates as low as

## Why Finance With Your Credit Union?

We offer Auto Loans on **New and Used** vehicles. Email [Amanda@telcoe.com](mailto:Amanda@telcoe.com) to get started on your Refinance or Preapproval today!

1. We can help with a **PREAPPROVAL** before you shop. Do you have a budget you are trying to stay within? We can help you break down the monthly payment options.
2. **We can help you with reviewing vehicle values and potential pricing to offer. This can save you thousands of dollars.**
3. Our staff are not commissioned. You can purchase any vehicle you want from anywhere you want.
4. **Our rates are the most competitive. You receive discounts for payroll payments.**
5. Every December you can request to skip your vehicle payments making the holidays easy.

\* APR=Annual Percentage Rate. Membership eligibility required. Final rate is set by your credit score, terms, LTV, and payment method. Rates can change at any time. Approval is required. Offer could end at any time.

