

# Having extra money is the worst!

*Said no one ever.*

When you join Telcoe Federal Credit Union, you become a member and owner of your financial institution. The person who benefits the most is you. Earnings are returned to you in the form of higher dividends on savings and checking accounts and lower interest rates on loans.

Whether you are starting to build your financial future or you have been at it for quite a while, when you choose Telcoe you are making sure that your money works better for you.

*Telcoe provides an array of services:*

- Lower APR on most loans, including mortgages, auto loans, and credit cards
- Better rates of return on savings accounts and certificates of deposit
- Low-fee or no-fee checking accounts and ATM access
- Low or no minimum balances to maintain accounts
- Dividends are paid to members, not shareholders
- Financial Wellness Seminars

It's easy to join. Just contact me, Amanda McCarty, at **501.375.5321, x270** and I will be happy to help open your membership. Telcoe will even waive the membership fee!

*Amanda McCarty*



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