

FEBRUARY 2022

# THE MONTHLY MEETUP



*Need a fast and convenient way to receive your tax refund?*

**SELECT  
DIRECT DEPOSIT**

**2021 ANNUAL MEETING  
WAS HELD ON  
WEDNESDAY, JANUARY  
5TH AT 6:00PM**

2 Board Members were  
reelected to serve a 3  
year term.



**RICHARD HASTERT**  
BOARD CHAIRMAN



**CYNTHIA NORTH**  
CREDIT & BUSINESS LOAN COMMITTEE  
CHAIRPERSON

*Congrats!*

# LORRIE KOHL



## **ON 24 YEARS OF SERVICE**

Lorrie Kohl is Town & Country's Chief Operating Officer and HR Specialist. Lorrie is also a Board Member for Shazam, our debit card services provider. Lorrie started at Town & Country in 1998 when the crew consisted of her and two other employees. Lorrie is married to Brad and together they have 2 children and 4 grandchildren. When Lorrie was asked about her time at Town & Country she said,

"I have enjoyed the last 24 years serving credit union members and getting to know them and their families. When I started, I was unaware of what a credit union was and quickly discovered this was the place for me. Working to help others is the most rewarding experience I can think of. Thank you for allowing me to serve you."

# Meet

# JOSIE PIERCE

*Town & Country's new Loan Officer*



Josie Pierce started at Town & Country in December 2021. She comes to Town & Country with several years of financial experience. When asked what she likes best about working at the credit union, she said,

*"Our members are such wonderful people and our credit union really strives to provide excellent service. I enjoy being part of such an enthusiastic team."*



# Warm Up

with our **WINTER LOAN SPECIAL**

Borrow up to \$2,500 @ 7.90% APR\*  
for up to 12 months

\*APR = Annual Percentage Rate. Member must qualify.  
Special offered from January 15, 2022 - March 15, 2022.

# #PEOPLEHELPINGPEOPLE

Town & Country Credit Union is dedicated to becoming the financial provider of choice for our members by building lifelong relationships and supporting our communities through continuous involvement and service. The credit union prides themselves on not only giving back to their communities financially, but also through community involvement and volunteer time. The credit union is proud of their employees and board members who continue to show love for their communities through the giving of their time and resources.



## COMMUNITY DONATIONS

Town & Country donated \$500 to the AHSTW Greenhouse project. These funds will help purchase equipment for the Greenhouse. Pictured is Town & Country Staff, Christina Rauch and Lexi Meek with AHSTW Agricultural teacher and FFA officers.

January  
1 Saturday  
1-364  
New Year's Day

NEW YEAR —  
FRESH START!

## Your credit reports matter.

Credit reports may affect your mortgage rates, credit card approvals, apartment requests, or even your job application. Reviewing credit reports helps you catch signs of identity theft early.

## How to access your FREE reports?

Federal law allows you to:

- Get a free copy of your credit report every 12 months from each reporting company.
- Ensure that the information on all your credit reports is correct and up to date.

Visit the website below to access your free credit reports:

[AnnualCreditReport.com](https://www.AnnualCreditReport.com)

# TOP TIP



## Select Direct Deposit for Tax Refunds.

Need a convenient way to receive your tax refund? Cut your waiting time by combining direct deposit with IRS e-file for the fastest way to receive your refund. IRS issues more than 9 out of 10 refunds in less than 21 days.\*

### Information you will need:

- Town & Country Routing Number: 304977677
- Town & Country Account Number
- Verify the name on the account matches the name on the tax return

Call the credit union if you need account information.  
712-755-3881 or 712-307-6881



FALL IN  
LOVE



WITH A  
TOWN &  
COUNTRY  
HOME LOAN.

*If you're thinking about making the big move, do this now:*

- Check your credit reports for accuracy.
- Review your savings.
- Talk to Town & Country Credit Union Mortgage Officer, Desirae Baratta, about prequalifying for a loan.



TOWN & COUNTRY CAN PUT YOU

# IN THE DRIVERS SEAT

WITH OUR NEW AND USED AUTO LOANS

## LOW RATES.

Rates are generally lower at credit unions.

## EASY APPROVAL.

Credit unions exist for members and are more likely to understand and listen to your circumstances.

## GREAT CUSTOMER SERVICE.

Members report high satisfaction rates when conducting business with our credit union.

# Fresh Start Chapter One



## CREDIT BUILDER LOAN

Our credit builder loan is your *fresh start*. Whether you need to build or rebuild credit, a credit builder loan from Town & Country Credit Union can help.

Getting a credit builder loan today can be a great first step for other loan options down the road. Stop by either branch locations and take this important first financial step.

