

### What Our Members Are Saying

“The Credit Union helped to make numerous additions to my home in Harlan, made possible a trip to Europe and several cars. They are the most helpful, friendly, and gracious group one could find and I never cease being grateful to them for things I would never have had without them.”

“We have been treated great over the last 30 years...the Credit Union has been a fantastic institution to do business with. Great people!”

“My husband and I have been members of the Credit Union for years. The staff has always been professional, friendly and exceptionally helpful in assisting us with our financial needs. We are pleased to be associated with such a fine organization.”

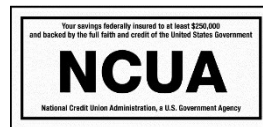


### Who is Eligible to Join

Town & Country Credit Union is a community credit union. Eligible members include anyone who lives, works, attends school, or has close family members who are members in these Iowa Counties:

- Audubon
- Cass
- Carroll
- Crawford
- Harrison
- Pottawattamie
- Shelby

Additionally, if anyone is related to a current member, he or she is also eligible to join Town & Country Credit Union regardless of where he or she may live.



The National Credit Union Administration (NCUA), an agency of the United States Government, insures all credit union deposit accounts, up to \$250,000 per member.

### Hours of Operation—Harlan Branch 1414 Chatburn Ave Harlan, IA 51537

Phone: 712-755-3881

Fax: 712-755-5536

Lobby: Mon. Tues. Thurs. Fri. 8:30 a.m.—4:30 p.m.

Lobby Wed: 9:00 a.m.—4:30 p.m.

Lobby Sat: Closed

Drive-up: Mon. Tues. Thurs. Fri. 7:30 a.m.—5:00 p.m.

Drive-up Wed: 9:00 a.m.—5:00 p.m.

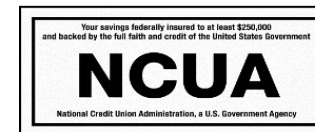
Drive-up Sat: 8:30—Noon

### Hours of Operation—Avoca Branch 102 N Elm St Avoca, IA 51521

Phone: 712-307-6881

Fax: 712-307-6883

Lobby: Mon. Tues. Wed. Thurs. Fri. 8:30 a.m.—4:00 p.m.



Website:

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

Email:

[cuservices@towncountrycu.com](mailto:cuservices@towncountrycu.com)

## Member Services



**Wide Range of  
Services to Fit  
Anyone's Needs**

## Town & Country Credit Union

Formerly Westphalia Community Credit Union

**We have proudly been serving people like you since 1939.** As part of the Credit Union movement, you will enjoy an ideal mix of quality member service and the latest financial products and technology. Credit Unions, as **non-profit institutions**, work to improve the quality of life for their member-owners through service & technology, better rates on accounts, and fewer and lower fees. Credit Unions are democratically controlled, via **elections by the member-owners** to determine who will serve on the Board of Directors.

In 75 years, we have grown to a full service financial institution. Choosing us for your banking needs means gaining a **financial partner for life.** Our commitment remains firm to provide our member-owners a **secure place to save and a trusted place to borrow.**



Then

## Deposit Solutions for Life

### Savings and Christmas Clubs

Our savings accounts pay dividends to help your savings grow. Multiple savings accounts are available such as Christmas Club accounts, which help make the holidays less stressful.

### Checking

Our checking accounts are designed to meet your needs, with overdraft protection for your peace of mind.

### Debit Cards

Our debit cards are a fast and convenient way to make all of your purchases. It also provides access to your funds through an ATM machine, or anywhere that MasterCard is accepted.

### Certificates of Deposit

A great way to earn higher interest on your short and long term savings, with a variety of terms available.



Now

## Lending Solutions for Life

### Real Estate

Whether you are looking for a new home or to refinance your existing home, we have mortgage options to meet your needs.

### Home Equity

In addition to financing your new kitchen, deck, or family room, home equity loans are a great way to finance other large purchases. It is easier than you might think.

### New and Used Autos

With flexible repayment terms and great rates, we are a leading provider of auto loans in western Iowa. We have the experience to help you get pre-approved for your next vehicle or to refinance an existing loan.

### Recreation

Boats, campers, motorcycles and more are the favorite recreational vehicles of many of our members. Let us help you feel the joy of these today!

### Unsecured

We also offer loan options with no collateral required.

## Convenience Solutions for Life

### Online Banking

Free, secure, 24-7 access to your accounts when you need it. Make payments, review transactions, transfer funds, and much more!

### E-Statements

Receive your statements faster online. Choose to store it on your computer, and print it only when you need it.

### Direct Deposit

Have your money available faster. Let your employer send it to us directly.

### ATM

Look for the "Shazam Privileged Status" symbol on any ATM machine nationwide to enjoy surcharge FREE access to your accounts. Or use the locator at [www.shazam.net](http://www.shazam.net).

### Other Services

Notary public services, night depository service, wire transfers, drive-up service, reload cards, mobile banking, MasterCard Credit Card, and much more!