

Bank on Something Better!

April 2011 News



Looking for a new ride?

Consider an Auto Equity Loan

If you are a homeowner, you may want to consider our auto equity loan product as another way to purchase a vehicle. This loan is secured against your primary residence and may offer you a tax advantage. Equity is not required to apply for this loan. It is secured by both the title to the vehicle and by putting a lien against your primary residence.

You can refinance an auto loan from another financial institution or lender into an auto equity loan or we can convert your existing auto loan into an auto equity loan. This loan has a maximum 84-month term and is a fixed



rate loan with up to 100% loan-to-value financing available. And we offer flexible repayment plans to fit your budget needs (weekly, bi-weekly, semi-monthly, monthly).

When considering your financing options for your next vehicle, add this loan to your mix. Ask for details at our local office or call our Loan Center associates at 712-755-3881. Consult your personal tax advisor for information about how any potential tax benefits may apply when you itemize your deductions for your federal income taxes.

HOURS
Lobby: Mon.-Fri., 8:30 am-4:30 pm
Drive-up:
Mon.-Fri., 7:30 am-5:00 pm
Sat., 8:30 am-Noon



A Message from Denny

By: Denny Siemers CEO

How are you doing with those New Year's Resolutions?

The ball dropped in Times Square a couple months ago to signal the start of a new year. Have you dropped the ball on your resolutions? You promised yourself that you're going to lose weight, exercise more, get organized, be a

better significant other or parent, and you're going to get your finances under control once and for all. You made a list of all the bills you're going to pay off by a certain date this year and devised a carefully crafted grand master plan to accomplish the task. You also promised yourself that you're going to put money away for college, eliminate excessive unnecessary spending, limit yourself to a Starbucks only on paydays and pack your lunch every day. So I ask you — how's it working for you?

If you're like most of us, you've revisited and revised your financial resolutions several times already. Your train was right on track until the latest sales flyer hit your mail box and you just had to buy that new flat screen TV.

Is the state of your current financial affairs leaving you wanting more? Perhaps you need to re-evaluate the relationship you have with yourself, your income, your savings, and your debt. Here are a few things to consider that will help you get your financial house in order before another year flies by:

- Free annual credit report - Your financial resume, i.e., credit report, should be the first place to start. You're entitled to a free credit report every year from www.annualcreditreport.com. Order one. Check it very carefully. Look for discrepancies and other factors that could be adversely affecting your credit. This will help you figure out where to begin.

You should also be aware of your credit score. This important number along with your payment history plays a huge role in determining your interest rates on loans, credit cards and whether or not you are a good credit risk. Although your credit report is free there is a fee to get your credit score.

- Make a bill vs. income list - Do you have a clear picture of how much money comes in vs. how much money goes out? Or do you just take each payday as they come and hope for the best? Make a spreadsheet of all your monthly bills including things like school lunches, gas, and all of those "little things" that pop up every month. Cross reference your list with a few months worth of account statements. You might be surprised just how much money you spend on things you don't remember buying.

- Insurance - You could be paying too much. When was the last time you had a rate review and did some comparison shopping?

- Know what you pay and when you need to pay it - Keep a monthly calendar of every bill you pay, due date, payment amount and balance. This way you have a monthly consolidated snapshot of what's going where and when.

- Consolidate your bills - You have until May 1st to take advantage of our special balance transfer offer when you transfer non-TCCU loan and credit card balances to your TCCU MasterCard Credit Card. Once your balance transfer is approved, you'll get a 1% rebate. You may also apply for a Signature Loan to help you with consolidating your bills. You may apply for both offers at our Harlan office.

- Use online banking - Aside from the environmental benefits, our electronic services are convenient and quite helpful. With towncountrycu.com Online, you have access to many electronic "banking" services such as making transfers, electronic statements, online loan applications and more. You can monitor your account(s) daily so you know at all times what transactions cleared, available balances. If you're not a current user, complete an Electronic Services Application that is available at TCCU or by calling our offices at 712-755-3881.

- Think long term - Where do you stand for retirement? College financing? Consider scheduling a free consultation with one of our Member Financial Services Brokerage Center online. www.towncountrycu.com. Click on Member Financial Services.

- Save on fees - Use a Shazam ATM preferred status network and save money on fees. Go to www.towncountrycu.com and click "Shazam Locations". There are links on this page to help you find surcharge-free ATMs.

- Member Value Protection - Given the economy, it may be wise to opt for this additional coverage on your loan. In the event of disability or your death, your loan payment will be taken care of.

If you're serious about wanting a more satisfying financial relationship with yourself, resolve once and for all to get your financial house in order.

Remember we are here to help you. Talk to us about which products and services are the right mix for you. We're not only your financial institution, but your financial advice guys as well. We'll help you keep your financial new year's resolution.

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Start planning... Get your discount tickets at the credit union

With summer fast approaching many folks are already busy making their vacation plans. If your plans call for a trip to Adventureland in Des Moines we can help. Town and Country Credit Union will again be selling tickets to Adventureland at prices well below the admission price at the gate; in some cases you will be able to save over \$10 per ticket.



Another benefit to purchasing your discounted tickets at the credit union is you won't have to stand in line to purchase your tickets once you arrive; having your ticket "in-hand" will allow you to bypass the long ticket lines and head right to the admission gate. Great savings and added convenience are two reasons to get your theme park tickets in advance at Town and Country.

Need a Notary?

FREE Notary Service

Did you know that your credit union offers FREE notary service to its members? We can notarize any documents, and it only takes a few minutes to have done. You will need to present a valid photo ID and sign the document in the presence of the credit union notary. While no appointment is necessary, it is best to call ahead to verify the availability of the notary public on the day you want to have your document notarized. FREE Notary Service is just another way your credit union is here to serve you.

Town and Country Credit Union

Credit Card: Your Best Bet

- Choose the card with nothing to hide.
- Low 9.90% non-variable APR
- No annual fees
- No balance transfer fees
- No cash advance fees
- No penalty fee



Give us a call to enroll you today, 712-755-3881.

Member Services

Share Savings and Share Draft Checking Accounts	Vehicle Loans	Debit Cards	Drive-up Services	Auto Insurance	Variable Universal Life Insurance
Free Check Imaging	Home Equity Loans	Direct Deposit	Wire Services	Home Owners Insurance	Insurance
Holiday Club Accounts	Mortgage Loans	Photocopy Services	Fax Services	Term Life Insurance	Mutual Funds
Certificates of Deposit	Personal Loans	Phone Transfers	Night Depositories	Accident Insurance	Folio Investing (50 Stocks)
Kirby Kids Club	Business Loans	Payroll Services	Credit Life and Disability Insurance	Whole Life Insurance	529 College Savings Plan
Teen Club	Lines of Credit	On-Line Services	Gap Insurance	Variable Annuities	
	9.9% APR MasterCard	Free Internet Banking	Draft Images	Fixed Annuities	
		Free Notary		Loan-term Care Insurance	

