

Bank on Something Better!

February 2011 News



Go Green

You can help save the environment, including your favorite tree, by signing up for FREE e-Statements.



A notification is sent to your email address as soon as your statement becomes available; usually within 24 hours after the last business day of each month. Not only will you be helping cut down on the amount of paper used, you'll also get your state-

ments sooner than if you waited for the mail – and with the additional security of online delivery! Email us at cuservices@towncountrycu.com and tell us you want to sign up for e-statements or log on to our website www.towncountrycu.com, click on contact TCCU, and fill out the online form indicating you want to sign up for e-statements.

All that and saving your favorite tree – what could be better?

The Gift of Membership

Tired of giving gifts that are outgrown, or tossed in the corner once their luster wears off? This year, give the gift of TCCU membership, and the start to a brighter financial future.

Any blood relative is eligible to join, as well as anyone who lives, works, worships or attends school in Shelby, Cass, Crawford, Harrison, Carroll, Audubon and Pottawattamie Counties.

Kids will enjoy our Kirby Kangaroo Saver's Club. They'll receive quarterly Kirby newsletters, a free birthday gift. When you open their account, they'll also get a free gift.

The teens in your family will learn how to handle finances with our student services package. They're eligible for checking, ATM and debit cards, and even a low limit MasterCard Credit Card. If under 18, a parent or guardian needs to be joint on the account. They'll also receive a teen newsletter filled with tips on saving, spending, and entering the work world. They get a free gift when they open their savings or checking account.

Call us today at 712-755-3881 for more information, or stop by our office to open an account.

*Other eligibility requirements may apply. Social Security Number is needed to open a child's account.

Credit Union membership is the start to a brighter financial future. Anyone in your family can join!



Is your credit card rate hard to swallow?

Get fast relief with a TCCU Mastercard.

If your credit card's high interest rate is more than you can stomach, relief is here with a low rate, no annual fee Mastercard from your Credit Union. While many credit card companies are increasing rates – some as high as 32% APR – and lowering credit limits, your credit union continues to offer a rate as low as 9.99% APR.

Already carry a balance? With free balance transfers and no cash advance fees, a TCCU Mastercard provides relief without the harsh side effects.

Fight the good fight against Identity Theft

• Change your passwords regularly and make sure that you select unique ones.

• Don't use an obvious password like your birth date, your mother's maiden name, or the last four digits of your Social Security number.

• Keep your social network accounts private, limited to your friends only.

• Remove mail promptly from your mailbox. Never use your mailbox for outgoing mail. Identity thieves raid mailboxes for credit card offers and statements.

• Never click on links sent in unsolicited emails; instead, type in a web address you know. Use firewalls, anti-spyware, and anti-virus software to protect your home computer; keep them up-to-date. Visit OnGuardOnline.gov for more information.

• Never set up your computer system to remember your password. This feature although helpful, allows entry into your system.

• Shred financial documents and paperwork with personal information before you discard them.

• Under no circumstances should you give out your social security number, account numbers or PINs to anyone via e-mail or over the phone.

• Keep your personal information in a secure place at home, especially if you have roommates, employ outside help, or if you're having work done in your home.

• Never use someone else's computer to access any of your accounts that are set-up to require passwords or logins.

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

2011 Town and Country Credit Union Scholarships

Town and Country Credit Union has announced the 2011 scholarship program. The scholarships are available to both high school students entering college and non-traditional students. Applications are available at Town and Country Credit Union and must be submitted by April 1, 2011. If you have any questions, contact us at the Credit Union. Town and Country Credit Union will be awarding four different scholarships for the school of your choice.

Applicants must complete the entry form and write a 500 word essay that answers any of the following questions.

- Community service is important because...
- A financial education is important because...
- The most valuable experience in my life was...
- One of the reasons I have decided to continue my education is...
- The one accomplishment I've had that I'm most proud of is...
- In five years, I hope to have accomplished...

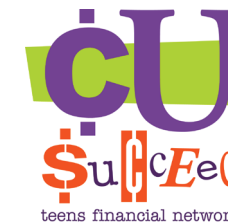


Enroll your Teenager in CU Succeed

We are very excited to introduce our CU Succeed™ program. This terrific program helps teens manage their finances and provides them with a solid foundation for success.

As a parent, we know you're concerned about your children's future and want only the best for them. We share your concern and pledge to do our best to help build a bright future for your children by helping them understand the all-important world of personal finance. That's what CU Succeed™ is all about!

The CU Succeed™ Teens Financial Network is an innovative program sponsored by credit unions across the nation. The program features attractive full-color print materials



and a state-of-the-art Web site where teens can access a wide variety of financial information and use interactive tools to help them achieve their goals.

You can start your teenager on the road to a solid financial future today by enrolling them in the CU Succeed™ program. To enroll your child, call or come by the Credit Union today.

To check out the program for yourself, visit our Web site at www.towncountrycu.com and click on the CU Succeed™ link. For more information, please call the Credit Union at 712-755-3881. We'll be glad to answer any questions or discuss ways you can help your teen get started on the journey to financial success.

Fast Fact...

Social Networks Are A Pot Of Gold For Identity Thieves

Do not use your address, phone number or where you work on your online profile. Never give out your full date of birth since this is a key part of the information that criminals need.

Get a piggy bank FREE when you open a new child's savings account & deposit \$50



You can also purchase a piggy bank for \$6

Member Services

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

1024 5th St., Harlan, IA 51537

712-755-3881 • 877-455-3015

www.towncountrycu.com

Holidays Hours:

Feb. 21- Closed,
President's Day

Bank on Something Better!

Your Community Credit Union for 72 Years!

Serving Shelby, Harrison, Crawford, Carroll, Cass, Audubon & Pottawattamie Counties.

Get a Pre-approved Auto Loan and Take Control

Increase your bargaining power at the dealerships with a pre-approved auto loan. Our loans come fully loaded.

- **Auto Loans**
- 100% financing includes taxes, title and tags
- Pre-approval—with a check in hand, you have strong bargaining power
- Wide selection of rates and terms
- Refinancing—lower the rate or change the term on a loan from another lender
- Guaranteed Asset Protection (GAP) available



What is GAP?

GAP is a loan protection product that covers the difference between the outstanding loan amount and the actual cash value when an auto is declared a total loss. If your vehicle is totaled in an accident or stolen and not recovered, the insurance settlement is based on the actual cash value, not the outstanding loan balance. This could create a loan “gap”—money you owe on the loan after the insurance company pays its portion. When you add GAP to the loan, that deficiency is covered, including up to \$1,000 of the borrower’s deductible.

How much does it cost?

Town and Country charges a flat enrollment fee of \$275.00. Many car dealers charge anywhere from \$400 to \$700 for the same protection. And when you add the \$275.00 to the loan amount during the loan application process, no out-of-pocket expenses apply.

Who can purchase GAP?

GAP is available to all Town and Country members on qualified vehicle loans during the application process. You can apply for your loan online, by phone or in person. It is also available on existing Town and Country auto loans. Please call us to add GAP to your existing loan.

How do I purchase GAP?

It will be offered to you during the loan application process or you can call Town and Country directly.

Is GAP available for refinanced vehicle loans?

Yes, as long as the vehicle qualifies.

What is a qualifying vehicle?

New and used autos, trucks and SUVs, no older than eight years, titled individually. GAP is not available on consolidation loans.

Does my loan have to be financed through Town and Country?

Yes.
How do I submit a claim?
You can submit a claim at your local branch, through the mail or by calling Town and Country.

What is the processing time for a claim?

Usually within five days of receiving all the documentation from the member.

What is the maximum amount that can be claimed under GAP?

\$50,000 is the maximum claim amount.
Can I cancel if I change my mind after I purchase GAP?

A full refund will be given if you cancel within 60 days of enrollment.

Can I transfer the coverage to another vehicle?

No, GAP is nontransferable.

On average, how much will my monthly payment increase if I purchase GAP?

For most vehicles, your monthly payment will only increase by a few dollars. For instance, on a \$24,500 loan for 60 months at 4.5% APR, your monthly payment would be \$457 without GAP; \$460 with GAP. Your overall finance charge would be \$2,905 without GAP; \$2,929 with GAP.

For more information, please call anytime: 1-712-755-3881.

Your purchase of Guaranteed Asset Protection is optional. Whether or not you purchase Guaranteed Asset Protection will not affect your application for credit or the terms of any existing credit agreement you have with Town and Country Credit Union. You may cancel your Guaranteed Asset Protection at any time. If you cancel within 60 days of enrollment, you will receive a full refund of any Guaranteed Asset Protection fees. We will give you additional information before you are required to pay for Guaranteed Asset Protection. This information will include a copy of the agreement containing the terms of Guaranteed Asset Protection. There are eligibility requirements, conditions and exclusions that could prevent you from receiving benefits under Guaranteed Asset Protection. You should carefully read our additional information for a full explanation of terms of Guaranteed Asset Protection.

Tips to Improve Your Credit Score

A good credit score can open doors, quite literally, when it comes to home ownership, interest rates and even auto insurance premiums. Here are some tips to improve your credit score.

- **Pay all bills on time.** If you typically pay late, you’re considered a higher risk and your score goes down.
- **Avoid bankruptcy, foreclosure and repossessions.** These actions have a negative effect on your score and your ability to get credit.
- **Keep your balances less than 25% - 35%** of available credit and never “max out” a credit card.
- **Don’t rush to open or close accounts.** Close old, unused accounts only if you don’t plan to apply for a loan within the next few months. If you open a flurry of new accounts in a short time, lenders may think you’re in need of extra money and question whether you can repay your debts.
- **Be cautious about co-signing.** If the other person has bad credit or doesn’t pay the bill, your credit rating is on the line.

TCCU Can Help Make Dreams Come True

In today’s world of corporate downsizing, many people dream about owning their own business.

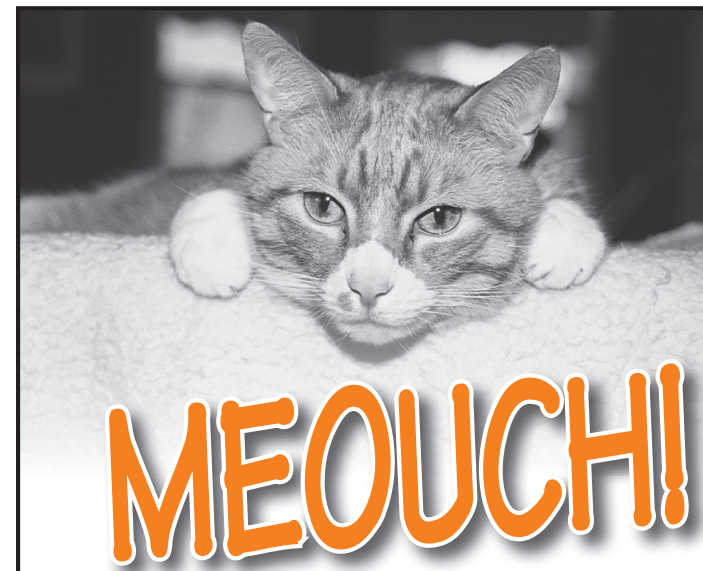
If you’re one of them, your credit union is the place to go. Our member business loan services can help you achieve your dream. Add to that our history of exceptional personal service and you will see why we are the best source for a loan.

We can help you succeed in today’s competitive business world with valuable business advice, products, and services.

Contact us today so we can help you achieve your business dream.

Bill Overload? Consider a Consolidation Loan

It happens to just about everyone at some point. A lot of little loans get scattered all over the place. That “zero-down” loan promotion at the electronics superstore that you’ve now been paying on for two years. The monthly bill that never seems to go away for that crown at the dentist. The regional department store that went out of business a year ago, but you are still chipping away at their credit card bill. Why not roll all those little bills into a consolidation loan at your credit union and pay off all those nagging creditors? That way, you’ll write just one check a month and pay the bill off faster (and probably at a much lower rate of interest) than continuing to chip away bit by bit with most of your payment going toward interest and service fees. We’ve helped many credit union members over the years save hundreds and even thousands of dollars by consolidating many little debts into one single loan. Let us help you do the same. Call or stop by.



Made A Mistake And Financed Your Vehicle Elsewhere?

Refinance at Town and Country Credit Union
And enjoy rates as low as

4.49% APR*

It’s easy to get distracted when buying a car.
Who doesn’t like the sight, sound or even the smell of a new vehicle?
Eventually that smell fades away and although you’re still satisfied with the car, you’re caught with a loan at that big bank with its high payments, inconvenient terms and a rate that is less than ideal.
Need a second chance? Refinance your auto loan at Town and Country Credit Union and save as much as a thousand dollars – or more.
Apply today, with savings this big, you’ll regret it if you don’t.
712-755-3118 • 877-455-3015

What could refinancing your vehicle do for you?

| | 48 month Term APR | Monthly Payment | 60 Month Term APR | Monthly Payment |
|----------------------------|-------------------|-----------------|-------------------|-------------------|
| Big Bank Auto Loan | 7.03% | \$359.40 | 7.50% | \$300.64 |
| Town and Country CU | 4.49% | \$341.10 | 4.49% | \$279.69 |
| Total Savings | | \$837.27 | | \$1,261.14 |

*Comparison charts presented are examples only and assumes \$15,000 loan amount. Total savings may vary. APR = Annual Percentage Rate Interest rate may vary by model year, term of loan and is subject to credit approval. Payroll deposit. Rate effective 4/23/10 and is subject to change.