

Bank on Something Better!

March 2011 News



If you're looking for a CAR...See your Credit Union for a Vehicle Loan!

New Wheels Start Here

Spring into summer behind the wheel of a new vehicle. Whether it's new or just new to you, remember that chances are the best place to finance it is at the credit union. We offer great rates on both new and used vehicles. And because we want you to buy the vehicle that's right for you and not the one the dealer wants to sell you, you will be in a better negotiating position with a pre-approved loan from the credit union. It may be wise, however, to keep how you plan to finance the vehicle off the table until you have negotiated your best price and are ready to close the deal. That's



because dealer financing is a profit center. If you divulge you have already secured a pre-approved loan at the credit union, the salesperson will try to make up for the loss of dealer financing somewhere else in the negotiation. Thanks to the Web, you can now do most of your vehicle buying research from the comfort of your computer. If you have any questions, call on us. We help members with vehicle purchases almost every day. We're happy to share our experience and expertise with you.

What Is A Share Secured Loan?

Credit union share secured loans are available for members who are in need of funds, but do not wish to deplete their savings. This type of loan allows members to borrow money by using their own savings funds as collateral. Your share account or certificates will be held as collateral for the loan, and once the loan is paid off, the hold is released. You will continue to earn interest on the balance in your share account or share certificates even though there is a loan against your account(s). You also will be borrowing money at a much lower interest rate than you would with an unsecured loan. A secured loan is also a great resource for anyone who is looking for a loan to establish credit or re-establish credit. Stop by or call your credit union today to find out more about a share secured loan. Guaranteed approval with no credit inquiry required, and in most cases, funds are available the same day.

Don't Fall for the "Are You Being Stalked?" Scam

A new round of Facebook spam tries to get you to download an app that will allegedly let you see who's been looking at your profile. There's just one problem: there is no officially sanctioned Facebook functionality that will allow you to view who has been checking your profile.

To find out what to do if you come across a post stating "Are You Being Stalked?", do a Google search for: "Are you being stalked? Yes. By scam-mers" and read Rik Furguson's TrendMicro article.

Payroll Deduction

Consider putting money aside before you even see it. By setting \$25 aside per paycheck every two weeks you could save enough for a two-person dinner every month. Sounds pretty painless, right? Just think...in a single year, your \$25 bi-weekly deduction adds up to \$650 plus interest.

Sub Share Accounts

Empty your wallet! No, we don't mean completely. Just your change. Whatever you have in change at the end of the day, throw it in a jar, plastic container, whatever. Every couple of months, bring it to TCCU for counting and put it into a special savings account. If you average 50 cents a day in change, that's about \$182.50 per year.

Money Makeover

A good look for your financial future!

We've helped hundreds of members pay less and save more through Money Makeovers, where we take a look the member's total financial picture to identify opportunities to painlessly "make over" their finances to cut costs and build savings. Whether it's total reconstruction or simple cosmetic changes, a Town and Country Money Makeover artist will sit down with you one-on-one to review your entire financial picture—at no cost.

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

town & country
CREDIT UNION

First Annual Harlan Money Smart Week® Announced

Dozens of free classes and events that help consumers learn to manage their personal finances will be offered throughout the Harlan Community celebrating Money Smart Week April 2-9, 2011.

The week is coordinated by Town and Country Credit Union, the Federal Reserve Bank of Chicago, which serves the Harlan area and the Governor's Council on Financial Literacy. It is designed to educate consumers about money management and generate awareness of financial education available on a wide range of topics such as saving, investing and using credit wisely.



"Harlan is leading the pack with promoting financial literacy and Money Smart Week is our biggest effort to help educate the consumers of Harlan and Shelby County" said Denny Siemers. "I urge all Shelby County citizens to take advantage of its many opportunities to build financial skills. Our whole area economy benefits from money smart people. I thank the local organizations and individuals who have worked on this first annual campaign for their excellent efforts."

All of the activities are free and are being held in three different locations within the city of Harlan. Harlan Community High School; Iowa Western College Harlan Campus; C.G. Therkilsen Center.

"We're proud of the fact that Town and Country Credit Union has been helping our community for over 72 years and is at the forefront of financial education. Dozens of educational offerings will be offered to help teach our neighbors and friends how to better manage their finances and navigate these tough financial times."

For more information about events slated for Money Smart Week or to take part, please go to www.moneysmartweek.org/iowa. Watch for newspaper inserts to be in the Harlan paper the week before April 2nd. Posters throughout the community will be posted at different businesses.

Some of the topics that will be presented are:

- Basics Of Home Buying Verses Renting
- Basics Home Buying Financing
- How To Improve Your Credit
- Getting A Loan – What Do I Need To Do
- Wills, Trusts, Power Of Attorney Etc Etc
- Questions & Answers About Buying A Home
- Questions & Answers About Selling A Home
- Investing Basics
- Computer Basic Maintenance
- Estate Planning
- What's Your Plan – Long Term Care
- How Does Your State Pension Plan Work?
- Value Of A Dollar: Teaching Your K-8 Child
- Build A Basic Budget: The 5-Step Spending Plan
- Auto Buying Take The Wheel: Get The Best Car Deal
- Scholarship Mastery For Average Students
- The Money Game – Know The Rules
- How To Improve Your Credit Score
- Where Did My Money Go?
- Unplugging The Parent ATM – What To Teach Kids

Your Money: Protected Up to \$250,000

You may have heard about recent changes regarding NCUA insured deposits. But what does it mean to you? The increase in NCUA insurance from \$100,000 to \$250,000 – previously set to expire Dec. 31, 2013 – was made permanent by legislation signed in July 2010. There is no charge to you for this coverage, and it's not paid by taxpayers, either. Credit unions pay the premiums.

Coverage applies per depositor, per credit union for each account ownership category. This includes:

- Single accounts (owned by one person): \$250,000 per owner.
- Joint accounts (two or more persons): \$250,000 per co-owner.
- Revocable trust accounts: Each owner is insured up to \$250,000 for the interests of each beneficiary, subject to specific limitations and requirements.

If you have questions about your coverage, we'd be happy to answer them. Contact us at 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	Mutual Funds
Holiday Club Accounts	Mortgage Loans	Photocopy Services	Fax Services	Term Life Insurance	Folio Investing (50 Stocks)
Certificates of Deposit	Personal Loans	Phone Transfers	Night Depositories	Accident Insurance	529 College Savings Plan
Kirby Kids Club	Business Loans	Payroll Services	Credit Life and Disability Insurance	Whole Life Insurance	
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	

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Harlan, IA 51537

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Bank on Something Better!

Your Community Credit Union for 72 Years!

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

A resolution for 2011 that really pays off...

As each new year begins, we all have good intentions: exercise more, eat healthier, lose weight. However, not all resolutions require a huge commitment. Here's how you can improve your financial situation in 2011 through five easy steps:

1) Get your free annual credit report. Not only can a bad credit report result in a low FICO score, it can also hurt your chances of landing a new job. According to an article in USA Today, "liens against you, large credit card balances, a bankruptcy or foreclosure could hurt your chances of getting a job." And a lower FICO score can cost you hundreds or thousands of dollars because it usually means you won't qualify for the best loan rates. Just log into annualcreditreport.com today to get started.

2) Get a check-up. Really. It's much better to catch any medical issues before they become truly serious problems. You'll save lots in health care costs.

3) Update your beneficiaries. Make sure you update your list of beneficiaries after any major life event (marriage, birth, death, divorce, etc.). Be sure to look at life insurance, IRA, 401(k), and pension plans. You definitely don't want your money going to the wrong people.

4) Increase your 401(k) contributions. Take the raise you're probably getting due to the drop in Social Security taxes and put it in your retirement plan.

5) Carefully review your investment portfolio. You may want to mix up the stocks and bonds you own so they align better with your goals. Don't just assume you can do exactly what you did last year

2011 SCHOLARSHIP OPPORTUNITY

Town and Country Credit Union will be awarding 4-\$500 scholarships to high school seniors who are members of the credit union or individuals who are attending a vocational, college or university. To be eligible, candidates must meet the following criteria: a. Be a member of Town and Country Credit Union b. Submit a copy of your high school transcripts or college transcripts with your application c. Submit a 300-500 word essay on the several different topics. See our website www.towncountrycu.com or pick up a scholarship application at the credit union should be returned no later than April 1st, 2011.

Attention Co-Signers

Considering co-signing a loan? Keep considering. Then consider some more. As a co-signer, you're more than just a backup should the primary borrower become unable to repay the debt. You're a co-borrower, with all the liability and none of the benefits of the loan. That means lenders who want their money back can turn to you any time for repayment, not just when they have exhausted all efforts with the borrower. If you must co-sign, protect yourself by asking the lender to give you a heads-up should the borrower miss a payment.

e-Services: It's Easy To Be Green

Kermit the Frog lamented that it wasn't easy being green. But for you, and your fellow credit union members, it is. When you sign up for Home Financial Services (HFS), it's not only easy to help the environment, but you will also be helping yourself and the credit union. Here's how: When you go online to make a loan payment or transfer funds, you save a trip to the credit union and the emissions that go along with it. Online services are available anytime, day or night, too, putting the credit union at your fingertips on your schedule, not



ours. With e-Statements, you will receive an email alerting you that your statement is ready. Although you can print it out, there's no need to. You can view it online and then save it to your desktop or a storage device, like a thumb drive. That saves paper and postage. And because you're credit union is a non-profit financial cooperative, any savings are returned to you in the form of lower rates on loans, higher rates on savings, or better services. Plus, less paper means less clutter. To find out how to put e-Services to work for you and the environment, contact the credit union.

Christmas Club News

Even though Christmas has come and gone, it's not too late to begin to plan for the upcoming Christmas season. One way to be prepared is to have a Christmas Club Account at the Credit Union. For those that already have an account, your balance and interest will be rolled into your share draft account on November 1st. If you don't have a share draft account the funds will go to your share account. All deposits received will be a part of your 2011 Christmas Club account.

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.

Bringing Education Where People Are...

Ask Mr. G

"Six Popular Credit Score Myths"

1. You are Your Score

Most people don't think about or see their score until they're applying for a loan, be it a car loan or a mortgage. If the score is high, they feel great. If the score is bad, they feel terrible. Your credit score is only a measure of how risky you are as a borrower. It is not an indicator of who you are as a person, what you are capable of doing, or whether or not you'll actually default on a loan. It's merely a numbers game and to the lender's risk department, you're only a risk that needs to be assessed and addressed based solely on the numbers. Unlike you as a person, your credit score can and will change. Your credit score can be wrong. Your credit score might be good in one scenario but not as good in another. What is a good credit score? It depends on the loan!). So don't feel bad if your score is low, just change your behavior so that it can improve. Check your report for inaccuracies and errors. Do the right thing, starting today, to improve your score or maintain its good standing.

2. Build Credit With a Balance

One of the most popular credit score myths is that you need to carry a balance in order to build credit. Fortunately, that's not true. In reality, 35% of your credit score is based on your payment history and creditors don't care whether you carry a balance or not. In fact, your credit cards will report your statement balance each month with no other information. No one knows, or cares, whether you've carried a balance from month to month or just racked up the charges on the statement in the last month.

You are building credit, based on your payment history and your balance, regardless of whether or not you pay interest to the credit card companies. The effect on your credit remains the same. For more information and the complete list of popular credit score myths visit www.towncountrycu.com and check out "Ask Mr. G"'s monthly articles.



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.

ADVENTURELAND

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.

Phishing

Continues to be a growing problem. This form of identity theft begins with an email and fake web site that looks so real that it tricks many people into giving out their private financial information. If you are notified by email that theft is a problem with your account and you are asked to respond to the email or call a toll free number, don't do it. Instead, use the phone number on your credit card or account statement to investigate.