

# Town and Country Credit Union Notice of Your Financial Privacy Rights

We, our, and us, when used in this notice, mean Town and Country Credit Union.

This is our privacy notice for our members. When we use the words “you” and “your” we mean the following types of members:

Our consumer members who have a continuing relationship by purchasing or holding financial products or services such as a:

- Share account
- Loan account
- Credit card account
- Retail installment contract we hold and service

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information.

We first define some terms.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term “information” to mean nonpublic personal information as defined in this section.

An affiliate is a company we own or control.

A nonaffiliated third party is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an “other party.”

## THE INFORMATION WE COLLECT

We collect information about you from the following sources:

- Information you give us on applications or other forms
- Information about your transactions with us
- Information about your transactions with other parties
- Information from a consumer reporting agency

## THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR INFORMATION

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect this information.

## YOUR INFORMATION AND OTHER PARTIES

We will not disclose information about you to anyone except as disclosed in this policy or as permitted by law. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions.

## INFORMATION ABOUT FORMER MEMBERS

We do not disclose information about former members, except as permitted by law.

## AUTHORIZED SHARING - JOINT MARKETING

We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf with whom we have joint marketing agreements.

## State Limitations:

AL, AK, ID, and VT - We will not share this information about members who reside in Alabama, Alaska, Idaho, or Vermont.

MA, MS, and NJ - We will not share any information derived from share relationships with us about member who reside in Massachusetts, Mississippi, or New Jersey.

## Types of Business:

Here are the businesses with whom we may disclose nonpublic personal information under this section.

Financial service providers, such as:

- Members Financial Services offered through  
CUNA Brokerage Services, Inc.
- Members insurance



**town & country**  
CREDIT UNION

**1024 5th St., Harlan, IA 51537**

**712-755-3881 • 877-455-3015 • www.towncountrycu.com**



# *Town and Country Credit Union*

## *Schedule of Fees November 1, 2008*

Town and Country Credit Union operates under the philosophy of keeping our fees as low as possible. As a member-owner of Town and Country Credit Union, we want you to have affordable access to the financial services you want and need.

<b>Checking, Overdraft and Non-Sufficient Funds (NSF) Charges</b>	
Copies of Cleared Checks	\$1 plus tax/item
Cost of Checks	Prices vary with quantity, style, & design
NSF Checking/ACH Pre-authorized Withdrawal	\$25/item
NSF ACH Preauthorized Withdrawal	\$25/item
Overdraft Fee	\$25/item
Stop Payment	\$25 plus tax
Monthly Service Charge (balance falls below \$100.00 during month)	\$6.36
Overdraft Protection from Savings (maximum of 3 transfers a month)	\$5.30
<b>Check Issue Charges</b>	
Cashiers Check	\$1
<b>ATM Fees</b>	
Fee After 4 Withdrawals	\$1.50 per transaction
Non-Sufficient Funds (NSF) ATM withdrawal	\$25/item
Card Replacement Fee	\$10
Note: ATM's not owned by Town and Country may issue a surcharge	
<b>Master Card® Debit Card</b>	
Card Replacement Fee	\$10
Express Replacement Card Delivery	\$20
Master Card Debit Non-Sufficient Funds (NSF)	\$25
<b>Master Card® Credit Card</b>	
Annual Percentage Rate	9.90% APR
Annual Fee	None
Grace Period	25 days
Card Replacement Fee (standard delivery)	\$10
Card Replacement Fee (express delivery)	\$30
Overlimit Charge	\$10
Payments Over 15 Days Late	\$10
<b>Home Banking</b>	
eStatements:	Free
Internal Transfers (inbound)	Free
<b>Statement/Account Assistance</b>	
Account Histories	\$1
Copy of Statement	\$1
Research Fee	\$25
Statement Reconciliation (max history of 3 months)	\$25
<b>Wire Transfers</b>	
Domestic (outgoing)	\$15
Domestic (incoming)	\$10
International (outgoing)	\$35
International (incoming)	\$5
Address Research (if statement is returned twice for incorrect address)	\$5 per quarter
Deposit Items Returned (written on member's account)	\$5
Deposit Items Returned (not written on member's account)	\$5
Fax Sending Charges	\$1 per page
Fax Receiving Charges:	\$1 per page
Photocopy charges after 5 copies	\$0.25 per page
Member Cashing Non-member check	\$5 per check, \$500 limit on check
Reopens Account (within 90 days of closing)	\$25
Tax Levy/Garnishment Fee	\$25