

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

Town and Country Credit Union is committed to providing you with financial products and services to meet your needs and help you reach your financial goals. We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal financial information. If after reading this notice you have any questions, please contact us at 712-755-3881 or coming to our office at 1024 5th Street, Harlan, IA 51537. You may also mail us your comments at PO Box 310, Harlan, IA 51537.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide them to third parties.

## Information About You We Collect and Disclose

1. Information we receive from you on applications or other forms;
2. Information about your transactions with us or others;
3. Information we receive from a consumer reporting agency;
4. Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

## Confidentiality and Security

If you terminate your membership with Town and Country Credit Union, we will not share information we have collected about you, except as permitted or required by law.

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.



**town & country**  
CREDIT UNION

The logo graphic for Town & Country Credit Union, featuring a stylized green tree in front of a sunset with orange and yellow horizontal stripes.

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

**712-755-3881 • 877-455-3015 • [www.towncountrycu.com](http://www.towncountrycu.com)**

# *Town and Country Credit Union*

## *Schedule of Fees August 1, 2010*

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	\$26/item
NSF ACH Preauthorized Withdrawal	\$26/item
Overdraft Fee	\$26/item
Stop Payment	\$25 plus tax
Monthly Service Charge (balance falls below \$100.00 during month)	\$6.42
Overdraft Protection from Savings (maximum of 3 transfers a month)	\$5.35
<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	\$26/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)	\$26
<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