

Convenience Solutions...

For Life

Every Member Is A Part-owner

Credit unions, as not-for-profit institutions, work to improve the quality of life of their member/owners through new services and technology, better rates on accounts, and fewer and lower fees. Isn't it time you joined a financial institution interested in saving you money? These are just some of the many convenient services we offer to make banking with us as easy as you need it to be.

Member On-Line Account Access

Free, secure 24-7 internet access to your accounts when you need it. Make payments, review transaction history, transfer funds and much more.

E-Statements

Experience the security and convenience of receiving your statements faster on-line. Choose to store your statement electronically or print only when you need.

Direct Deposit

Have your money available faster. Let your employer send it to us directly.

Applications

Apply for a loan anytime of the day! Come into our office during business hours or print an application from our website.

ATM's

Free ATM access at thousands of machines nationwide. As a member of Shazam privileged status network, Town and Country Credit Union members have access to thousands of SURCHARGE FREE ATM's. Use the ATM locator at www.shazam.net to find one that is convenient for you!

Notary Public Services

Have your signature notarized on important documents free of charge by a Notary Public staff member.

Drive-Up Services

TCCU's drive-up tellers provide you with friendly and personal service every time. A visit to our drive-up is a guaranteed way to quickly and easily make deposits, withdrawals, cash checks or make payments on a loan.

Night Depository Services

The secure deposit option for after office hours. Night depository is located by the drive thru entrance.

Deposit Insurance

The National Credit Union Administration (NCUA), an agency of the United States government, insures all credit union deposit accounts, up to \$250,000 per member.

Wire Transfers

Money may be wired to or from your TCCU account to or from virtually any financial institution in the United States.

Who is Eligible To Join

Town and Country Credit Union is a community credit union. Eligible members include anyone who lives, works or attends school in these Iowa counties:

Carroll	Shelby	Pottawattamie
Crawford	Cass	Audubon
	Harrison	

If you are related to a current Member by blood, adoption or marriage, you are eligible to join Town and Country Credit Union regardless of where you live.

How To Become A Member

Joining Town and Country Credit Union is easy. Simply stop by our office or call one of our many member representatives today!

This is where you belong

1024 5th Street
Harlan, IA 51537

Phone 1-712-755-3881
Toll Free 1-877-455-3015
Fax 1-712-755-5536

Lobby: Mon.-Fri., 8:30 a.m. - 4:30 p.m.

Drive-up: Mon.-Fri., 7:30 a.m. - 5:00 p.m.

Saturday, 8:30 a.m. - Noon



Revised 6-8-11



Federally Insured By NCUA

Bank On Something Better!

**In Your Community,
For Your Community,
Town and Country Credit Union**

Visa
Gift Cards

Auto Loans

Home Equity
Loans

On-Line
Banking

Convenient
Hours

First Mortgage
Loans

MasterCard
Credit Card

Debit Cards

Certificates
of Deposits

Member Services

available at....

The logo features a stylized green tree in front of a red and orange sun, with the text "town & country CREDIT UNION" below.

town & country
CREDIT UNION

Town and Country Credit Union

Formerly Westphalia Credit Union

As your financial needs change in life, Town and Country Credit Union will be there with the financial solutions you deserve. Serving our member/owners for over 70 years, we have grown to a full service financial institution with the experience to help you meet your financial goals.

Choosing us for your banking needs means gaining a financial solutions partner for life. Our commitment remains firm to provide our member/owners a secure place to save and a trusted place from which to borrow. We feature a wide range of convenience services to meet the demands of your busy life.

In our most recent Members Satisfaction survey, our members said they were satisfied or very satisfied with our services.

We invite you to experience what our member have come to expect.

What Our Members Are Saying About Us

“My husband and I have been members of the Credit Union for years. The staff has always been professional, friendly and exceptionally helpful in assisting us with our financial needs. We are pleased to be associated with such a fine organization. Keep up the good work!”

“We have been treated great over the last 30 years...The Credit Union has been a fantastic institution to do business with. Great People!”

“I think the staff’s friendliness and knowledge is the best asset. Nothing can replace a smile and the helpfulness your staff provides. Machines are fine, but I like the human factor.”

Designed To Make Your Busy Life A Little Easier

More and more TCCU members are visiting us online at www.towncountrycu.com, taking advantage of our online banking, useful financial calculators, and our pages of informative articles. We know you’re busy. We want you to be able to bank the way that fits your life.

***Bank On Something Better...
Town and Country Credit Union***

Lending Solutions... For Life

Borrowing money doesn’t have to be a scary or complicated experience. Our lending staff will work with you to select the right financing option for your next purchase or refinance need. You can count on us to provide fast loan decisions and competitive rates. Below is just a sample of what we offer. Contact us today to find out what option is right for you.

Home Equity

In addition to financing your new kitchen, deck or workshop, home equity loans are a great way to finance large purchases, pay education expenses or to consolidate outstanding debt. Utilizing the equity in your home is easier than you think and may be the best borrowing option for you.

New and Used Autos

With flexible repayment terms and great rates, we are a leading provider of auto loans in Western Iowa. We have the experience and resources to help you with your next purchase. Talk with us today about getting pre-approved for your next purchase or to see if we can save you money by refinancing an existing loan.

Recreation

Boats, campers, motorcycles, snowmobiles and ATV’s are the favorite recreational vehicles of many of our members. Let us help you experience the joy these items will provide for family and friends.

Unsecured

We offer loan options with no collateral required. Options include, Master Card Credit Cards, Lines of Credit and Signature Loans. Allow us to finance your next jewelry, furniture or medical expense.

Real Estate

Whether you are looking for a new home or to refinance your existing home, we have mortgage options to meet your needs. Contact us about getting pre-approved for your next purchase or refinance!

“The Credit Union helped to make numerous additions to my home in Harlan, made possible a trip to Europe and bought several cars. They are the most helpful, friendly and gracious group one could find and I never cease being grateful to them for things I would never have had without them.”

What’s Best For You Is Our Main Concern

We are Town and Country Credit Union, proudly serving people like you since 1939. As part of the credit union movement, you will enjoy an ideal mix of quality member service and the latest financial products and technology.

Deposit Solutions... For Life

“I have always appreciated the Credit Union and have received the same personal, courteous individual attention and service through the years. I feel you are able to pass on savings to us as members and yet keep abreast of on-going changes.”

“Don’t lose the personal touch you are able to give a member. Friendliness is a big factor in feeling you are important as a customer. Keep up the excellent efforts.”

Where You And Your Family Belong

Town and Country Credit Union’s smaller membership lends a feeling of family and togetherness that is rarely found. Once you join, you may remain a member of TCCU for life, participating in all the programs and services we offer, even if you move away, change jobs or retire. In addition, as a member of Town and Country Credit Union you open the door of eligibility for your entire family.

High savings rates	Fantastic member service
Low loan rates	Minimal fees
Convenient account access	

There are many good reasons to save and we are committed to providing safe, secure and convenient options to fit your changing needs. In addition to earning a fair return, your deposits are federally insured by NCUA. You can say with confidence that your funds will be there when you need them.

Savings

Convenient and accessible with your ATM card, our savings accounts pay dividends to help your savings grow. Multiple savings accounts are available to fit your budgeting plan.

Christmas Club

Christmas Club savings accounts are a great way to make your holiday shopping less stressful. We make saving for your holiday purchases easy.

Checking

Our checking account options are designed to meet your checking requirements. We also offer overdraft protection options to provide you with peace of mind.

Debit Cards

Our free Debit Cards are a fast, convenient and secure way to make all of your purchases. Your card provides access to your funds through an ATM machine or for purchases anywhere that MasterCard is accepted.

Certificates of Deposit

Certificates of Deposit are a great way to earn higher interest on your short and long term savings. A variety of terms are available to fit your needs.