

Fee Schedule For All Accounts

THE FOLLOWING FEES AND CHARGES MAY BE ASSESSED AGAINST YOUR ACCOUNT.

EFFECTIVE APRIL 2011

Monthly Service Charge (share draft accounts)	\$6.42
Insufficient Funds Checks (NFS)	\$26.00
ACH Returns	\$26.00
Return NFS Check	\$26.00
Deposit Item Return NFS	\$10.00
Stop Payment per Check	\$25.00
Stop Payment per book	\$25.00
Statement Copies	\$1.00
Photocopies of Original Check-per ck	\$1.00
Overdraft Protection from Savings (maximum of 3 transfers per month)	\$5.35
Corporate Checks made payable to someone other than our member per ck	\$1.00
Wire Transfer (incoming)	\$15.00
Wire Transfer (outgoing)	\$15.00
Fax In or Out per page	\$1.00
Copies (5 copies per member, per month free)	Free
Copies after 5 copies	\$0.25
Hourly Charge for Reconciliation	\$25.00
Share Draft Printing (varies depending on style of check)	
Plastic Check Card Replacement	\$10.00
ATM Card usage fee (4 free transactions per month)	\$1.50
Collection Items (member requested)	\$10.00
Account Closing (within 90 days of opening)	\$20.00
Reopens Account (within 90 days of closing)	\$25.00
Internet Banking	FREE
Charge Back Items on Debit Card	\$35.00

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

www.towncountrycu.com

email: cuservices@towncountrycu.com



Revised 6-8-11



Federally Insured by NCUA

Bank On Something Better!
**In Your Community,
For Your Community,
Town and Country Credit Union**

Privacy Notice Fee Schedule



TCCU Privacy Notice

FACTS

What Does Town & Country Credit Union Do With Your Personal Information?

WHY?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
WHAT?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> * Social Security number and income * account balances and payment history * account transactions and checking account information <p>When you are no longer our member, we continue to share your information as described in this notice.</p>
HOW?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Town & Country Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Town & Country Credit Union share?	Can you limit this sharing?
For our everyday business purpose- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes- to offer our products and services to you	Yes	No
For our joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes- information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes- information about your creditworthiness	No	We do not share
For nonaffiliates to market to you	No	We do not share

Who we are	
Who is providing this notice?	Town & Country Credit Union.
What we do	
How does Town & Country Credit Union protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>Town & Country Credit Union regularly tests and assesses its information security measures, systematically trains employees, and adopts upgrades and enhancements as necessary to protect your information.</p>
How does Town & Country Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> * open an account or apply for a loan * show your driver's license or provide contact information * use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> * sharing for affiliates' everyday business purposes- information about your creditworthiness * affiliates from using your information to market to you * sharing for nonaffiliates to market to you
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> * Town and Country Credit Union has no affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> * Town & Country Credit Union does not share with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> * Our joint marketing partners include investment, insurance, and other financial services companies.

Questions?	Call toll free 1-877-455-3015 or go to www.towncountrycu.com
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