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The RAIN Method for Buying a Car

The average cost of a new vehicle today is around \$30,000. Whether you desire the shiny, brand new car or if you are content with a reliable used ride, you want to get the most for your money. The actual process of finding, researching, financing and buying that car doesn't need to be scary or intimidating. In fact the process can be broken down into a simple acronym: RAIN.

After you have met with Town & Country Credit Union and have your financing secured, you are now ready for the RAIN technique, an effective acronym for making a wise purchase. The R stands for research. The A means ask questions. The I stands for investigate or inspect. And the N is for negotiate.

Research - In this step you will use information from publications like Consumer Reports, Kelley Blue Book and other sources to make sure the vehicle you are looking at is a wise choice. You want to check out the reliability of the vehicle to make sure it is wise investment for us. You also need to use the buyer's guide to find out pricing of the vehicles you are looking at. It's easy to find the sticker or retail price, but your goal should be to find out the wholesale price. That means the price the dealership paid minus any rebates, hold-backs or incentives. That is the price you will use to negotiate when the time is right.

Ask - You want to contact the insurance company and find out the rates you can expect with the vehicle you are looking at. You'll also want to ask the dealership for information about the average cost of upkeep. This information is critical as you examine the overall costs of the purchase you are going to make. There are a lot of costs associated with vehicle ownership-insurance is a major one. Ask your agent for a quote so there are no surprises later.

Investigate or inspect - If you are considering a brand new car, you will go to the dealership and investigate it. Be sure the salesperson knows that on this trip you will be test driving only and not looking to make a deal quite yet. This is your opportunity to get a feel for the car. Is it the one that is going to meet your needs? How does it handle? Will you be happy with it for years to come?

If you are in search of a used vehicle, the inspection process is very important. Even if you have limited knowledge of automobiles, everyone can conduct a basic inspection. Check out the exterior and interior. Take it for a test drive and see



how it handles, how it accelerates and how it brakes. When this inspection process is complete and if this is a car you are serious about, take it to a certified mechanic for a full diagnostic check. It may cost you \$100 but not only will you get a detailed report of the condition, most will provide you with a list of problem areas and the cost to fix them. This will be helpful for your last step.

Negotiate - For many the negotiation process is one that is intimidating. Everyone wants to get the best deal and there are salespeople that are seeking to make the most money possible. Pick out two to three dealerships to visit. Since you already have done your test drive, you are ready to make the deal.

A good way to take the pressure off of you is to tell the salesperson that you have other dealerships you will be visiting and the one that offers the best deal will be getting your business, so, "What is the lowest price you can offer on this vehicle?" Take that number and visit your other dealerships. See which offer comes in the best. If you still aren't happy with the offers, you may share what you think is fair based on the research you have done. If they say no, move on.

Purchasing a vehicle is probably going to be the second largest expenditure in your life. Being prepared is key to getting the best deal should be your goal. Following these steps will help you tremendously. Always remember, Town & Country Credit Union can provide not only the best financial deal for you, but they are also there for support, guidance and education.

Smart Ways to Save for College

Since they were created in the '90s, tax-advantaged 529 savings plans have been among the most popular investment vehicles for families saving for college. Since fees for 529 funds have been declining over the past few years, the plans are even more affordable.

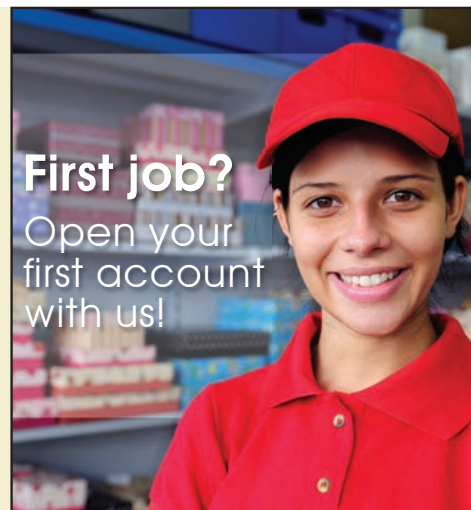
If you're interested in starting a 529 Plan, here are some strategies to help you make the most of it:

Take advantage of tax breaks. As long as you use the money for qualified college expenses, the primary benefit of the 529 Plan is you don't pay taxes on your investment gains. However, 34 states allow you to deduct or receive a credit for 529 contributions to offset your state income taxes.

Research your state's plan. You can invest in any state-sponsored plan, regardless of where you live. However, if your state offers a tax break, in most cases you're better off staying in that plan as it takes years of high performance to offset the tax savings. But if your state's plan is expensive, it's worth considering another state's

plan, especially if there's no penalty for rolling the balance over.

Ensure the plan has the right mix for you. Most 529 Plans offer age-based portfolios managed by a sponsor; these are the easiest choice for parents. But within those plans the asset mix can vary greatly. Make sure that as your child gets closer to college age, the portfolio's risk decreases appropriately.



Three Steps to Fixing Your Money Worries This Holiday Season

Worrying about money is natural. Almost everyone's done it at some point. But worrying also could be a sign that there are serious problems you're avoiding—a persistent little reminder that these problems are not going away. So if you're finding yourself stressed about this holiday season, there are some simple things you can do to stop worrying and take back control.

Ask yourself, "What am I really worried about"? If it's something you can't control, like the state of the economy, then don't waste time worrying about it. If you're tracking your spending, saving regularly, and living within your income—that's the foundation of financial peace of mind.

But if there's a real problem, like too much credit card debt, then take action! There's no quick fix, but make a plan. Simply doing something will make you feel better, and eventually your financials will start to look better, too. Here are three simple things anyone can do to reduce financial anxiety.

First, when you get your paycheck, do not immediately think about how you'll spend it. Instead, think about ways to save it. Put a portion of it in a savings account for emergency use only—even if it's a small amount. Add to it every month. The goal here is to be able to cover three months of expenses. Knowing you have a few bucks in a savings account is huge! For even more security, add another income stream. It doesn't have to be a second job—sell your old stuff online or monetize a hobby, like freelance writing or photographing.

Second, schedule an appointment with a financial adviser. It is never too soon to make sure you're on track for life goals! You can open a personal retirement account at your credit union. If your company offers a matching program for your 401(k), take advantage of it! Contribute the minimum to get your employer to kick in the same. You'll be amazed at how that money will grow over time.

Save on Your Vacation Lodgings

Vacations are meant to give you some much needed rest and relaxation. Since lodging expenses can eat up a huge chunk of your vacation savings, you'll want to make sure you find the best prices for them.

Here are a few websites to help you find the best deals on lodgings.

If you're strictly a hotel-type of person, check out Hotels.com, Priceline.com which include filters that let you choose by star-class, reviewer ratings, neighborhood, etc. To get really discounted, last-minute bookings, use phone apps like SnapTravel and HotelTonight.

For cozier dwellings, check out BedandBreakfast.com or BBOOnline.com. These places tend to be more pet-friendly than others, so this is an especially good choice if you're traveling with your pooch.

If you're looking for lodgings for four or more people, renting a home may be the perfect choice. You'll have the comforts of home, including a kitchen and laundry facilities, at a much better price than renting multiple hotel rooms. Check out Airbnb.com, VRBO.com, HomeAway.com, and VacationRentals.com to find hundreds of homes you can rent for a day or longer.

What if you really just need a place to sleep and shower? Check out Couchsurfing.com where you can even rent a person's couch or guest bed for a few nights!

LEVEL UP!

Take advantage of all the benefits of a **BIGGER membership**, and make us your primary financial institution.



Third, did you know Town & Country Credit Union is a not-for-profit financial cooperative? That means they offer the same services as other financial institutions, but their mission is to help their members. So you don't have to tackle your problems alone, you have a team of professionals who can—and really want!—to help you. They can sit down with you, look at your financials, offer advice, and help you develop an action plan. They even offer education, so you can better understand money management.

Do these three things—build up your savings, have a financial adviser take a look at your whole financial picture, and visit your credit union for help—and you'll be worry-free in no time.

ADVENTURELAND

We've got your ticket to summer fun.

Purchase your ticket at any branch location for \$38



7 Tips to Avoid Identity Theft

Every two seconds an American becomes a victim of identity theft. If the thought of having to clean up your credit report because someone stole your identity frightens you, and you don't want to become another statistic; here are some tips to stack the odds in your favor.

1. A winning night, can turn into a nightmare really fast if your wallet is lost, or stolen, especially if personal information like your social security card is in there. Do not carry your social security card. And, just as importantly, make copies of all your cards. That way, if they're stolen you can report it fast, and accurately.

2. You can bet that if you use easy to guess passwords and PINS—like your house number, or birth date—some hacker will figure it out. Use a mix of symbols and numbers, and upper and lower case letters.

3. Use your instinct. If an overly generic e-mail address doesn't look legit, don't reply, and don't click on any links. Go to your account log-ins manually using a bookmark, or typing the URL.

4. Know that your credit union will never call, or e-mail asking for your social security number, or birth date. If a business, or individual asks for personal information, passwords, or credit card numbers--do not give them. Instead, call any financial institution requesting information directly at a number you know is legitimate

5. Make sure all your electronic devices are as secure as possible by up-dating your operating systems, software and browsers; being up-to-date will minimize chances of being hacked. And, password-protect all of your devices, so that if stolen, logging in will be more difficult.

6. Shred, Yes, some of the easiest targets for identity thieves are home trash bins. Shred invoices, financial statements, or any other personal type documents. Don't just toss them; shred them.

7. Check your online banking accounts and credit reports regularly. There are three credit-reporting bureaus...a trifecta-for analyzing your activity. Check a different bureau every four months at annualcreditreports.com. If you see anything suspicious, report it.

Follow all these steps, and your odd of being a victim of identity theft will drop dramatically.

EXPERTS SAY GUARD AGAINST IDENTITY THEFT BY CHECKING YOUR CREDIT ONCE A YEAR.

Get your FREE credit report online at www.annualcreditreport.com or toll free 877-322-8228



Annual Credit Report.com

The only source for your free credit reports. Authorized by Federal law.

Your credit reports matter.

- Credit reports may affect your mortgage rates, credit card approvals, apartment requests, or even your job application.
- Reviewing credit reports helps you catch signs of identity theft early.

FREE Credit Reports. Federal law allows you to:

- Get a free copy of your credit report every 12 months from each credit reporting company.
- Ensure that the information on all of your credit reports is correct and up to date.

FOUR FAST WAYS TO MAKE

Your Financial Life Better This Year

1) Review Your Credit Report

Get a look at your financial landscape by reviewing your credit report. You can do so for free, up to three times annually, from the three major credit reporting agencies. The only source for your free credit reports is annualcreditreport.com. Other sites may say free, but they are trying to sell services such as fraud alerts, credit monitoring, and debt consolidation.

2) Set Up Account Alerts Through Your Credit Union

Institutions like Financial Plus offers free text and e-mail alerts to let you know when your account is getting low in funds, when a purchase has been made, when funds have been deposited and more. Having a better understanding of where your money is going is not only good financially, but also a good thing for security.

3) Automatically Save a Portion of Your Paycheck

Over 50% of Americans have less than \$1,000 in savings and often have to rely on credit cards or other forms of financing for emergencies such as a broken down car or furnace. Setting up automatic savings from each paycheck makes saving easy and often financially painless. Once you get the saving started, let it grow. When a true emergency arises, you'll be happy you did.

4) Say No More Often to Impulse Purchases

You know the old joke, "I went in for one thing and \$300 later I walked out of the store." It's easy to get caught up in the marketing web of coupons, cash back, sales and rewards. Create a new shopping rule: All purchases you didn't plan on making when you walked in must pass a 24 hour wait period. Walk out of the store, go home and think about it. Will that item make you happy and for how long? Avoiding impulse items can save you a lot of money over the year. Instead, consider putting that money in a Christmas Club or Vacation Account.

Be in the know... All the time, and take charge with help from your credit union!

The Credit Union Difference

A credit union is a financial cooperative composed solely of member-owners who share the philosophy of "not for profit, but for service." Unlike some financial institutions, the people on our volunteer Board of Directors are member-owners, who work in the best interest of other fellow member-owners. Without shareholders to pay, profits are returned to members in the form of lower loan rates, low or no-fee products and services, and higher savings rates. At a bank, the only people who benefit from profits are the investors.

Members at a credit union are member-owners because their deposit represents a share of ownership; however at a bank, the owners are typically small groups of investors. Credit union members are united by a common bond of membership.

Financial markets fluctuate over time. When the market dips, banks tend to either raise loan interest rates or close altogether. Credit unions rely on financial reserves to absorb unexpected losses, so members are protected when times get tough. Also, credit unions are insured by the National Credit Union Administration

(NCUA), a U.S. government agency, for deposits up to \$250,000.

Keep your money
NCUA-safe

NCUA protects your money in a federally insured credit union up to \$250,000 per account.

Visit NCUA.gov and use the e-Calculator

Our Auto Loans Are A Breeze!

Go with TCCU for your next auto loan and you'll get a no-hassle shopping experience that's as smooth as your next ride. We offer rates and service you can rely on!

- Get a rate as low as 4.49% APR* for a new or used vehicle.
- Apply for a pre-approval, then shop with ease and confidence.
- Finance up to 100% of your purchase, including tax, title, and license.**
- Choose your preferred application method: Apply online, call us, or visit any branch and a friendly lending expert will walk you through the process.

Dad Joke #42

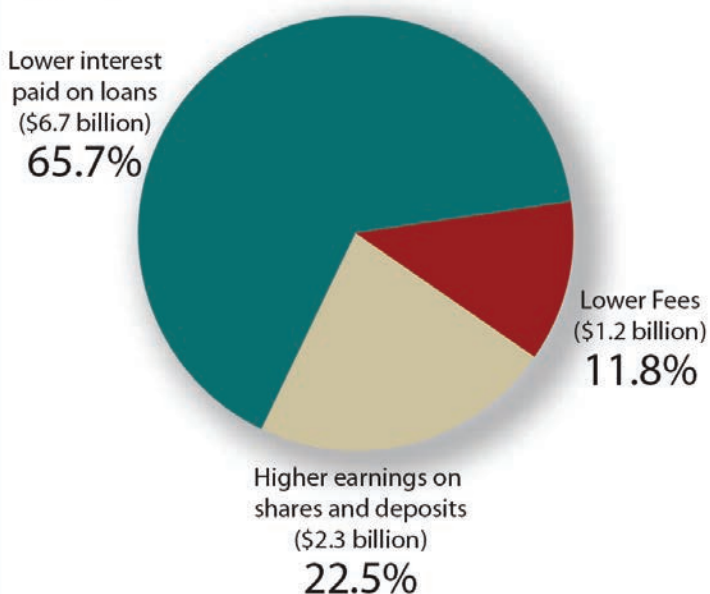
What happens to a frog's car when it breaks down?

It gets toad away.



\$10.2 Billion a Year:

Estimated Credit Union Member Financial Benefits*



Credit union membership confers a real financial benefit, to the tune of about \$182 a year per member household.

*Source: Credit Union National Association's economics and statistics department (March 2017)

With our online bill pay, paying your bills is almost too easy.



Member Promise



We promise to: simplify your financial life; work in your best interest; make your privacy our top priority; have fair and competitive rates and fees; and provide personalized options to help you achieve financial success.

Harlan Hours:

7:30 A.M. – 5 P.M. Monday, Tuesday, Thursday, Friday;
9 A.M. – 5 P.M. Wednesday; 8:30 A.M. – 12 P.M. Saturday

Avoca Hours:

8:30 A.M. – 4 P.M. Monday-Friday