

Log onto our website at [www.towncountrycu.com](http://www.towncountrycu.com)

## Deposit Checks in a SNAPP

Deposit checks without driving to a branch or putting checks in the mail! Use the Mobile Banking App to make deposits by simply snapping a photo of a check for electronic deposit into your checking account. Look for the camera icon within the Mobile App.

Deposits are quick, convenient and secure.

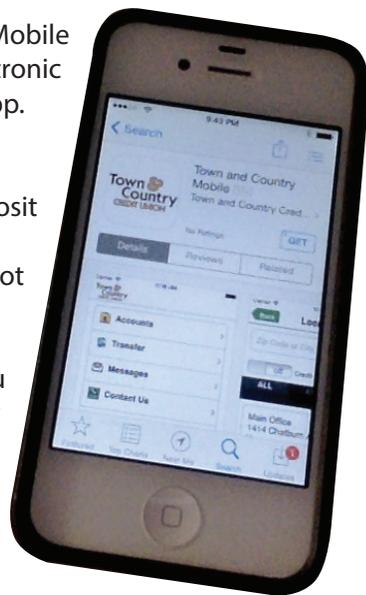
- Mobile deposit is available for checking accounts
- To endorse checks accurately; on the back of the check write: For Mobile Deposit to Acct # \_\_\_\_\_

- Make check deposits any time day or night; even on weekends. Deposits will not be credited to account until next business day.

- Save time and money by reducing trips to the Credit Union

Remote Deposit is available to members\* via the free Mobile Banking App. If you don't have the Mobile Banking App, download it for free today and if you already have the app, be sure to download any updates to enjoy making deposits anytime, anywhere!

\* You must be enrolled for online banking to use the Mobile Banking App. Once enrolled, you must register your device. Once your device is registered you can access accounts just like you do with online banking. Remote Deposit is free, however, usage rates from your mobile carrier may apply when using the Mobile Banking App.



## Skip-A-Payment



When life happens and you need a little extra cash to get by, try skipping a monthly payment on one of your Town & Country loans.

It is a simple and convenient way to free up some cash when you need it the most. Town & Country's Skip-a-Payment program is now available year-round. Just log in to your online banking account any time from your computer

or laptop, click on the Skip-a-Payment from the menu bar, and follow the four easy steps to sign up. It is fast, easy and secure.

### Here's How It Works

You can skip a loan payment on eligible Town & Country loans when it is convenient for you:

- Choose to skip a loan payment any time of year
- Skip up to two payments on eligible loans every 12 months
- Skip a payment on multiple loans including auto and flex loans
- Real estate loans and credit cards are not eligible
- \$30 participation fee

To qualify, a loan cannot be past due at anytime of the Skip-a-Payment request. Interest will continue to accrue on unpaid balances through the skipped payment period. Real estate loans and credit cards are not eligible for the Skip-a-Payment service.

The \$30 Skip-a-Payment participation fee can be deducted from your Town & Country checking or savings account or be added to the loan balance.

Community Connectedness

Trust

Shared Ownership

Run by a Volunteer Board of Directors

Exceptional Service

Personalized Experience

Belonging

In the Neighborhood

Not-for-profit

**Priceless Moments of Joining a Credit Union**



## We Participate In The



### Program

A Federal program that offers down payment and closing cost assistance to qualifying home buyers.



## Looking to Own your home?

Eligible borrowers can apply for up to \$5,000 in grant funds through the HomeStart program to purchase their home.



We have a variety of mortgage loan options that require little to no money down.

**Ask us for a  
FREE  
Mortgage  
Pre-Approval  
today!**

## Credit vs. Debit: What's the diff?



You swipe your debit card and it appears: Credit or debit. Which one should you pick? With three people stacked up behind you in line, impatiently waiting,

you can feel your heart beat a little bit faster. You choose an option and, instantly, the pressure is gone.

But did you make the right choice?

This scenario is all too familiar. I honestly thought pressing the credit button over the debit button was exactly the same, with the exception of having to put in my PIN for the latter choice.

I'm here to help explain why choosing "credit" is good for YOU and for us!

First, a little background. Every time you swipe your debit card, there is a small fee that is generated called the Interchange Fee. When you press "credit," this fee goes back to people who issue the card; when you press "debit," that fee goes to the retailer.

What this means to you is every single time you use your Town & Country Credit Union debit card and press "credit" to sign that receipt, we receive the fee (yay!). In turn, we're able to return it back to YOU through lower rates and fees (yippee skippy!). Pretty cool, right?

So what happens if you press "debit"? Well, the retailer that you are shopping at gets the Interchange Fee. Is that a benefit to you? Nope.

So, remember – press "credit," SWIPE your card, and then SIGN your John Hancock.

Another misconception I had was that "credit" suggested I was using a credit card. Nope, not at all. Your credit card, if you have one, is not linked to the money in your checking account.

So next time you're out at the store and you are faced with "credit" or "debit" debacle, be sure to SWIPE and SIGN. (Another trick to remember: Give your CREDIT Union some CREDIT.)

## What we wish members knew!

We totally recognize that "banker's hours" aren't always the most convenient for the average working person. At Town & Country Credit Union, we want to do everything possible to make sure that your transactions with us are quick and, dare I say, enjoyable!

When I'm working on the frontline on Saturdays, I often times think to myself, "Shoot, if only members knew \_\_\_\_\_, they would have been able to save themselves some time!"

So here is a small list I've compiled with the help of a few of my fellow co-workers that might help you in the future:

- Write your account number on your check and sign the back. Every check that we take in has to have an account number on it. If you do this for us, it helps find your account and get it deposited quicker!

- When depositing cash, count it first and know the total. Why? Well... it's just a good to know that your total and my total agree.

- If you aren't able to get to us during business hours, don't forget that you can always deposit in our night drops. Each location has one and it is first priority the next business morning. Yes, even over the ATMs!

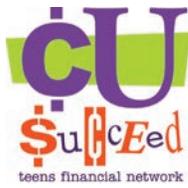
- And even though we LOVE to see your smiling face, we know that getting to a branch can be time consuming. We can take care of most things over the phone at 712-235-5555. This includes common transactions like checking balances, transferring money (including loan payments, credit card payments, or maybe saving your teenager from an overdraft). You can update your contact info, too!

These simple tips just might save yourself a whole lunch break or allow you to sleep in on a Saturday morning instead of rushing to see us.



# Youth Accounts

All of our youth accounts earn dividends on a lower balance than a regular share account. This allows children to save smaller amounts and still see their savings grow and earn money.



**CU Succeed** – CU Succeed is a program designed for teens ages 13-17 that provides valuable, age-appropriate financial education and information. Rather than a one-size-fits-all solution, CU Succeed focuses specifically on the financial needs and interests of young adults.



**Kirby Kangaroo Club** – The Kirby Kangaroo Club is a program for children ages 0-12 and is specifically tailored to their interests. Members receive a quarterly newsletter packed with age-appropriate financial education (and this age group loves to receive mail!).

## Seven Steps to Protecting Your Child from Identity Theft

It's a shocking experience thousands of parents have endured: finding out someone else has been using their child's identity. It's heartbreaking to think of a young person trying to start out in life with an unjustly tarnished credit history. To guard against a future of frustration for your child, take the following kid-specific identity theft prevention measures.

### 1. Get the credit report

You might think your child is too young to have a credit report, but identity thieves have been targeting even newborns recently, figuring the younger the child, the longer before anyone finds out. Use the website [www.annualcreditreport.com](http://www.annualcreditreport.com) to access the reports for your child. Since everyone who has a report gets one free copy each year from each of the three bureaus, stagger your requests for your child's reports, attempting to access a different report every four months. If you get a response that your child has no report, be happy – a child shouldn't have any information yet to compile a credit file. If the child does have a report, examine it to find out what information is being reported and why.

### 2. Get the social security earnings record

This is another source of information that may seem silly to try to access for your child, but if someone is using the child's identity to work illegally, the earnings may show up here.

### 3. Keep important papers locked up

Items like a birth certificate, social security card or passport should be kept in a secure location like a safe or a hidden lock box. Don't carry them with you unless absolutely necessary.

### 4. Monitor the mail

If your child gets business mail that isn't age appropriate



– like credit card offers or collections notices – contact the sender and ask them to provide you with more information about why they are sending these items to your child. Do not provide any of your child's personal information to the sender.

### 5. Be careful with sensitive information

If someone – even a doctor or school administrator – is asking for your child's social security number, birth certificate or other potentially dangerous information, ask them why they need it, how it will be used, what security measures are being taken, and if there are alternatives to providing this information.

### 6. Talk about safe Internet habits

Young people spend a tremendous amount of time online these days, so have a discussion with them about the difference between secure and unsecure sites, the need for strong passwords, computer security settings and other issues related to Internet safety. Since a lot of kids share movies and music using peer-to-peer software, make sure the anti-virus software on the computer is updated to protect against malware.

### 7. Be especially careful with social media sites

Identity thieves have been known to monitor social media accounts to build information profiles for children. Therefore, it is a good idea to advise your child to avoid giving out an address, birth date, or any information that could be used to guess a password.

*If you can*  
**DREAM it...**  
*You can*  
**DO it!**  
**LOANS**  
**Call Today for Rates**



Enjoy a Promotional Fixed Rate of just **3.99% APR\*** until 9/30/2018!

## Loans

### Auto Loans

- Finance your new or used car purchase
- Refinance your existing auto loans and save
- Tell the dealer you want a Town & Country auto loan

### Home Equity Loans

- Fund improvements or anything else
- Enjoy competitive rates and flexible terms
- Fast, friendly, Town & Country service

### Home Equity Line of Credit

- Utilize your home as collateral for funds
- Accessible for anything, at anytime
- Easily reuse funds without reapplying

### Mortgage Center

- Competitively low rates, flexible terms
- Local decision-making and personalized service
- Easy pre-approvals for better bargaining power

### Recreational Vehicle Loans

- Competitive rates for your recreational needs
- Flexible terms to fit your budget
- Easy pre-approvals and local decision-making

### Secured Loans

- Secured by balance in savings account
- Competitively low rates
- Flexible terms to fit your budget



We show an interest in home equity loans

A home equity loan lets you to tap into the value of your home for major renovations, education expenses, or any good reason. Talk to us about a home equity loan with a very competitive rate. We're a credit union. Member-owned and not-for-profit. So we offer home equity loans with a difference: personal service. We're an equal housing lender.



There's a **Difference**™

© MTI Studios



For car and truck loans, park it with us.

Want to drive a bargain? We're a credit union. Member-owned, and not-for-profit. We offer a full range of loans on all kinds of new and used cars and trucks. And since you're an owner, imagine the difference that makes.

There's a **Difference**™

© MTI Studios

### 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

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

Get your **FREE** credit report online at  
[www.annualcreditreport.com](http://www.annualcreditreport.com) or toll free 877-322-8228