

Log onto our website at www.towncountrycu.com

MORTGAGES

In an often hectic, crazy world, wouldn't it be nice for once to just ring a bell and have all of your needs taken care of for you? Ok, so there may not be a bell to ring for your bags to be carried to your room, but with one simple ring on the phone to our Call Center, we can get you started on your way to a new mortgage with less hassle and more ease than you would expect. Introducing...our new Full-Service Mortgage Concierge!

Getting a new mortgage or refinancing your existing mortgage has never been easier. You will experience...

- Personalized, Professional Service
- Closings at YOUR Convenience, when and where you want to close
- Low Rates & Flexible Terms
- Complete Product Offerings

Whether you are looking for a new or Mortgage Refinance, let our mortgage professionals help you through the process. We will answer all of your questions and assist you in finding the loan that best suits your needs, thereby helping you achieve your financial goals with respect to your mortgage.

Who knows, maybe there will even be a mint waiting for you at the closing table!

Apply Today!

- Apply online 24/7,
- Apply over the phone at 712-235-5555. Ask for Desirae
- Apply in person at any Town & Country Credit Union location

**Mortgage qualification is based on an assessment of individual credit worthiness and our underwriting standards. Program, terms and conditions are subject to change without further notice. Contact Credit Union for current rates, terms, and conditions.*

Refinance Your Auto Loan With Us and Give Yourself the gift of 90 DAYS NO PAYMENT

- FREE Home Banking
- Online access to your loan 24/7
- Add the convenience of Direct Deposit and Payroll Deduction!
- Options to pay weekly, biweekly, semi-monthly or monthly.
- Pay your loan when you get paid.
- No payment for 90 days*



HOME EQUITY LINE OF CREDIT

After all the years of paying for your dream home, now it's time to let your home pay for your dreams. With a Home Equity Line from Town & Country Credit Union, you can get the money you need to take a vacation, consolidate your high interest credit cards, make home improvements, or pay for college tuition.

Benefits of a Home Equity Line

of Credit Include:

- Offers a competitive variable interest rate
- Available credit is restored as you make payments
- Funds are easily accessible

Here is a list of items that may be required for a Home Equity Line of Credit closing:

- Current pay stub. If self-employed, 2 years tax returns
- Warranty Deed (showing legal description)
- Payoff Statement, if refinancing from another financial institution (if applicable)
- Copy of home owners insurance
- Document showing current balance of mortgage

Apply Today!

- Apply online 24/7
- Apply over the phone at 712-235-5555
- Apply in person at any Town & Country Credit Union Branch Location

**Closing cost fees apply. Qualification is based on an assessment of membership eligibility, individual creditworthiness, value of property and our underwriting standards. Program, terms, conditions and rates are subject to change without further notice. Loans are subject to credit review and approval. Members are required to have a minimum of a \$10 Share Account.*

If you're looking to borrow or save, check out our rates!

THEY'RE UNBE-LEAF-ABLE!

Survey Question

Town & Country is surveying our membership to see what interest there is if we would purchased safe deposit boxes for our members. Please contact the credit union at 712-235-5555 or email us at cuservices@towncountrycu.com. If there is enough interest, we will take the steps to purchasing them in 2019.



Remote Deposit

QUICK, EASY AND FREE!



TAP the Town & Country Credit Union
"Iowa" App
SNAP a Picture of the Front & Back
of Your Check
DEPOSIT the Check Into Your Account

LEARN MORE & ENROLL TODAY!*

Introducing Remote Deposit... our New Mobile Check Deposit Feature

Now you can alleviate the hassle of visiting a branch or ATM to deposit your checks and make your deposits at your convenience from anywhere, anytime using your iPhone, iPad or Android device. This new feature is available within the Town & Country Credit Union eMobile app in the Apple and Google Play Stores. Please be sure to pick the "correct" Town & Country Credit Union app.

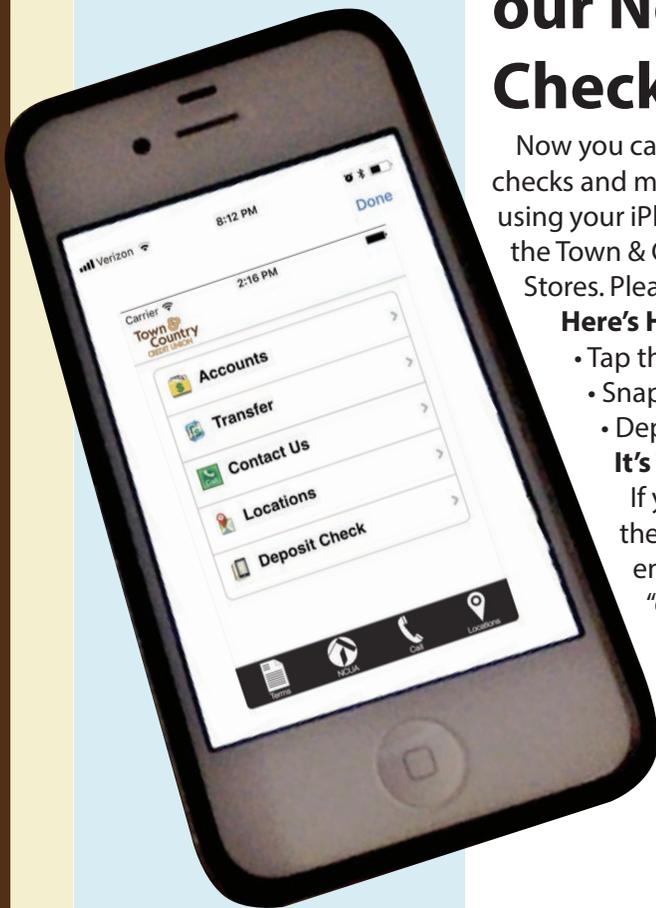
Here's How It Works:

- Tap the Credit Union App on your iPhone, iPad or Android device
- Snap a picture of the front and back of your endorsed check
- Deposit the check into your account

It's That Simple!

If you would like to enroll your account in eDeposit please contact the Credit Union. Please allow up to two business days for the enrollment process to be completed. Once complete, you will see "eDeposit" appear on the home screen of your eMobile app.

**Account eligibility requirements apply for eDeposit enrollment. As with other deposits, the first \$200 will be available immediately and the remainder will be placed on a 2 day hold. If you feel you need your eDeposit limit increased, please contact Credit Union directly. (Limits vary.)*

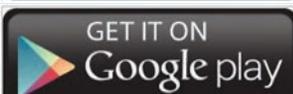


MOBILE Apps

Access your accounts
anytime, anywhere
with our Mobile App!

- Keep Tabs on Your Finances
- Transfer Money Between Accounts
- Pay Bills via ePay
- Make a Deposit via eDeposit
- Track your eAlerts
- Find ATMs & Branch Locations Near You

Download Our FREE
App Today...



BROWN BAG SAVINGS CHALLENGE

Instead of buying coffee or lunch every day, make them at home and bring them to work. Keep track of what you **didn't** buy. At the end of the month, deposit the money you saved into your savings account.



**DID YOU
KNOW?**

YOU CAN GET
YOUR MORTGAGE
RIGHT HERE AT
**Town &
Country**
CREDIT UNION

NMLS ID # 807403

CONTACT US TODAY!



Protect Yourself From Identity Theft

HOW TO FREEZE YOUR CREDIT

It's important to know how to prevent your identity from being stolen. One way to do this is by placing a freeze on your credit. If you've never heard about this process, here's what you should know about placing a hold on your credit.

WHAT DOES FREEZING MY CREDIT MEAN?

Freezing your credit means that no one can evaluate your credit report for the purposes of opening an account, such as a credit card or loan, under your name without a pin number.

Freezing your credit will not affect your overall score. You can also still receive your free annual credit report. It's important to continue to monitor your statements and report any future fraud immediately.

HOW DO I FREEZE MY CREDIT?

You will need to notify each of the three credit bureaus (Transunion, Experian, and Equifax) that you are freezing your credit. You can expect to pay about \$5 – \$10 per bureau per freeze. You can contact each company either online or by phone:

- Equifax | 1-800-349-9960
- Experian | 1 888 397 3742
- TransUnion | 1-888-909-8872

It's important to make sure you contact all three bureaus for the highest level of security.

HOW DO I UNFREEZE MY CREDIT?

You can do this by notifying the bureau that you would like either a temporary or permanent lift of the hold. There is usually a fee associated with this. While the process itself takes about 15 minutes, it usually takes three business days to go into effect. If you want to apply for credit or a loan, you will need to initiate a thaw prior to the application process.

The Shred Truck will be at the Credit Union

Monday October 29, 2018

4:00-6:00 p.m.

Open to the public.

Equifax Announces Security Breach 2017

Equifax, one of the nation's three main credit reporting agencies, has announced a Cyber Security Incident that could potentially impact roughly 143 million U.S. consumers, according to a statement released on the company's website. Equifax has set up website to help consumers determine if their information has possibly been exposed.

The company states it is also sending notices in the mail to consumers whose credit card numbers and/or dispute documents were possibly exposed. In addition to the website, Equifax is also offering consumers the option to sign up for free credit file monitoring and identity theft protection — as part of its TrustedID Premier offering — which includes:

- 3-bureau credit monitoring of Equifax, Experian and TransUnion credit reports;
- Copies of Equifax credit reports;
- Ability to lock and unlock Equifax credit reports;
- Identity theft insurance;
- Internet Scanning for Social Security numbers

The offer is completely free to U.S. consumers for one year.

The dedicated website also provides more information on ways consumers can protect their personal information, as well as ways to contact Equifax directly, including a dedicated Call Center (1-866-447-7559) that is open seven days a week from 7am to 1am EST.

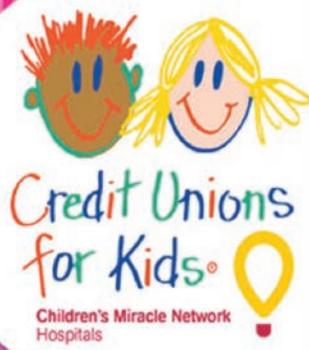
Make Your Move

TRUE LINES OF CREDIT ARE BACK!

LEARN MORE & APPLY FOR A TLOC TODAY!*



**As a fundraiser
for Children's
Miracle Network**
the Credit Union is
selling T-shirts.
Adults \$20,
Children's \$15
**Stop in to see
them!**



Children's Miracle Network
Bake Sale
Friday October 26, 2018
Credit Union Lobby
*Looking for volunteers to bring in
baked items to help this great cause.*
All Proceeds go to C.M.N.

YOU CAN JOIN!

**Exciting news if you live, work, worship or play in
Shelby, Harrison, Pottawattamie, Crawford,
Cass, Audubon & Carroll County.**
Join today & start enjoying all the exclusive benefits of membership.



News All Members Need To Know

- All debit cards have daily limits.** Limits can be changed for a day by calling the C.U. Permanent limit raises need to be approved by management.
- Night drop deposits and payments need to be in envelopes.** The weight of a check alone is not enough to get it to drop all the way in. Gets caught in the mechanism. Envelopes are available in the top half of depository.
- If you change your e-mail address let the Credit Union know.** Internet banking will not work unless the correct e-mail address is in the system.

Cleaning Tips Year Round



Finances

- Tune-up finances.** Create a budget, review and correct your credit report, add a little more to your retirement contributions, and tweak your investments.
- Review important records and clean out files.** Keep copies of tax returns, supporting tax documents, and receipts for as long as you can be audited, up to six years.
- Switch to a CU.** You'll benefit from a nationwide network of free ATMs, lower interest rates and higher interest rates



Home

- Outdoor Projects.** Shake off the winter blues and refresh the look of your home. Check the following items, and clean up, repaint, or replace as needed.
House: Windows, Gutters, Siding, Garage
Deck: Flooring, Furniture, Grills, Lighting
Garden/lawn: Litter/raking, Fertilizing, Mulch
- Indoor projects.** Time to open the windows and let in some fresh air. Make your home a clean and efficient space. Don't be afraid to get rid of things. You could even have a yard sale to make a quick buck.



Health

- Reorganize your pantry.** Throw out any food that prevents you from reaching your health goals. Replace them with fresh fruit and vegetables.
- Get outside.** Find a fun activity or hobby outside, whether it be hiking or gardening.
- Get a check-up.** Instead of waiting until you're sick to see a doctor, be proactive and make appointments with your primary care physician, dentist, etc., to make sure your health is good and to prevent illness.



Member Services

Share Savings and Share Draft
Checking Accounts
Free Check Imaging
Holiday Club Accounts
Certificates of Deposit
Kirby Kids Club
Teen Club
Bill Pay
Voice Response
Reloadable Debit Cards

24-Hour ATM
Vehicle Loans
Home Equity Loans
Mortgage Loans
Personal Loans
Business Loans
Lines of Credit
Visa Gift Card
9.9% APR MasterCard
Debit Cards
Direct Deposit
Photocopy Services
Phone Transfers
Payroll Services

On-Line Services
Free Internet Banking
Free Notary
Drive-up Services
Wire Services
Fax Services
Night Depositors
Credit Life and Disability Insurance
Gap Insurance
Draft Images
Auto Insurance
Home Owners Insurance

Term Life Insurance
Accident Insurance
Whole Life Insurance
Variable Annuities
Fixed Annuities
Loan-term Care Insurance
Variable Universal Life Insurance
Mutual Funds
Folio Investing (50 Stocks)
529 College Savings Plan

2018 Holiday Closings

TCCU will observe and be closed on the following holidays.

Columbus Day - Monday, October 8, 2018
Veteran's Day - Monday, November 12, 2018
Thanksgiving - Thursday, Nov. 22
Christmas Eve - Monday, December 24, 2018, Close at 12 pm
Christmas Day - Tuesday, December 25, 2018
New Year's Day - Tuesday, January 1, 2019

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