

Log onto our website at www.towncountrycu.com



FREE Bill Pay

FREE Bill Pay is now available on our upgraded Virtual Branch Home Banking system. You can customize this for you to pay each time or set up for automatic payments and change or update at your convenience. You can also set up automatic transfers within your credit union accounts. Check out the new features at www.towncountrycu.com and click on-line banking and then enroll now to get yourself set up!!

Free eStatements

We are happy to offer you the availability of eStatements. Your statement copies will be retained for you to view in online banking for 12 months for your convenience.

Become A Part Of The TCCU Family!

We would love for you to become a member of Town & Country Credit Union! You are eligible for membership if you live or work for a business located in Shelby, Pottawattamie, Crawford, Cass, Carroll, Harrison Counties. Family members are also eligible for membership. Family members are defined as: Spouse, sons, daughters, dependent children, foster children, adopted children, stepchildren, parents, brothers, sisters, parents-in-law, brothers-in-law, sisters-in-law, grandchildren and stepgrandchildren of the primary member. These persons can join through the family affiliation no matter where they live or work. Becoming a member is as simple as opening a share savings account with a minimum deposit of \$5.00. Experience the Credit Union difference!



We are happy to offer you the availability of FREE E-Statements. With enrolling in E-Statements you will be able to view your statement within a day or two of the following month. Your statement copies will be retained for you to view in online banking for 12 months for your convenience. Stop in today to see how to sign up!

TCCU Credit Card: Your Best Bet

- Choose the card with nothing to hide.
- Low 9.90% non-variable APR
- No annual fees
- No balance transfer fees
- No cash advance fees
- No penalty fee



Give us a call to enroll you today, 712-755-3881.

Important Security Notice

The Town & Country Credit Union will never initiate a request for sensitive information from you via e-mail (i.e. SSN, password or account numbers). You should reject any request you receive by e-mail, phone or mail if they ask for any account or personal information from you. If you have given out any personal information over the phone, email or by mail, call us immediately.

BE ON THE LOOK-OUT FOR ACCOUNT SCAMS!!!

Efforts are being made to contact our members to obtain account numbers, social security numbers and other personal information. These are being sent to members in the form of e-mail, phone text messages and/or phone calls and are targeting Town & Country Credit Union members and members of other area credit unions. THESE ARE ATTEMPTS TO GET YOUR PERSONAL INFORMATION AND ARE NOT FROM THE CREDIT UNIONS. DO NOT GIVE OUT PERSONAL OR ACCOUNT INFORMATION TO ANYONE NO MATTER HOW THEY ARE TRYING TO GET IT FROM YOU. It is always a scam. Contact your credit union if someone threatens to close your account and we will verify that your account is open. We do everything we can to safeguard your account information and you can help by refusing to give out your information to anyone. Please call the office or stop in if you have questions or concerns.

On-Line Security Enhancements

We have on-line security enhancements that will require you to pick out pictures, phrases and to set up some security questions that you may be required to answer when you access your account. These are required by the NCUA and are designed to help protect you and your transactions. This is a free service provided by your credit union.



**If You Can Dream It,
You Can Do It**

**With A hoME1st Equity
Line of Credit!**



Enjoy a
Promotional
Fixed Rate of just
5.00% APR*
until 4/1/2019 then
adjustable!

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 Town & Country Credit Union 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.

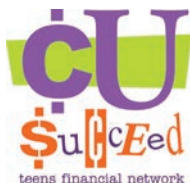
4) Say No More Often to Impulse Purchases

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!

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!).





bring 'em in!

Refer a friend and you could both get \$50!

What's that? You say you're a superfan!?! (We LOVE that!)

Now you can refer friends, co-workers and family members to join Town & Country Credit Union... and we'll show you our appreciation by dishing out \$50 for you and \$50 for your peep* when you bring in someone who opens a checking account with direct deposit, online banking with eStatements.

Spread the word to everyone you know — we make it easy to bring 'em in!

Make a referral today!

Got questions? Contact us at 712-235-5555 or cuservices@towncountrycu.com, or ask us about it the next time you visit our new branch in Avoca.

*Offer valid through 12/31/18. Available to prospective members who are 18 years or older. Referral bonus of \$50 awarded to new member and \$50 to referring member after new member opens a new checking account with direct deposit OR online banking with eStatements. New member must meet account and membership eligibility requirements. \$55.00 is the minimum balance needed from new member to open an account. The \$50 incentive will be provided as a checking account credit within 60 days of account opening after verifying the new checking account promotion requirements are fulfilled. Dependent upon daily balance of \$2,500 to 2.00% APY (with minimum). Town & Country Credit Union reserves the right to modify or end this promotion at any time. Cannot be combined with any other offers, specials, or promotions. Funds are Federally Insured by NCUA. Please do not inquire about the status of your referrals since Town & Country CU is not able to disclose the nature of new memberships due to privacy concerns. If any of your referrals become new members, you will receive the bonus payment in your checking account per these terms however no specifics will be included in your statement concerning which new member account was activated.

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.)



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.

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.

MYTH BUSTER #1:

You need
10% down in house loan;
20% down on the
secondary market
loan to buy
a 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!**

Deposit Checks in a SNAPP

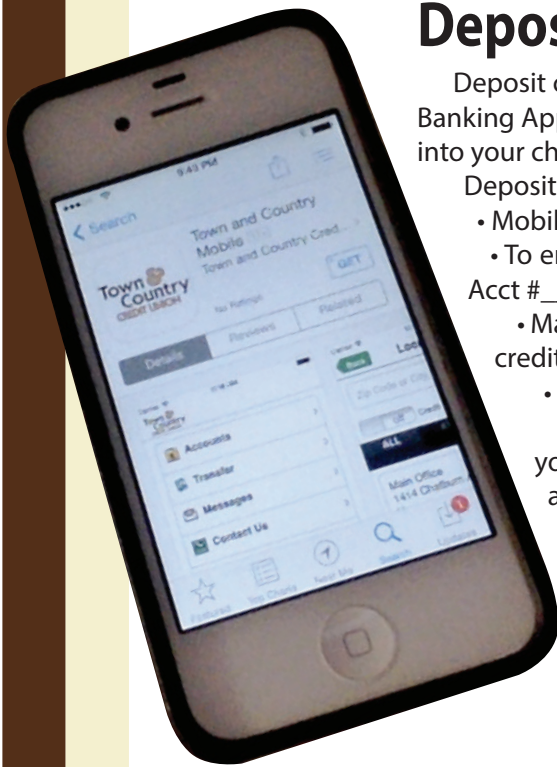
Deposit checks without driving to a branch or putting checks in the mail! Use the Mobile Banking App to make deposits by simply snapping a photo of a check for electronic deposit into your checking account. Look for the camera icon within the Mobile App.

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.



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.

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 Depositories
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

9/11 Remembrance Day

**WE WILL
NEVER FORGET**

09.11.2001



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