

## Town and Country 80th Annual Meeting Is Just Around The Corner

Don't forget to mark your calendars and plan to attend our 2019 Annual Meeting.

**When:** Saturday, March 30, 2019

**Time:** Social Hour, 6:00 p.m., Dinner, 6:30 p.m.

**Place:** St Boniface Parish Center, 403 Duren Street, Westphalia

**Cost:** \$7.00 for Members \$10.00 for Non-members

Sign up at the credit union office beginning February 1st. Must make reservation by March 18.

Take pride in your ownership of this organization and plan to attend this year's Annual Meeting.



## Save Big with an Adjustable Rate Mortgage

Jump into the new year with an outstanding mortgage rate! Whether you are in the market to purchase a home or have been considering refinancing your existing home, now is the perfect time to take advantage of a significantly low adjustable rate mortgage. Town & Country Credit Union is offering a low fixed rate of 5.50% APR for the first seven years. Rates may vary after that time period. Apply online or talk to our lending experts by calling 877-455-3015.

APR is defined as the annual percentage rate. Rates are based on a 30 year 5/1 and 7/1 ARM Conventional loan with a 10% down payment. With ARM loans, rates may increase after consummation. Actual rates may vary based on eligibility and market conditions. All loans are subject to income verification and credit approval. Mortgage services provided by Town & Country Credit Union NMLS #807403 ([www.towncountrycu.com](http://www.towncountrycu.com)).

**WE OFFER  
A SAFE, FAST  
MOBILE  
SOLUTION**

- Turn your debit card off / on
- Send money to virtually anyone
- Receive alerts when your debit card is used
- See your account balances without logging in
- Find nearby ATMs
- Enjoy fingerprint access for easy login

Download SHAZAM BOLTS from your device's app store today!

## Keep Us in the Know

### New Name, Address, Phone Number, or Email?

There are times when it's absolutely vital that we are able to reach you. Keep us posted on changes in your life by updating your account information online, in person at any branch, or by mail to 1414 Chatburn Avenue, Harlan, IA 51537 or email us to [cuservices@towncountrycu.com](mailto:cuservices@towncountrycu.com)





\$ per U

SCHOLARSHIP

Town & Country  
CREDIT UNION

## 2019 Scholarship Now Open Until April 1, 2019

### Teaching Teens Financial Responsibility

When your kids were little, you frequently heard requests such as “Will you read me a story?” or “Can we go for a bike ride?” Now that your offspring have morphed into teenagers, their pleadings often involve asking for money—your money.

How can you tame their cash demands and avoid the money wrangles, while also instilling a sense of financial responsibility? Here are a few ideas:

- **Make the most of “teachable moments”**—Look for opportunities in your day-to-day interactions with your teen when you can slip in a money “lesson.” For instance, if you’re out shopping together, you can talk about your own shopping choices or why you’re delaying a purchase.

- **Provide hands-on experience**—These types of experiences have more impact for teens than just listening to you talk. For instance, have your teenager make the grocery list for the week. At the market, he’ll see for himself how big a chunk of the family budget goes toward groceries.

- **Model money monitoring**—Sit down with your teen to go over her list of expenditures for the week. Discuss the following: Were these wants (things that just made you feel good) or needs (things like a new jacket to replace the one that no longer fits)? How could you have spent your money differently?

- **Introduce plastic, perhaps**—You’ll need to decide

if your teen is mature enough to manage a debit card. You could give your teen a Town & Country Credit Union prepaid debit card with a spending limit. Again, go over transactions together.

- **Talk about the future**—What will come after high school? If it’s college, what portion of expenses will the teen have to cover? Older teens also begin to think about career choices. This is a good time to talk with them about saving for retirement. It’s never too early to have that conversation.

Let us help at Town & Country Credit Union. We can set your teenager up with his first debit card and checking account. Getting teens established with these tools can help them learn to manage money now—while the stakes are small—so they don’t get into financial trouble later. Call us today at 712-235-5555 or stop by today.

#### What to Do If You Can’t Pay Your Bills

- \* Don’t add new debt.
- \* Contact your creditors and ask for options for your situation.
- \* Contact the National Foundation for Credit Counseling at 800-388-2227 or nfcc.org.
- \* Steer clear of credit repair services--don’t succumb to enticing ads for repair services.
- \* Ask the professionals at your credit union for help.



#### CONTACT TCCU TO ENROLL IN ONLINE BANKING.



Forms & Applications



Hours & Locations



Contact Us



Newsletter



Reorder Checks



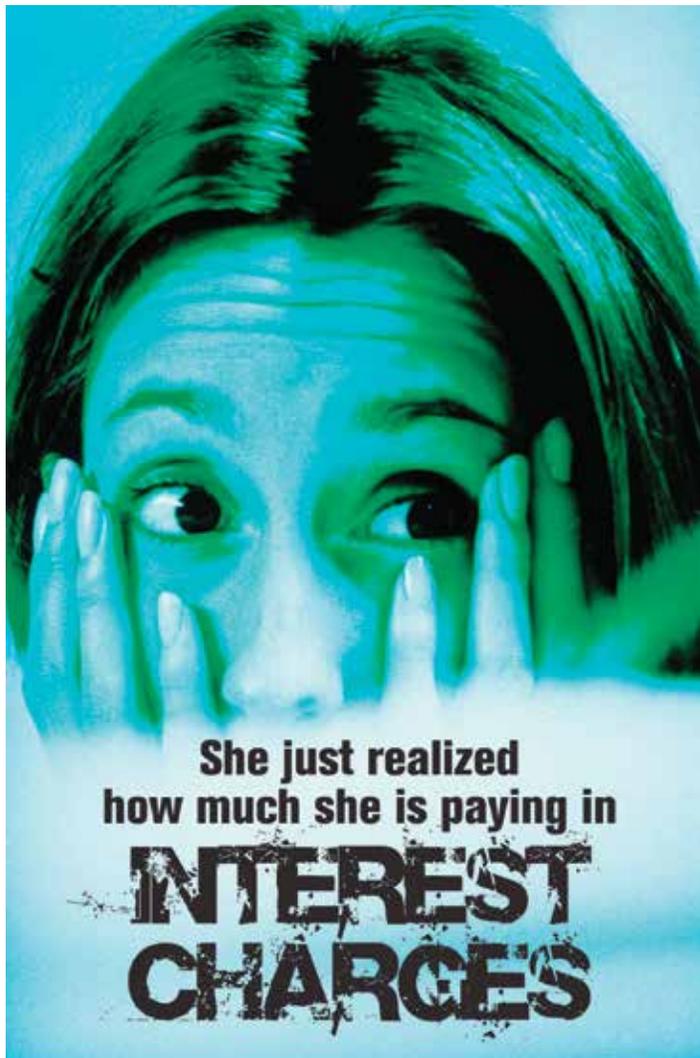
Find an ATM

# The RAIN Method for Buying a Car

The average cost of a new vehicle today is around \$35,000. Whether you're looking for a brand new car or a reliable used ride, you want to get the most for your money. The process can be made easier by following the RAIN. method :

First, meet with a member of the lending staff at Town & Country Credit union to secure your financing. Then begin the RAIN process:

**Research** - Check out *Consumer Reports*, *Kelley Blue Book*, and other sources to make sure the vehicle you want is reliable and right for you. Use the buyer's guide to find the wholesale price -- the price the dealership paid minus any rebates, hold-backs, or incentives. That is the price you'll use to negotiate.



**Ask** - Ask the dealership for information about the average cost of upkeep. This information is critical as you examine the overall costs of the purchase. Insurance is another big cost. Contact your insurance company to find out the rates you can expect with the vehicle you are looking at.



**Investigate or inspect** - If you're thinking of buying a new car, tell the salesperson at the dealership that on this trip you will be test driving only and not ready to make a deal yet. This is your opportunity to get a feel for the car. Will it meet your needs? How does it handle? Will you be happy with it for years to come?

If you're buying a used vehicle, the inspection process is very important. Check out the exterior and interior. Take it for a test drive and see how it handles, how it accelerates and brakes. If everything looks good, 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** - Many people find the negotiation process is intimidating, but it's important if you want to get a good deal. Pick out two to three dealerships to visit.

Tell the salesperson that you're checking out other dealerships and the one that offers the best deal will be getting your business. Ask them "What's 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, tell them 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

## 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 Ins.  
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

# Tap Your Home's Equity

If you need cash to remodel your kitchen or bath, a home equity loan or home equity line of credit (HELOC) might be your best bet.

These loans let you borrow money using the equity in your home as collateral. Unlike almost any other consumer loan type, the interest on a home equity loan or HELOC of \$100,000 or less is likely to be tax-deductible (\$50,000 if married filing separately).

A HELOC is much like a credit card or any other type of open-ended credit. You



can borrow money as needed, up to the credit limit your lender assigns, by calling to make a transfer into your checking account. A HELOC is usually a variable-rate loan, so your monthly payments will change based on your outstanding balance and fluctuations in the prime rate.

Talk to the home loan specialists at Town & Country Credit Union today for more details about our home equity loan products. Stop by or call today at 877-455-3015.

# Six Ways to Use Your Tax Refund

If you're expecting a tax refund this year, now is a best time to start planning how you'll use that extra money. The best uses are to pare down debt and bulk up your savings. For instance, you can:

**1. Open an emergency fund or add to your existing one.** Aim to save enough to cover three to six months of expenses for those unexpected emergencies, like your car breaks down, your refrigerator dies, or you lose your job. Put your tax refund into a savings account opened specifically for these emergencies.

**2. Fund your IRA.** You can make up to a \$5,500 contribution (\$6,500 if you're 50 or older) to a Roth or a traditional individual retirement account (IRA) for tax year 2018.

**3. Open a 529 plan.** If you save for your child's college education in a 529 plan, you may get a tax deduction for your efforts. Visit SavingforCollege <https://www.savingforcollege.com>.

**4. Take a class to improve your career prospects.** If you think you lack certain skills to get ahead in your career, use the refund to purchase classes to learn those skills. You may be

able to deduct those expenses from your taxes using the Lifetime Learning Credit.

**5. Pay off debt.** Use your refund to pay off any high-interest-rate credit card debt you may have. Try to pay off the debt in full so you can stop getting interest charges added to your balance every month.

**6. Start a Holiday Club account.** This account lets you save for holiday spending year-round so you don't have to rely on credit cards in December. If your employer offers direct deposit, make saving even easier by having a set amount automatically deposited to this account.



## 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:** 9:00 a.m. – 4 p.m. Monday-Friday

## 2019 Holiday Closings

TCCU will observe and be closed on the following holidays.

Presidents' Day - Monday, February 18

Memorial Day - Monday, May 27