

Too Many Debts Weighing You Down?

Finance charges and late fees piling up?

Take that weight off your shoulders with a debt consolidation loan at the credit union. The low fixed rate and flexible terms add up to affordable payments.

Want even more convenience? Arrange for automatic payments or payroll deductions.

Get a handle on high-rate debt. A consolidation loan is a smarter way to pay.



Home Mortgages

from Town & Country Credit Union

Competitive rates and personalized service!

• FHA • VA • USDA • Conventional
Low Down Payment Option Available



5 Steps for First-Time Home Buyers

1. Build your credit score. This three-digit score mirrors your credit habits and will determine if you get a home loan and at what rate.

2. Build a down payment. You may need as much as 20% to 30% to qualify for the best rate; if you aren't there yet, talk to a credit union lender about your options.

3. Find an agent. A buyers' agent works on your behalf rather than the seller's. Ask friends and family for agent recommendations.

4. Get preapproved. Your credit union loan officer can help you learn what you can afford, how much you qualify for, and what kind of loan is best for you.

5. Locate the right house. Research neighborhoods and check out homes online to get ballpark pricing information.



Traveling For Business or On Vacation?

While you're away, we can help you:

- Access your credit union accounts.
- Automate your deposits.
- Pay bills electronically.
- Simplify your financial tracking and budgeting.

While we're helping you keep the home front in order, safeguard your spending cash.

Before you travel, talk to us about convenient, safe ways to carry your money.



Roth IRA Conversion

You've heard the buzz about Roth IRA conversions. If you have an individual retirement account, what does this mean to you?

You're eligible to convert some or all of your traditional IRA to a Roth IRA. Unlike a traditional IRA, if you meet certain requirements, a Roth provides you with tax-free withdrawals, a tax-free inheritance for your heirs, and no requirement to take minimum distributions from the account.

It's a honey of a deal! Stop by the credit union and we'll help you figure out if it's sweet for you.

Yes it is true, we are now offering IRA's for our members. Give us a call and we will give you the details.



Vacation Loan Special

**\$1,000.00 at 8% APR
for 10 Months**

- * Vacation * Graduation
- * Repairs * Spring Cleaning



Stop by
Town and Country
Credit Union

**VISIT OUR
NEW WEBSITE
TODAY!**



Forms & Applications



Hours & Locations



Contact Us



Newsletter



Reorder Checks



Find an ATM

Tools For Teens

You let your teen have a Facebook account, why not a debit card and checkbook?



Getting teens set up 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.

Visit the credit union today. Who knows...maybe your teen will even "Like" us.

Auto Loan Markups Can Cost You



Consumers who finance their vehicles through auto dealerships are charged at least hundreds of millions and perhaps as much as a billion dollars annually in undisclosed finance markup charges, reports the Consumer Federation of America, Washington, D.C. These hidden markups typically add at least \$1,000 to the cost of an auto loan.

This markup practice is encouraged by all of the auto industry's leading captive finance companies and top auto-lending banks. Marked-up finance rates are determined arbitrarily by the dealer and encouraged by the lender, regardless of the consumer's creditworthiness, with kickbacks to both.

Don't be part of the statistics. Come see us today for all your auto financing needs.

BIG Plans?



We can help.

Are you thinking of ...

- * Paying for college tuition for you or your child?
- * Purchasing a new car?
- * Buying a new house?
- * Starting a major home improvement project?
- * Financing a wedding?
- * Starting a small business?

Visit us today.

We have a loan to help you put

BIG PLANS into action.

How Will You Pay for the Holidays?

Does even the thought of paying for the holidays leave you overwhelmed?

Take comfort.

Relax, come in, and let our friendly staff help you create a savings plan, and set up a Holiday Club account to prepare for next year.

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



NEED A BUSINESS LOAN?

Turn to your local credit union.

Community Business Lenders provides Iowa credit unions, including Town and Country Credit Union, with the resources and support to offer member business loans to small business owners and individuals who are eligible for credit union membership. Through CBL's vision, "Building stronger communities - one business at a time," CBL strives to strengthen Iowa's credit unions, businesses and communities. For more information, please visit: www.cblend.com or contact Denny Siemers, CEO, Town and Country Credit Union, at 712-755-3881.



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.

There's a Difference™

A difference in all we do

From our internet checking, to our high yield savings, there's a difference in all we do. From our competitive loan rates to our retirement accounts, you can count on us for financial services with the accent on service, because we're member-owned and not-for-profit. There's a difference in all we do.



Vacation Clubs (No, Not Club Med)

Your first step toward an affordable vacation is to save for it. When you plan a trip, consider using a vacation club account.

You set up a vacation club account specifically to save for a vacation. That way the money is slightly less accessible and you're less inclined to dip into it for other expenses. You can set aside a specific amount from each paycheck to ensure that you have enough money when your vacation rolls around.

Stop in or call and ask how we can help you save for your next vacation.

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.
New Year's Eve - Monday, December 31, 2018, Close at 12 pm
New Year's Day - Tuesday, January 1, 2019