

Town & Country Credit Union's response to COVID-19 (Coronavirus)

There is no higher priority for Town & Country Credit Union than the safety of our employees and members, and our ability to serve you. We are monitoring the potential impact related to COVID-19 (Coronavirus) and are committed to supporting our members through these uncertain events.

As part of our emergency response plan, we have taken many measures to protect our employees, our members, our families, and our communities, including:

- **NEW** – Offering Skip-a-Pay at no charge to provide immediate relief to members with certain loans.

- **NEW** – Instituting forbearance (payment postponement) options for residential mortgages to assist those struggling with mortgage payment(s). Credit history, specific qualifications, and conditions apply. Please contact our Credit Solutions team at 712-235-5555 during normal business hours for more details.

- **NEW** – By appointment only, members may be escorted into a branch to access a safe-deposit box or meet with a mortgage loan specialist or financial counselor. For the safety of our staff, we are not admitting any members who appear ill with cold or flu-like symptoms. *(We appreciate your understanding!)*

- **NEW** – We are no longer accepting large coin deposits through the drive-up windows.

- Offering *only drive-thru service* at all branches beginning on March 18, 2020.

- Closing Business Center areas to the public.

- Canceling or postponing non-essential meetings or gatherings of our staff.

- Canceling planned staff business travel to non-essential conferences or meetings.

- Employing “social distancing” measures with staff to reduce exposure and equipping staff where possible with equipment and training to work remotely if needed.

- Providing hand sanitizer at each teller station for member's use.

- Providing new pens to members which they may keep if they are using a pen when conducting transactions at our branches.

- Heightening our internal cleaning protocol to keep our branches as sanitary as possible, especially in high-touch areas.

- Educating all staff on measures for practicing good hygiene as outlined by the CDC.

- Continuing to monitor communications from the CDC and Iowa Dept of Public Health.

- Outlining plans for the continuation of our processes and operations to ensure that Town & Country Credit Union can maintain our critical functions to meet your needs.



We're offering Skip-a-Pay at no charge.

To help all of our members who have been affected by the COVID-19 pandemic, we are offering an emergency Skip-a-Pay option for your April or May 2020 loan payments(s)*.

PLEASE NOTE: There is no charge to take advantage of this service! We are waiving the standard \$30 fee for Skip-a-Pay processing.

The following criteria must be met:

- Loan is not a first mortgage, home equity line of credit, second mortgage, commercial loan, or credit card.
- Loan cannot be more than 30 days past due.
- Loan has a remaining balance greater than \$30.
- Loan's next payment is due in either April or May 2020.
- Borrower is at least 18 years old.

If your loan(s) do not qualify, unfortunately, you'll still need to make your regularly scheduled payment. *(We're working on additional options for other loans, so stay tuned!)* If you're skipping an automatic payment, please submit the Skip-a-Pay request at least FIVE (5) business days prior to the due date to allow processing time.

The slickest way to get this done is to log into online or mobile banking, go to “Services” and click on “Skip-a-Pay” in the dropdown menu. *(Just follow the prompts!)* You may also contact our member services team to set it up for you.

If you know other Town & Country Credit Union members who may need to take advantage of the Skip-a-Pay option due to current circumstances, please spread the word. We'd like to help as many members as we can!

*Borrower must be at least 18 years old. All Skip-a-Pay promotion requests are subject to approval. GAP and other ancillary products may not cover skipped payments; refer to your product contract(s) for details. Town & Country Credit Union is not responsible for updating automatic payments made via third party, such as Pegasus Pay, Online Bill Payer, etc.



24-HOUR BANKING

Take advantage of our electronic options

We offer several electronic ways you can manage your finances, get cash, and make purchases. We encourage you to learn more about these options so you can use them during the COVID-19 pandemic.

- Online banking
- Mobile banking
- Mobile deposit, so you can use your mobile device to deposit checks
- ATMs
- Online applications for credit cards, mortgage loans, personal loans, and home equity loans

Timely updates online

Check our web page to find the most current information as it relates to our efforts to protect our members, employees, and our community during this crisis. We continue to monitor the situation daily so that we can be agile in our response. If you are on social media, check our Facebook pages as well for timely updates.



Thank you for partnering with us to make sure that we, as a community, do our part to keep COVID-19 at bay. Your health and the health of our employees and families is our greatest concern.

GO PAPERLESS WITH TOWN & COUNTRY

eStatements

BIG NUMBER

The amount of profit the banking industry collectively made in 2019, according to the Federal Deposit Insurance Corporation a few weeks ago. It was the industry's second most profitable year ever.

Welcome to Town & Country Credit Union, where you're part of the family.

We're so glad you're here!

We're not like other financial institutions. If you're one of our fabulous members, you already know this. And if you're not a member yet, we invite you to learn more about us. Feel free to snoop and click around. Call us for help or information – or if you just want to chat! Joining our family gives you the awesome benefits of great products, competitive rates, and personalized services. (And fun! Did we mention fun?) Come Town & Country Credit Union and experience the difference!

Why become a member?

We help you save money every day with everything from limbo-low loan rates to free checking and savings accounts. Plus, our mobile banking app and digital services make it uber-convenient and easy for you to manage your money 24/7/365. (Suh-weet!) Need an assist to achieve your financial goals? Our clued-up, gung-ho staff has your back!

What's a credit union?

Credit unions are not-for-profit financial institutions owned by their members, and all decisions are made locally. We genuinely care about you and want to provide you with the best service possible. We want you to accomplish your financial goals, and we'll do everything we can to meet your needs!

Your money is safe and insured

You can have complete confidence in Town & Country Credit Union. We remain financially strong, well-managed and have been in operation since 1935.

All deposits are federally insured up to \$250,000 by the National Credit Union Administration, a U.S. government agency. We urge members to resist the temptation to withdraw and store large sums of cash during times of crisis since that is when cash is vulnerable to theft and is not insured.

CONTACT TCCU TO ENROLL IN ONLINE BANKING.



Forms & Applications



Hours & Locations



Contact Us



Newsletter



Reorder Checks



Find an ATM

"It takes a lot of money to operate a farm, and I found that the credit union is very accommodating. They understand."

Keith, Corydon



Credit unions are invested in the community and willing to step-up and learn what you need, unlike a group of shareholders in big cities.

There's a reason people trust credit unions: They know they can. Credit unions are there for you when you need them, and they won't give you the run around on hidden fees or exorbitant rates.

Has a credit union had your back? Share your story at <http://TellYourCUStory.com>

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



truSTAGE[®]

TruStage Insurance Agency

Buy health insurance today. TruStage Insurance

Did you know you can save money on insurance just for being a credit union member? Town & Country Credit Union and CUNA Mutual Group offer insurance coverage for your vehicle, home, long-term care, accidents and life.

TruStage™ Accidental Death & Dismemberment Insurance

One of the nice benefits of credit union membership is a no-cost TruStage Accidental Death and Dismemberment (AD&D) insurance policy from CMFG Life Insurance Company. AD&D coverage pays you or your loved ones a cash benefit after an accident results in a covered injury or loss of life due to an accident.

You can get \$2,000 of coverage, paid for by your credit union, and provided by CMFG Life Insurance Company. You can also get up to an additional \$300,000 AD&D coverage from CMFG Life at affordable rates. Click here or call 1-855-517-1509 to sign up for your no-cost or

additional protection today!

TruStage™ Auto & Homeowners Insurance

The TruStage Auto & Home Insurance Program provides affordable top-quality protection. You could enjoy discounted rates combined with online convenience and 24/7 claims service. Get your free quote today or call 1-855-483-2149.

TruStage™ Life Insurance Plans

TruStage Life Insurance Policies can help give you peace of mind today and provide an income-tax free cash benefit for your family. Don't wait another day to be prepared. Get your free quote today or call 1-855-801-5639.

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TruStage insurance products and programs are made available through TruStage Insurance Agency, LLC. Life insurance and AD&D insurance are issued by CMFG Life Insurance Company. auto and home insurance are issued by leading insurance companies. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union.

Designed for Credit Union Members

GET COVERAGE

Find budget-friendly plans to help bridge the gap. Enroll any time of the year, have coverage as soon as tomorrow. TSH-1901682.3

What do you do if you can't make your car loan payment?

Work with your credit union!



KASASA®

Free Checking, Awesome Rewards

At Town & Country we believe in rewarding our members. That's why we offer FREE Kasasa rewards checking accounts with no monthly maintenance fees and amazing benefits, like 1.5% cash back on debit card purchases and nationwide ATM fee refunds. Take a look!

TELL US ABOUT IT

Tell Us About It We realize there are ways we can improve our service. If you have a concern, we ask that you contact management at your local TCCU branch to expedite feedback. We also welcome your suggestions. Please take a few moments to let us know how we may serve you better.

Please rate your last TCCU experience by circling the following:

Promptness	Courtesy	Knowledge	Level of Service
Excellent	Excellent	Excellent	Excellent
Satisfactory	Satisfactory	Satisfactory	Satisfactory
Unsatisfactory	Unsatisfactory	Unsatisfactory	Unsatisfactory

How might TCCU serve you better?

If you would like a reply, please complete below:

Name _____

Address _____

City State Zip _____

Phone # _____

Email address _____

Please mail to: Town & Country Credit Union – Town & Country Credit Union, Administration, PO Box 4, Harlan, IA 51537 OR take a picture and text to 612-868-0331.

Federally insured by NCUA

If you feel that Town & Country Credit Union has not adequately addressed your concern, you can contact anyone of our board members file a complaint. Send your concerns to TCCU Board Member, PO Box 4, Harlan, IA 51537.

Free Kasasa Cash®	Free Kasasa Cash Back®	Free Kasasa Tunes®
3.00% APY on balances up to \$20,000	1.50% Cash Back on purchases up to \$300 per month	\$10 in rewards when you shop online each month
Features & Benefits <ul style="list-style-type: none"> · Earn high dividends · Nationwide ATM fee refunds (up to \$25) · No minimum balance · No monthly maintenance fees · No fees for failing to qualify 	Features & Benefits <ul style="list-style-type: none"> · Get cash back on debit card purchases · Nationwide ATM fee refunds (up to \$25) · No minimum balance · No monthly maintenance fees · No fees for failing to qualify 	Features & Benefits <ul style="list-style-type: none"> · Earn refunds for iTunes®, Amazon® or Google Play™ purchases · Nationwide ATM fee refunds (up to \$25) · No minimum balance · No monthly maintenance fees · No fees for failing to qualify

Visit www.towncountrycu.com for details

Classic Checking

A checking account that provides the resources needed to manage your day-to-day finances, with no minimum balances or maintenance fees. For those who would like a free checking account, but do not have the desire to qualify for extra rewards.

Prefer to speak to a Town & Country team member?

Call our Kasasa line at 712-235-5555 to have your questions answered over the phone.

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

2020 Holiday Closings

TCCU will observe and be closed on the following holidays.
Memorial Day - Monday, May 25
Independence Day - Friday & Saturday, July 3-4