



THE CONVENIENCE TO MANAGE YOUR ACCOUNTS WHEREVER THE ROAD TAKES YOU. SHAZAM BOLT\$ DELIVERS A SAFER, EASIER AND FASTER MOBILE SOLUTION.

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## Find the Right Tax Preparer

When you have a specific health problem, you see a specialist, right? This tax season, look for select specialties in your tax preparer, recommends Pete Sepp, President of National Taxpayers Union, Alexandria, Va.

Sepp offers the following tips:

- **Don't procrastinate.** Look for a preparer long before March or April because competent preparers will be swamped with work in the final month before April 15.

- **Rely on references.** Family and friends are great resources when you're looking for success and horror stories of their past preparers.

- **Know your needs.** Single or married taxpayers with a simple personal income tax return may benefit from using larger firms that crank these out rather easily. However, if you own a small business or have a complex tax situation, you may benefit from working with a CPA firm that focuses on small business tax matters.

- **Compare prices.** Ask about fees before having any work done.

- **Check credentials.** Ask about the preparer's credentials in a face-to-face visit ahead of time. A good indicator of a preparer's trustworthiness is being a member of the American Institute of CPAs or the National Association of Enrolled Agents.

## Steer Clear of Automobile Fraud

When a used car deal seems almost too good to be true, it probably is. Since this is a major investment, it's important to do your research to verify the car is safe and the dealer is trustworthy. If you're considering buying a used car, be aware of these types of automobile fraud:

- **Air bag fraud:** Will your air bag protect you in a crash? Dishonest auto shops bypass the high cost of repairing deployed air bags by installing salvaged or stolen air bags, or by filling the airbag compartment with trash. Determining whether a car has a dummy air bag system is nearly impossible—and unsafe—on your own. Only a certified mechanic using computer diagnostics can ensure your air bag system is installed and in working order.

- **VIN cloning:** ID theft for vehicles According to the National Crime Bureau, 773,139 vehicles were stolen in 2018. A thief masks a car's identity by replacing its vehicle identification number (VIN) with that of a similar vehicle. Buyers become victims by purchasing the stolen vehicles. When the police catch up to them, the cars are impounded, leaving perplexed victims with loan payments and no car.

- **Not disclosing damage from accident or flood:** In most states, used car dealers must disclose whether a car has been damaged, but private sellers aren't required and may not even be aware of damage done by prior owners. Due to the many flooding disasters in the U.S. in the recent past, millions of cars have been damaged. Used cars are transported from all over

the country, so even if you don't live in an area hit by flooding, your local used car lot may be selling cars from flood zones.

- **Odometer rollback fraud:** The lower the mileage of a vehicle, the more it's worth—and for unscrupulous sellers, it's tempting to tamper with the odometer. Rollback fraud hurts victims because they end up paying more for vehicles than they're worth, and they may have to pay for costly repairs to keep the car running.

An informed buyer is an empowered buyer. To protect yourself when shopping for a used vehicle, consider these tips:

- Take the vehicle to a reputable mechanic for a thorough inspection, including a check of the air bag system.

- Don't purchase a vehicle without a vehicle history report. Most major dealerships will provide one for free on the detail page of the vehicle you're interested in. If you're buying from a private dealer, you can purchase a report yourself from CARFAX or AutoCheck using the vehicle's VIN.

- Obtain a title report from your state's Department of Motor Vehicles to find out the car's ownership pattern.

Taking the time to conduct a thorough investigation could mean the difference between a smart purchase and one that could cost you unnecessary frustration or even your life.

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# Spring Break on a Budget

For most college students, the fun and freedom of a spring break adventure is a rite of passage. But what if you have a limited budget? Can you still go on vacation? The following tips will help you go on a fun spring break getaway, even if you haven't got a lot of money to spend.

**Money saving strategies** – First and foremost, shop around. No matter where you're headed, ask for student discounts at rental car agencies, hotels, sightseeing attractions and air/hotel packages. If a hotel doesn't offer a student discount, ask for a group discount – often honored if you and some friends rent a block of rooms.

**Read the deals carefully** – Review the details so you won't be fooled into paying hidden costs, like fees for maid service.

**Travel by car** – Sure, it takes longer to get from point A to point B by car, but you may be able to save a bundle if you drive to a destination closer to home.

**Rental property** – By going on your trip with friends, you can split the cost of your lodging. Check out Airbnb or Vrbo for rentals within your budget. You'll also save on meals by preparing them yourself in your rental's kitchen.

**Save on transportation at your destination** – Bring your bike along if your car or van has the space. When you reach your destination, use public transportation (ask for student discounts), or ride your bike to save money.

## Don't rush into a deal

– If you have to "act now" to get in on a good deal, resist the pressure. It's true, availability of airfare and lodging constantly changes, but reputable companies don't pressure you to make fast decisions.

**Check reviews** – Find online reviews about the travel company you're considering. If specific hotels are part of your travel package, get local phone numbers, not "800" numbers, and addresses. Call the hotel and ask questions about the tour package director.

**Get trip details in writing** – If you work with a travel agent, ask the agent to provide a document with details of the trip, including all costs, before you buy. Then read the fine print carefully. Never sign a contract with blank spaces; additional information could be added after you sign.

**Get receipts** – It's important to get a receipt from your travel agency or rental provider, so if you pay by cash, ask for receipts. A safer way to pay for a spring break vacation is by credit card – if you'll be able to pay off the bill in full when it comes. Talk to someone at Town & Country Credit Union about the credit cards we offer.



## Member Services

Share Savings and Share Draft  
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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

## Adulting Tip #264

### TAKE ADVANTAGE OF AUTOMATIC SAVINGS

Automate your savings!

Have a certain amount

from your paycheck deposited into a savings account. If you deposit

**\$20** biweekly, you'll have

**\$520** saved in

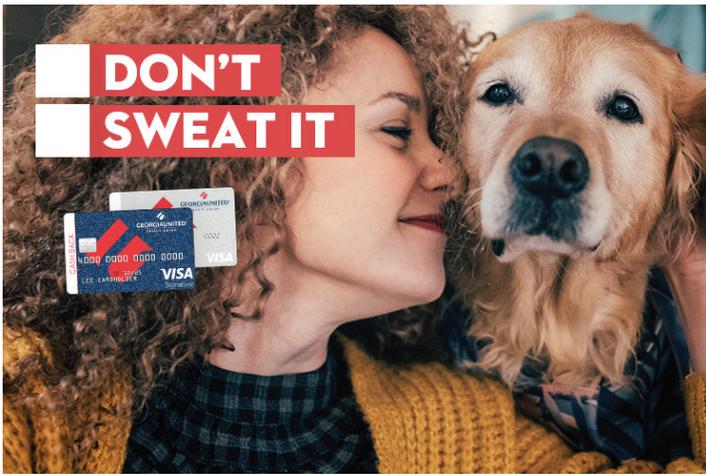
**12 months.**



# Apply for our College Scholarships!

Deadline to apply is

**April 7, 2020.**



## Entrepreneurial Skills Key to Future Business Success

With high student-loan debt, many young adults have taken the entrepreneurial route to help make ends meet. From snack delivery services to packing and moving assistance, young hustlers are taking advantage of doing for others what others are too lazy to do. There are quite a few famous entrepreneurs who started a small business while they were students and grew it into an extremely successful business.

Entrepreneurial skills not only can help you pay your way through college or make ends meet until you find a higher paying job; they also could lead you to future small-business success. If you've got the instinct to work for yourself but your business skills need fine-tuning, Myfuture, an Australian career information and exploration service, suggests:

- **Be a better communicator.** Ask teachers and counselors for help developing and enhancing communication skills. Attend a communications course—this can be a great first step and a smart way to meet others who share your goals. Good communication skills require good listening skills. If you're hiring employees, good communication will help ensure you hire the right people and help them understand what the job involves.

- **Get more creative.** Convergent thinking and divergent thinking are two types of creative thinking: Convergent thinking involves evaluating, analyzing, and selecting the best idea. Divergent thinking means coming up with new, diverse and complex ideas. To help amplify these skills, take on new challenges and set goals. Look for new ideas by participating in different activities: Watch a movie that's not your typical choice, listen to a different music genre, try exotic foods. Keeping a journal can help your creativity by allowing you to review your ideas, problems, and thoughts each day.

- **Become more resourceful.** Resourceful people use their skills and knowledge to find solutions. To beef up your resources, join a professional association and online forums, and subscribe to professional publications. Most important, work in teams to use members' different skills and abilities.

We can help make your dream of owning a small business a reality. Visit Town & Country Credit Union today and we'll get the ball rolling.

# You're Safe With Us

The "Little Man" under the umbrella has been a credit union symbol since 1923. Like him, when you use your credit union, you're protected. Because credit unions are democratically controlled financial cooperatives, you're an owner along with the other members of our credit union. You have a say in how we operate and a stake in our success. And it's members like you who continue to foster the credit union ideal, making our credit union a safe and attractive place to save, borrow and plan for your future.



## AnnualCreditReport.com

The source for your free credit reports. Authorized by Federal law.

### Your credit reports matter.

- Credit reports may affect your mortgage rates, credit card approvals, apartment requests, or even your job application.
- Reviewing credit reports helps you catch signs of identity theft early.

### FREE Credit Reports. Federal law allows you to:

- Get a free copy of your credit report every 12 months from each credit reporting company.
- Ensure that the information on all of your credit reports is correct and up to date.

## TCCU Credit Card: Your Best Bet

- Choose the card with nothing to hide.
  - Low 9.9% non-variable APR
  - No annual fees
  - No balance transfer fees
  - No cash advance fees
- Give us a call to enroll you today, 712-235-5555.



### 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 be closing at 12:30pm on Christmas Eve and New Year's Eve.  
We are closed on Christmas Day and New Year's Day.