

"Ranked 11th
Nationally"

for return on assets to the
membership, by Callahan
and Associates.

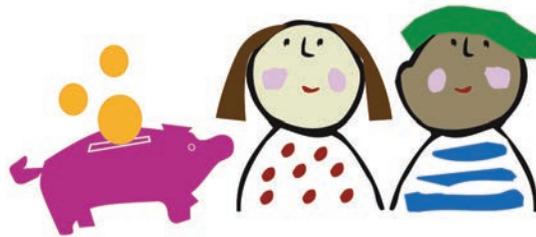
Town & Country CREDIT UNION

April 2014

Help Kids Make the Grade in Personal Finance

Good money management is an essential life skill. Unfortunately, many Americans lack basic financial knowledge, according to the National Council on Economic Education.

That's why it's more important than ever to teach kids early on how to save, share, and spend money. Encourage



kids--as young as possible--to deposit a portion of their allowance or gifts of money into their credit union savings account. They'll have fun making their savings grow and learning about the importance of setting goals.

Contact us about our savings options and other ways we can help you teach your kids the value of money.

Auto Loans for First-Time Borrowers

If you're a first time auto buyer, knowing some loan basics can help you save money on car financing--for a lifetime.



1. As a first-time borrower, you can't rely on a credit history to speak for you yet. Still, paying your bills on time can show you're reliable.

2. Compare annual percentage rates and how they're calculated.

3. Consider buying a used vehicle, which can cost much less than a new one.

Remember, the less you borrow, the more you'll save in interest. Usually, applying a manufacturer's rebate to reduce the amount you need to borrow will be cheaper than taking a dealer loan. Combine a rebate with our low loan rate and you may have the best of both worlds.

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.



Spring Loan Special

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

- * Vacation * Graduation
 - * Repairs * Spring Cleaning
- Stop by Town and Country Credit Union



PARK YOUR WHEELS HERE
VISIT a credit union loan specialist today.
We can help you get in
the driver's seat of a new car.

rates as low as

2.49%

APR*
Up to 36 months
- 2009 and
newer models

1414 Chatburn Ave., Harlan, IA 51537
712-755-3881 • 877-455-3015
www.towncountrycu.com



NCUA
National Credit Union Administration
A U.S. Government Agency

CARS, BOATS, MOTORCYCLES

Credit Union Financing Puts You in the Driver's Seat



If it's time for new wheels, cruise on over to the credit union for your financing. When you get a pre-approved loan, you're in the driver's seat. You can shop new and used car dealers and peruse the classified ads and online listings to find the vehicle you are looking for. You won't have to settle for the make or model that someone wants to sell you. You can buy the car that suits your needs exactly with great rates and flexible terms.

Town & Country Credit Union has a vehicle loan that works for you and your budget. We always have your best interest in mind.

Ahoy! Boat Loans Now Available



Attention fishermen, sailors, and water skiers! Summer 2014 is your time for summer fun on the water. If you've always wanted to own a boat or are looking to trade up – great rates on boat loans make this an exceptional time to buy! If you are buying new - visit boat shows or check out web sites such as www.boats.com.

While buying a used boat offers substantial savings, exercise caution. Find out why the boat is for sale, if it's been involved in any incidents. Then, set your course for the credit union for the best deals on financing.

Hit the Open Road with a Motorcycle Loan



Harley or Honda, BMW or Victory, Yamaha or Kawasaki. New or Used. Choosing the motorcycle that's right for you may be hard, but choosing where to finance is easy. If you're in the market for a motorcycle, your credit union has the financing that gets you on the open road fast! Compare our rates and take advantage of automatic payments and we think you'll find that it fits you like driving gloves. So don't settle for the dealer's financing offer. Stop by the credit union to get pre-approved. Dealer financing is a profit center and the salesperson will work hard to make up any lost profit by up-charging something else.



Are Gas and Food Prices Putting the Squeeze On Your Mortgage Payment?

Is money tight? Feeling short of breath? If filling your gas tank and putting food on your table are putting a squeeze on your mortgage payment, we can help.

We can evaluate your mortgage and recommend other options such as refinancing with a different term. We also can help review or create a budget to find your spending leaks.

Stop by or call today.

E-Services Mean Maximum Convenience

If you're looking to save time and hassle, consider using our electronic services (e-services). E-services are available 24 hours a day, seven days a week, so you can manage your finances on your schedule and in the comfort of your own home.

E-services also are a great way to monitor your finances, because you can access your personal information on our secure Web site.

E-services are safe and secure. In addition, they improve efficiency and timeliness.

Contact us to find out more about online services for your convenience.

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.



Congratulations High School Seniors!

Open a checking account today and receive a free gift! You're ready for the next step – a checking account

We offer:

- * FREE CHECKING
- * FREE ONLINE BANKING
- * FREE eStatements

Plus, if you're a college student, each September we will deposit \$25 in your savings account. Stop in and talk to Members Service Specialist for terms and conditions.

EXPERTS SAY GUARD AGAINST IDENTITY THEFT BY CHECKING YOUR CREDIT ONCE A YEAR.

Get your **FREE** credit report online at www.annualcreditreport.com or toll free at 877-322-8228

Hours:

7:30 A.M. – 5 P.M. Monday, Tuesday, Thursday, Friday;
9 A.M. – 5:00 P.M. Wednesday;
8:30 A.M. – 12 P.M. Saturday

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

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Town & Country CREDIT UNION

August 2014

SHARE THE LOVE!

Refer a Friend to
Go To Town
and earn a
\$25 VISA® Gift Card!



Refer A Friend

Earn a \$25 VISA® Gift Card for each new member that you refer to open an active checking account.

The mission of Town & Country Credit Union is to "Build trusted financial relationships through personalized service." We take pride in building relationships with our members and we value the fact that our members trust us to provide personalized services to their friends.

It's easy to Refer a Friend!

1. Print out the Refer a Friend form
2. Fill in the information and give the card to any friend you refer.
3. We'll mail you a \$25 VISA® Gift Card when your friend joins and opens an active checking account*!

*Subject to approval. Referring party must be a current Town & Country Credit Union member. Referred party must qualify for membership and open a share account with a minimum deposit of \$50 and open a checking account with either an active debit card or direct deposit. Not to be combined with any other offer. Other fees may apply and are subject to applicable law. Program subject to change without notice. See Terms & Conditions.

Things To Do

- CONSOLIDATE CREDIT CARDS
- REMODEL KITCHEN
- BOOK A VACATION
- GET A HOME EQUITY LINE OF CREDIT AT C1ST

Home Equity Line of Credit
as low as:
3.75%
Variable APR
NO CLOSING COST!
Up to 100% FINANCING!

The Latest Hot Spot – Your Backyard! Home Equity Loan

Get ready for summer!

A Home Equity Loan can make your dreams a reality. Apply before August 31st and we will waive the appraisal fee

*Apply before August 31, 2014 and we will waive the appraisal fee.

With the warm weather upon us, now is a great time for a backyard makeover. Whether it is a new patio or deck, outdoor seating area or fire pit, you'll be ready with a Town & Country home equity loan.

Use the equity you've built in your home to fund any improvement. Expand, remodel, or finance any other needs that come up. You'll enjoy our competitively low rates with payments that fit your budget.

So, make this a summer to remember and apply today.

You'll love the possibilities.

*Fixed rate home equity loans are for a maximum term of 15 years. One free desktop appraisal included. Offer applies to owner-occupied 1-4 family residence. New home equity loans only. Rates and terms are subject to credit qualifications. Limited time offer.

- Utilize the equity you've built in your home as collateral

- Competitively low rates

- Fixed rate options

- Flexible terms that fit your budget

- Low to no closing costs

- No annual fees or early cancellation penalties

- Discounted loan rates with automatic payment

- Borrow up to 85% of your home's value

- Loans up to \$250,000

- Local, decision-making for faster approvals

- Personalized, friendly service from start to finish

- Apply in just minutes - online or over the

phone

- Convenient online access

- Refinancing available

No Loan Payment for 60 days when you open a new flex loan before August 31, 2014*

Resolve to be debt free today -- a flex loan can help. Consolidate your debt into affordable payments suited to your budget. Save with a competitively low rate. Our loan experts will work to find you the best terms possible, and will assist you through each step of the process.

A flex loan can also help with a variety of other needs, too -- upgrade your home, rebuild your credit, or fund virtually any other expense. Apply in minutes online, over the phone, or at Town & Country today.

*Interest accrues from the date loan is funded. For new loans only.

- Funds for almost any expense:
- Upgrades to your home
- Rent and deposit on a new apartment
- Debt consolidation
- Rebuilding credit
- Unforeseen expenses
- Adoption
- Divorce
- And more
- Competitively low rates
- Discounted rates with automatic payment
- Flexible terms to fit your budget
- Apply in minutes -- in person, online, or over the phone
- Local decision-making for faster approvals
- Personalized, friendly service from start to finish

ADVENTURELAND

We've got your ticket
to summer fun.

Purchase your ticket for \$28

MasterCard® Credit Card 9.9%

Carrying too many credit cards in your wallet? Consolidate your existing balances into a Town & Country MasterCard to simplify your life and payoff your debt faster.



Town & Country's MasterCard credit card is convenient and affordable thanks to no balance transfer fees, great rates and cash advance fees.

Whether you're here in Iowa or traveling across the country, you'll have the spending power you need -- plus local service from people you know.

Make purchases virtually anytime, anywhere

- Great rates

- No balance transfer fees

- No annual fees

- No cash advance fees

- Flexible credit limits

- Personalized local service

• Manage your card with online banking--view account activity and make payments

- Easily replaced if lost or stolen

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www.towncountrycu.com



Your savings limited to \$100,000
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A U.S. Government Agency



Auto Loans

Wherever you purchase your next vehicle, Town & Country is with you -- simply tell the dealership you're a Town & Country member, and that you'd like to finance your auto loan with us.

You'll get the payment you want with great rates and flexible terms, as well as a fast decision. So finance here, or finance there -- and purchase your next vehicle affordably with a Town & Country auto loan.

Finance with Town & Country

In the market for a new car or truck? You can finance your new or used vehicle loan directly with us. Just apply online at www.towncountrycu.com. Or call 712-235-5555.

Refinance Your Existing Loan

By refinancing an existing loan from another institution, you may be able lower your monthly payment, shorten the terms of your loan, and pay it off sooner. Great rates on new and used vehicles.

- Flexible terms that fit your budget
- A wide range of financing options available:
- Terms up to 72 months
- Up to 120% financing available
- Discounted loan rates with automatic payment
- Easy application process
- Get pre-approved for extra bargaining power at the dealership
- Local, decision-making for faster approvals
- Apply in just minutes - online, in person, or by calling 712-235-5555.
- Personalized, friendly service from start to finish



Four Resolution Tips

If you're like most people, you made a few promises to yourself. One of the most popular: get your finances in shape, once and for all. The goal with resolutions is to get them to stick past the second or third week of January, when the allure is gone and your motivation starts to fizzle.

Here's how to keep the ball rolling.

1. Make a plan for the rest of the year. To be successful, you need a framework of the goals you want to accomplish and the steps you need to take to get there. What's your overarching goal? To pay down debt, put more in retirement savings, build up your emergency fund, spend less on groceries, go on a vacation? Write it down. Then, set benchmarks by breaking that goal into manageable pieces. If you'd like to save \$5,000 by the end of the year, recognize that that's \$417 a month, \$96 a week. If you focus on that weekly amount, instead of the end goal (which can, quite frankly, be a little overwhelming), you're more likely to get there. If you want to go on a vacation, you need to figure out how much the trip will cost. Then approach saving for it the same way. In all cases, it helps to track your spending for the first month. You'll see how much you're spending on iTunes, on drinks with friends, on odds and ends for your kids. Once you do, it will be easier to cut back. You can do this with pen and paper -- saving your receipts and recording them regularly -- or by using an online or offline budget tracking program.

2. Automate. Most people benefit from a relatively hands-off approach to their savings. Set it up so your employer pulls money out of every paycheck and deposits it in your 401(k), or allow your IRA to dip into your checking account once a month and pull out a set amount. That way, you don't have to decide to save -- and you don't give yourself a chance to change your mind and decide to buy a pair of shoes instead.

3. Put a windfall to work. The first few months of a new year are ripe for windfalls. You might receive an end-of-year bonus, raise or a tax refund. The best thing you can do with this money is to pretend you never got it. Funnel it directly into savings, without giving yourself a chance to spend it. Or if you're carrying credit card debt, use this cash to pay it off or at least make a solid dent in your balance.

4. Spend smart. Make this the year you pay no more than you absolutely have to. That starts with a bill audit. Sit down this month and look over every bill that comes in, paying particular attention to the ones you pay automatically with a draft from your checking account or bill pay through your credit union or bank. You'll likely find you're paying for things you don't need or didn't even know you had.

Sources: mycreditunion.gov, Credit Union National Association, National Credit Union Association, historybusiness.org, money.cnn.com and leaderscu.com

Our Auto Loans Are A Breeze!

Go with TCCU for your next auto loan and you'll get a no-hassle shopping experience that's as smooth as your next ride. We offer rates and service you can rely on!

- Get a rate as low as 2.49% APR* for a new or used vehicle.
- Apply for a pre-approval, then shop with ease and confidence.
- Finance up to 100% of your purchase, including tax, title, and license.**
- Choose your preferred application method: Apply online, call us, or visit any branch and a friendly lending expert will walk you through the process.

The Credit Union Difference

A credit union is a financial cooperative composed solely of member-owners who share the philosophy of "not for profit, but for service." Unlike some financial institutions, the people on our volunteer Board of Directors are member-owners, who work in the best interest of other fellow

member-owners. Without shareholders to pay, profits are returned to members in the form of lower loan rates, low or no-fee products and services, and higher savings rates. At a bank, the only people who benefit from profits are the investors.

Members at a credit union are member-owners because their deposit represents a share of ownership; however at a bank, the owners are typically small groups of investors. Credit union members are united by a common bond of membership.

Financial markets fluctuate over time. When the market dips, banks tend to either raise loan interest rates or close altogether. Credit unions rely on financial reserves to absorb unexpected losses, so members are protected when times get tough. Also, credit unions are insured by the National Credit Union Administration (NCUA), a U.S. government agency, for deposits up to \$250,000.



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

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

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Town & Country CREDIT UNION

December 2014

TCCU Toy Drive!

Nov. 20 to Dec. 19

New and unwrapped toys only, please.
Donations may be placed in box in lobby.

*Thank you in advance for all your
kind and thoughtful donations!*

Need Some Dough for the
Holidays?

We have an
irresistible deal for
you. Stop in today and
we'll sweeten your holidays
with a loan from the credit union.



Get Relief from Upcoming Christmas Bills

Let us give you a hand -
Skip your TCCU Loan Payments.



YES! I would like to Skip-a-Payment: (check only one)
November December or January

Member Name _____

Credit Union Account No. _____

Loan Number(s) _____

By signing and returning this form you are requesting TCCU to advance the due date equal to one month's payment on your eligible loan. Please return your request in time to allow five working days for processing. There will be a \$25.00 administrative fee for all skip payments. Fee of \$25.00 or 30 day interest whichever is less must be paid when signing up for skip pay.

X _____
Signature Date

Return this form to Town and Country Credit Union or mail to:
TCCU, 1414 Chatburn Avenue, Harlan, IA 51537

* Subject to approval. Delinquent loans are not eligible. First payment on any loan is not eligible for Skip-a-Payment.

Donate An Additional

\$5 \$10 \$25 \$50 To Shelby County Community Chest Campaign or
 \$5 \$10 \$25 \$50 To Shelby County Community Outreach



Season's Greetings

From our family to yours...
May your holidays sparkle
with love and joy!

Come in from the cold...
with a credit union
HOME LOAN



Our great home loan rates will have you warm
and comfy in your own home.



Help Direct the Future

Your credit union needs you. The board of directors at your credit union is made up of qualified, volunteer credit union members. Each year we need new volunteers to serve on our board.

As a member of our board, you can help shape the future of your credit union while using your skills to contribute to its mission.

Call today for more information and to learn what qualifications are necessary to volunteer.



ANNUAL MEETING

Board of Directors Announce Major Changes to our Annual Meeting

Starting February 21st, 2015, Town and Country Credit Union will be holding their annual meeting at 9 am Saturday morning at the Library Community Room, Harlan.

No reservations are needed.

Come see your old friends and help elect our new board members for 2015.

1414 Chatburn Ave., Harlan, IA 51537

712-755-3881 • 877-455-3015

www.towncountrycu.com



Give Your Family the Gift of Membership



Your family could be enjoying:

- Low rates on loans
- Fewer fees
- High dividends on savings
- Exceptional customer service.

Share the bennies and bring your loved ones into the credit union family today!

How to Qualify for a Small Business Loan

We have money to lend to small-business owners. Demonstrate that your business is sound and that you'll be able to repay the loan to qualify.

Here's how:

* Update your business plan—Show that you have a solid business model, how you plan to use the loan, and your growth expectations.

* Prepare your financial statements—Your balance sheets, income statements, cash-flow statements, and tax records should show that your business is steady and solvent. For a start-up, provide thorough, research-supported financial projections.

* Review your credit reports and those of fellow owners—Work with credit bureaus to correct any errors so you have the highest possible credit scores.

* List your personal and business assets—You may need a vehicle, a piece of equipment, or property as collateral.

* List your professional references—Lenders consider "character," meaning whether you've paid past debts and you have sufficient business experience and education to be successful.

Goodbye Trusty Steed



Saying so long to a beloved vehicle is hard, but if you've taken her as far as she's likely to go, use our great interest rates to finance a new ride today!

Rates as low as **2.49%** APR
Model years 2009 and newer. No payments for 90 days.

APR=Annual percentage rate. Interest rate may vary by model year, term of loan, creditworthiness, and is subject to change. Payment on a 60-month loan at 2.49% APR is \$17.75 per \$1,000 borrowed. Interest will accrue for the first 90 days without payment; offer only available on new loans to TCCU.

We've Got a Loan for That

No matter what you need help financing, we've got the right loan.

What to Keep and for How Long

	45 Days	One Year	Six Years	Seven Years	Permanently
Credit card receipts and statements	██████████	██████████	██████████	██████████	██████████
Keep receipts until your monthly statement arrives; if that's correct, shred the receipts. Exceptions: Keep a receipt if you're disputing a bill or to cover a warranty or return period. Keep the statements for seven years if they contain tax-related expenses.					
Pay check stubs	██████████	██████████	██████████	██████████	██████████
Make sure the information on your paycheck stubs matches your annual W-2 when you receive it, then shred the stubs. If your employer lists vacation/sick leave carryover on your paycheck stub, keep the last one of the year. Notify your employer if the information doesn't match.					
Credit union records	██████████	██████████	██████████	██████████	██████████
At the end of each year, go through your share draft carbons or statements and only keep those related to taxes, business expenses, and housing or mortgage payments.					
Tax records	██████████	██████████	██████████	██████████	██████████
The IRS has three years to audit your return, and you have three years to file an amended return to claim a refund if you made a mistake. If you made the mistake of underreporting your gross income by 25% or more on a return, the IRS has six years to challenge it. If you filed a fraudulent return or didn't file one at all, the IRS can catch you on it at any time. Keep a copy of all 1040 tax forms permanently.					
Miscellaneous	██████████	██████████	██████████	██████████	██████████
Keep these permanently: Updated household inventory, birth and death certificates, marriage license, divorce papers, military records, insurance claims, accident reports and claims, proof of ownership and major debt repayment, IRA contribution records, and legal correspondence.					

Recommended time to keep documents
 Some cases call for longer retention

Warning Signs You Have Too Much Debt

- Only make minimum payments
- At or near credit limit on cards
- Don't know how much you owe
- Use cash advances to pay other bills
- Denied credit, or denied credit purchase
- Get calls from collection agencies
- Lie to spouse or family about spending
- More of total income going toward debts

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
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

Holiday Hours:

December 24 - open till noon
December 25 - closed Christmas
December 31 - open till 1 pm
January 1 - closed New Years Day
January 19 - closed Martin Luther King Holiday

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

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Town & Country CREDIT UNION

February 2014



Back row: Bob Bogler, Christine Petersen, Kirk Petersen, Bob Seivert, Denny Siemers (current CEO), Ken Hall, Richard Hastert, Matt Andersen, Randy Ouren (former CEO), Curt Zimmerman, Clarence Brinker, Cletus Gubbels. Middle row: Ed Rueschenberg, Jerry Huebert, Janet Henscheid, Joan Heimerman (former CEO), Paul Zimmerman, Dan Schwery. Front row: Brenda Fries, Sue Gross, Lavonne Schulte, Darlene Wilwerding, Cindy North, Jan Blum, Sandi Schwery.

About Town and Country

Town and Country Credit Union celebrated their 75th anniversary at their annual membership meeting held Tuesday January 28th at the Westphalia Parish Center. Home of the St Boniface Catholic Church. Father Hubert Duren started the credit union.

Town and Country Credit Union is a member-owned, not-for-profit financial cooperative. We're committed to building solid, long-term relationships with our members, and we are there to help members save and invest for tomorrow.

By putting our members first and keeping deposits here in Iowa, Town and Country remains financially strong, secure, and continues to grow. We understand

the dreams and goals you have for your family – we share those same dreams, and we're committed to helping you reach them by providing an unmatched level of financial value and superior service.

Our History

Our history dates back to 1939. Father Hubert Duren of St Boniface Church established Town and Country as Westphalia Credit Union to serve the deposit and investment needs of it's people.

We're proud of our rich history of helping our membership base achieve their financial goals, and look forward to continuing our mission.

Finances Going in Circles? Leave the Counseling to Us



Don't fall for the credit-counseling scams you might see on late-night television. Our professional staff is here to help you get your finances back on track. We can help prepare a budget analysis, find where you might be able to cut expenses, get serious about saving, and pay off debt.

Our employees are trained to offer you the guidance you're looking for without the high cost fees of the credit repair clinics you see advertised.

Call us today to set up a time for us to help you.

Don't Have a Credit History? Start Small

- Budget, track expenses, and save.
- Open accounts at a credit union.
- Apply for a small loan or line of credit.
- Get a secured credit card.
- Use a co-signer on first credit accounts.
- Offer a large down payment to get a loan.
- Apply for a department store or gas card.
- Put utilities and rent in your name.
- Make sure creditors report to credit bureaus.



FULL-FAMILY MEMBERSHIP

LOOKING
FOR
a Great
AUTO-Loan
Rate?

Jump in the driver's seat
with a credit union auto
loan – we offer a variety
of competitive rate
options.

Rates as low as
2.49% APR

Model years 2009 and newer.
No payments for 90 days.

APR=Annual percentage rate. Interest rate may vary by model year, term of loan, creditworthiness, and is subject to change. Payment on a 60-month loan at 2.49% APR is \$17.75 per \$1,000 borrowed. Interest will accrue for the first 90 days without payment; offer only available on new loans to TCCU.

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Member Since 1939
NCUA
National Credit Union Administration
& U.S. Government Agency

Announces Partnership With Sallie Mae To Offer Private Education Loan

Town and Country Credit Union announced today that it has partnered with Sallie Mae to offer customers a private education loan program that helps families save money and pay off their loan faster than other alternatives. The Smart Option Student Loan assists families as they cover the rising cost of college tuition and offers degree-seeking students competitive interest rates as well as in-school payment choices to help them graduate with less debt.

Designed to supplement federal student loans and other financial aid, the Smart Option Student Loan can enable students to cover up to 100 percent of their education expenses. The Smart Option Student Loan rewards responsible customers with benefits such as an on-time payment reward and interest-rate discounts for automatic payments.

Customers may choose from variable or fixed rates and three in-school monthly repayment options. Depending on the option selected, the typical freshman could save as much as estimated 17 to 49 percent in interest charges and pay off the loan three to eight years faster after graduation, compared to a conventional payment-deferred loan with a 15-year term. To help families make informed borrowing choices, loan applicants receive a series of clear disclosures explaining loan terms and estimating total cost.

To offer the Smart Option Student Loan, TCCU partnered with Sallie Mae, the nation's No. 1 financial services company specializing in education. Since its founding nearly 40 years ago, the company has helped more than 31 million people pursue their educational goals.

"Sallie Mae is delighted to partner with TCCU to assist families seeking responsible solutions to

COMPETITIVE INTEREST RATES | **3 REPAYMENT OPTIONS** | **NO ORINATION FEES**

NOW YOU CAN PAY FOR COLLEGE THE SMART WAY

Sallie Mae Smart Option Student Loan® [▶ GET STARTED](#)

make the investment in a college education," said Jerry Maher, senior vice president, Sallie Mae.

Will be available on our website at www.towncountrycu.com.

Home Loan Opportunity Knocks Twice

Mortgage rates continue to be low, making this a great time to refinance your mortgage. You could lower your rate, and your payments.

Call a home loan officer at the credit union for a review of your mortgage.

We just might be able to knock down your loan rate.

Did You Love Your Family TOO Much This Holiday Season?
Crawl out from underneath all the wrapping paper, and come see us about *getting out of debt* in the New Year.

What's in a Credit Report?

- Identifying information (name, SSN, date of birth, address)
- Employers
- Creditors and payment history--positive and negative
- Bankruptcies, judgments, liens, lawsuits
- Inquiries you initiated, such as loan and credit applications (not credit card solicitations)

TRIM your credit card debt.

CREDIT CARD

0101 0101 0000 0110

VALID FROM 00/00 EXPIRES END 00/00 NAME OF CARDHOLDER

We can help.

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

Hours:

7:30 A.M. – 5 P.M. Monday, Tuesday, Thursday, Friday;
9 A.M. – 5:00 P.M. Wednesday;
8:30 A.M. – 12 P.M. Saturday

"Ranked 11th
Nationally"

for return on assets to the
membership, by Callahan
and Associates.

Town & Country CREDIT UNION

January 2014

Sign-Up Today!

Town and Country Credit Union's 75th Annual Membership Meeting

Don't forget to mark your calendars and plan to attend our 2014 Annual Meeting.

When: Tuesday, January 28, 2014

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

Place: St Boniface Parish Center
403 Duren Street, Westphalia

Cost: \$3.00 a person for adults,
\$4.00 a person for non-members.
Children under 18 are FREE.

Sign up at the credit union office beginning January 1st. Take pride in your ownership of this organization and plan to attend this year's Annual Meeting.



Win one of TEN
\$75
door prizes or
numerous other prizes.
Must be present to win.

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.

She Has a Dream

We'll Show Her How to Get There

No matter what your financial situation is, your child deserves a college education. Come see us today to get on track with college savings plans, student loans, and help with other ways to pay for school.

She has a dream and together we can make it come true.



We have the answers.

When it comes to your questions about personal finance—we have answers.

From getting your first auto loan to purchasing your retirement home, your credit union can help as life unfolds. We'll be here through thick and thin, through good times and bad.

Come see us today for all your financial needs.

'Go Green' With Your Personal Finances

- Use online banking
- Log on frequently to check accounts for fraud
- Sign up for electronic bill pay
- Transfer money between accounts electronically
- Opt for paperless statements
- Choose direct deposit of paycheck
- File taxes electronically
- Use debit or credit to eliminate paper used to print checks
- Reduce junk mail (optoutprescreen.com)
- Convert earned credit card rewards into cash donations to environmental groups

The Care and Feeding of Your First Car

Buying your first car? It's easy to get caught up in all the excitement. But remember, calculating how much car you can afford means more than just the monthly car payment. After all, you don't just buy the car—you also insure and maintain it (like those oil changes every 3,000 miles).

So, before you go shopping for your first car, contact one of our credit union loan officers. We'll help you figure your total car budget.



Rates as low as

2.49% APR

Model years 2009 and newer.

No payments for 90 days.

APR=Annual percentage rate. Interest rate may vary by model year, term of loan, creditworthiness, and is subject to change. Payment on a 60-month loan at 2.49% APR is \$17.75 per \$1,000 borrowed. Interest will accrue for the first 90 days without payment; offer only available on new loans to TCCU.

1414 Chatburn Ave., Harlan, IA 51537

712-755-3881 • 877-455-3015

www.towncountrycu.com



NCUA
National Credit Union Administration
A U.S. Government Agency



WE WILL BE YOUR
**FINANCIAL
 PARTNER**
 FOR LIFE



TEACH YOUR KIDS TO REACH THEIR DREAMS

You teach your kids to eat right, exercise, and wear a bicycle helmet.

But do you teach them to save?

Saving nourishes dreams.

Saving strengthens self-discipline.

Saving protects the future.

Teach your kids to put income aside today for tomorrow's goals. Help them grow strong and healthy with a credit union savings account.



Mortgage Rates Still Great

It is not too late to benefit from **excellent** mortgage rates.

Before rates go higher, talk to us about your home loan options.

When School Keeps You Busy, We Help You Keep Up

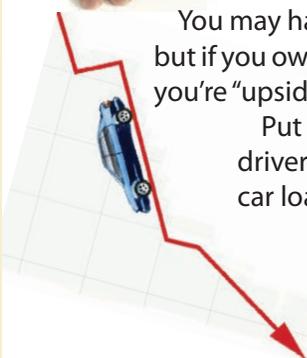


Juggling your classes, study groups, friendships, and internships is no easy feat. We know campus life keeps you busy, so let us help make life a little easier. We offer direct deposit, overdraft protection services, automated bill payment, and other services to help streamline your finances.

With help from your credit union, you don't have to slow down--we'll be right there with you.

DON'T GET TRAPPED

UPSIDE DOWN IN A CAR LOAN



You may have four wheels on the pavement, but if you owe more on your car than it's worth, you're "upside down."

Put yourself right-side-up in the driver's seat. We often can refinance a car loan at better rates.

And next time, talk to your credit union loan officer about a preapproved loan before you shop for a car.

IS YOUR HOUSE SHRINKING



Maybe it's time for that new addition or a renovation to maximize your current space.

See us about a low-interest home-equity loan today.



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

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Town & Country CREDIT UNION

July 2014

You're all
grown up now—

It's time for a
grown-up car.



We have the car loan
to help make it happen.

rates as
low as

2.49%

APR*
Up to 60 months
— 2009 and
newer models

Car Buyers' Worst Mistakes

How much money do you think educated car buyers can save over uneducated buyers when buying the same car? Would \$5,000 get your attention?

While you may not save as much as \$5,000, you'll save a bunch if you avoid these classic car-buying errors.

* Showing enthusiasm. If you act excited, the sellers know they have a unique product you want. The price goes up instantly. Keep that enthusiasm in check until you've driven home. Sneer a little if you like the car.

* Buying in a hurry. If you buy on your first visit to a dealership, you don't have time to compare. Take your time. Be willing to walk away. The price at most dealerships falls quickly if you move slowly.

* Giving deposits before the dealer approves your offer on a vehicle. Feel free to give a deposit, if you really want a vehicle. But don't give it until the boss has said "yes." Some dealerships use deposits to keep you there while they try to convince you to pay more. And you can't leave if they have your deposit—money, a credit card, a driver's license, or your kids.

* Being switched to leasing without doing your homework. Because dealerships make a much larger profit if they lease rather than sell, even the best dealership may try to "switch" you. They'll try to convince you leasing is cheaper than buying. In most instances, it isn't. If you want to lease, fine. Just don't do it on the spur of the moment.

* Trading in your old car without knowing its value in advance. A dealership has the right to give you the least you will take for your old car. But you have a right to get the most your car is worth. To know that value, simply clean it up, and try to sell it to several used car departments. The highest amount you're offered for it is your car's real value right now. Don't accept less than that in trade.

* Financing automatically at the dealership. The dealership may be the cheapest place to finance, but not always. To find out, simply bring a copy of the filled-out dealer contract to Town and Country Credit Union and compare contracts. If the dealership won't give you a copy, they're probably telling you they're not really the cheapest.

Big mistakes, big bucks out the window. We like to help you preserve your money—that's what credit unions are all about. Avoid these mistakes, and put that money to work rather than throwing it away.

2014 Scholarship Recipients

The board of Directors of Town and Country Credit Union announced the following students as TCCU Scholarship award recipients for 2014.

As TCCU's scholarship winners these students have been recognized for their scholastic standing and personal essay. TCCU's scholarship program was established in 2002, initially offering one scholarship. The number of scholarships and the dollar value for each has increased each year.



Haley Miller



Melissa Kite



Ana Petersen



Lindsey Kaufmann



Adventureland Discount Tickets Just \$28.00

Valid Any One Day 2014 Season.
You Save Up to \$12.00 Per Ticket.

Vacation Loan Special

\$1,000.00

at 8% APR

for 10 Months

* Vacation * Graduation
* Repairs * Spring Cleaning



Stop by Town and Country Credit Union

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Your savings grow to \$100,000
NCUA
National Credit Union Administration
a U.S. Government Agency

Uneasy Talking About Your Finances ?



Lots of people are in your shoes.

We know, because they talk to us every day. We might talk about consolidating loans for lower payments. Or we talk about restructuring loans during a furlough or layoff.

We talk about refinancing toxic mortgages and over-priced car loans. We can't make tough times go away, but we can make them a lot easier to live through. Talk to us today.

Credit Counselors Help Before You Get in Too Deep

Credit counseling works as both remedy and prevention to financial problems. Rather than filing for bankruptcy, which can scar your credit for years and limit your financial freedom, non-profit credit counselors help you improve your financial situation. To find a credit counselor near you, contact the National Foundation for Credit Counseling (NFCC) at 800-388-2227 or www.nfcc.org.

Scavenger Hunt Contest

First Prize \$100.00; Second Prize \$50.00; Third Prize \$25.00
Who's eligible? Ages 5 years to 18 years. Time frame deadline to turn in your entry. 1 August 2014. The kids with the top three scores win. Please pick up entry forms in the Credit Union lobby.

SCAVENGER HUNT!

How many points can you get before you leave the credit union?

- Ask about the credit union difference. (10 points)
- Ask an employee about her job. (10 points)
- Check your savings account balance. (5 points)
- Create a savings plan—start saving for something big. (10 points)
- Count the credit union logos. (1 point each)
- Deposit your change. (5 points)
- Find an ATM. (2 points)
- Find out what ATM means. (2 points)
- Get an employee's business card. (5 points)
- Help your parents deposit a check. (5 points)
- Meet the branch manager. (10 points)
- Look for dropped pennies. (1 point each)
- Look up the field of membership. (2 points)
- Read a brochure about credit union services. (5 points)
- Say "thank you" to a credit union employee. (1 point each)
- Take a picture of yourself in the lobby. (2 points)
- Take a picture of yourself making a deposit. (2 point)

_____ Bonus points! Open your own savings account, if you don't already have one. (20 points)

_____ Bonus points! When you go home, go to your credit union's website, and look up its youth services and programs. (20 points)

+

Total _____

Q&A Housing Debt-to-Income Guidelines

Q. Low housing prices and low interest rates have us getting serious about buying a house. How do we know what we really can afford?

A. The classic guideline for home affordability is the 28/36 rule.

The first part of this debt-to-income guideline says that your monthly house payment—including mortgage principal and interest, property taxes, and home insurance—should come to no more than 28% of your monthly gross income (what you earn before income taxes, Social Security, and other deductions come out of your check). Using this guide, someone grossing \$4,000 a month should spend no more than \$1,120 ($4,000 \times 0.28$) each month for house payments.

The second part advises that your total monthly debt obligations should add up to no more than 36% of your gross income. So, for the example of someone earning \$4,000 a month, that limit would be \$1,440 ($4,000 \times 0.36$). That should cover all debt payments you make each month: mortgage, credit cards, college loans, car payments, and child support, for example.

In the past, many lenders were willing to flex these guidelines a bit, both to accommodate low-income borrowers or to allow more

for someone in a profession where income is expected to rise. Due to recent economic conditions there is less "flexibility" to stretch them, but they haven't decreased.

Many homeowners have learned the hard way that you're better off buying less than you can afford. Think about it this way—everyone whose home has been foreclosed was approved for a mortgage, so being approved isn't the same as being affordable.

How much house can you afford? Talk to a Town and Country Credit Union loan officer to run the numbers. We may be able to prequalify you for a loan so you know exactly how much house you can shop for.

You're all grown up now—
It's time for a grown-up house.

We have the home loan to help make it happen.

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

Hours:

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8:30 A.M. – 12 P.M. Saturday

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for return on assets to the
membership, by Callahan
and Associates.

Town & Country CREDIT UNION

June 2014

It's Time to Get Back in the Game

Life keeps moving, even when you're waiting on the sidelines. Don't miss the good times happening right in front of you.

See us about our low auto loan rates today.

rates as
low as

2.49%

APR*
Up to 60 months
- 2009 and
newer models



Your mom taught you to share, so why keep credit union financial benefits and friendly service to yourself?

If you're already a member, your family members are also eligible for membership. Bring them by. We'd love to meet them!

You've Waited Long Enough

While you're bidding your time, life keeps moving. Don't let the good years pass you by.

See us about an affordable home loan today.



Wherever You're Headed, We'll Help You Get There

Whether you're purchasing your first house, buying a new car, or investing in a college education, a credit union loan is a step in the right direction. Wherever you're headed, we can help you get there. Call or stop in today to learn more about our affordable loan products.

Minimum Payment Affects Interest Expense



Source: Credit Union National Association's economics and statistics department

Always pay the minimum amount due so you don't incur a late fee and, if possible, pay more than the minimum. Also, if you don't already have one, consider trading in that high-interest credit card for a lower-rate card from your credit union.

Assumptions: \$2,000 balance; 18% interest

These calculations assume you add no more charges to the card.

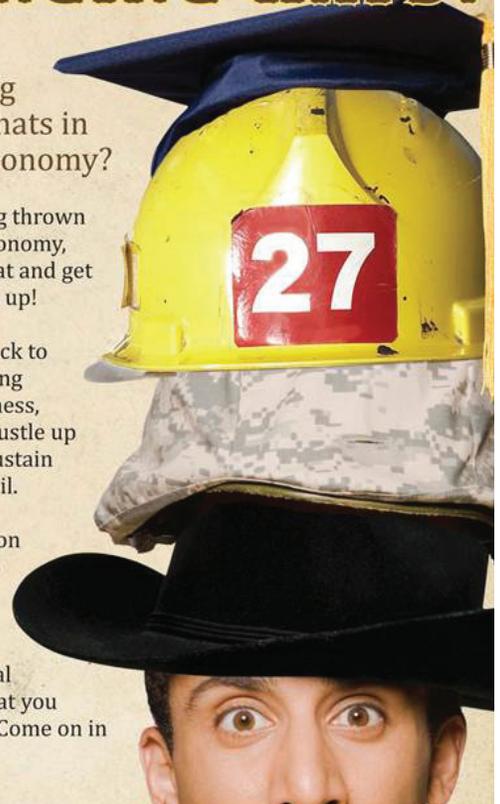
CHANGING HATS?

Are you considering switching hats in the new economy?

Instead of being thrown by a skittish economy, put on a new hat and get ready to saddle up!

Whether it's back to school or starting your own business, you'll need to rustle up some cash to sustain you on your trail.

Your credit union is ready to help you finance your new venture, even if other financial institutions treat you like an outlaw. Come on in today ya'all!



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www.towncountrycu.com



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A U.S. Government Agency



Don't just sit on the edge.

Dive in to get all the bennies of being a credit union member.

From low loan rates to low or no fees on credit union services, we'll make the jump worth your effort.



'Excellent' Credit Score is Higher Than You Think

Be careful out there--you may find that 720 isn't good enough anymore.

To get the best interest rates on mortgages and other loans, many lenders now require a credit score of 760 or higher to be in the "excellent" category.

For tips on how to score big, earn an excellent rating, and get the best rates, stop by the credit union. We can help.

Up to your cheeks in debt?

Don't wait until you're drowning in it before you visit or call the credit union. Let us help you consolidate your high-interest loans at a lower interest rate, set up a repayment schedule, or design a spending plan you'll stick with.

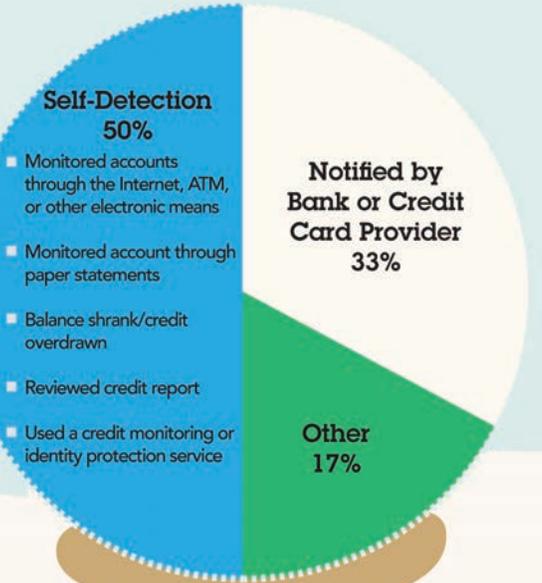
Don't wait another minute to get out from under.



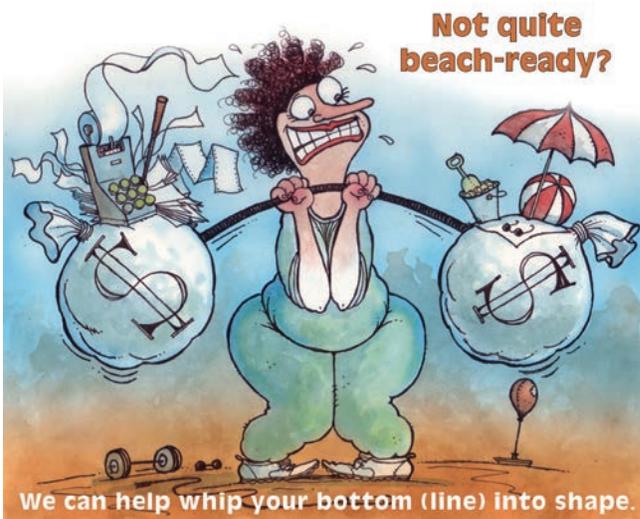
CONSUMERS SPOT HALF OF ID FRAUD

FREE CREDIT REPORT

Get your free copy of your credit report yearly from www.annualcreditreport.com.



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Spring Loan Special

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

* Vacation * Graduation * Repairs * Spring Cleaning
Stop by Town and Country Credit Union

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

Add Value to Your Home

Move your remodeling fantasy into reality:

- * New deck
- * Modern kitchen
- * Additional bathroom

Your remodel is within reach with a credit union home equity loan.



Hours:

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Town & Country CREDIT UNION

March 2014

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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.

View your MasterCard statement online

You now have the option to pay your MasterCard payment and view history online. To enroll log onto: <https://online.mycardinfo.com>. When you log on for the first time you will need to enroll your MasterCard.



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.

What Can You Do With a Tax Refund?



Be prepared

Lower anxiety by starting an emergency fund.

Tackle debt

Pay down part of your home equity line of credit.

Invest in yourself

Add more to your 401(k) or start an IRA.

Fight hunger

Donate money to a food bank.

Re-charge

Take an affordable, stress-free trip with someone special.



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www.towncountrycu.com



Your savings grow to \$100,000
NCUA
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Need More Room?

If you're bulging at the seams and bouncing off the walls, consider a home equity loan from your credit union:

- Deduct the interest on loans up to \$100,000.
- Use it for a specific purpose (like adding on a room).
- Select a specific repayment period (such as five to 15 years).
- Only borrow what you can afford to pay because your home's your collateral.
- Expect the investment—home improvement—to yield more than the loan costs.

Give yourself some room.

Call your credit union for more information.



Borrowing Against Your Home Requires Discipline

A home equity line of credit can finance everything from college tuition to cars. It also can be a useful cushion if you're not already overloaded with debt. You can set it up, but never draw on it, and have the comfort of knowing it's there if needed.

But, home equity also may be the largest component of many Americans' nest egg for retirement. Overleveraging your house for short-term pleasure may rob you of future economic security.

Discipline is key. Understand the risks and have a plan for paying back the loan. Consider these points:

* Home equity lines of credit have variable interest rates, so when rates increase, so will your overall debt.

* You can tap a line of credit at will, and interest accrues only on the amount borrowed. Any amount you pay off becomes available to borrow again.

* Consider a line of credit if the payback period is three years or less. For payback periods longer than three years, consider a home equity loan for the peace of mind of a fixed rate.

* If you already have a home equity line of credit, don't swap that for a fixed-rate home equity loan until the interest rate gap narrows significantly. Rates on lines of credit still are lower than on home equity loans.

* Rates on lines of credit usually are lower than on a credit card, and interest on lines of credit is deductible on up to \$100,000 of home-equity debt if you itemize deductions on your tax return.

Don't let a home-equity loan or line of credit give you a false sense of being debt-free. Remember: When home appreciation rates slow down, it takes longer to regain equity spent on depreciating assets like cars or boats. Talk to a TCCU loan officer by calling 712-235-5555 today for help sorting out your home equity loan options.



We Want to Put You in Business

Our credit union has established a relationship with the Small Business Administration (SBA) to expedite loans to credit-worthy small businesses. The SBA's finance programs enhance the ability of our credit union to provide long- and short-term loans to small businesses that might not qualify through other lending channels.

You can use SBA loans to finance the start-up, operation, or expansion of a business.

The credit union makes all necessary arrangements to secure a loan with the SBA.

If you're interested in starting or expanding your own business, visit us today!

Are your Kids on the Right Track?



With a KIRBY KANGAROO® Club Account

Kids age 12 and under will love saving with KIRBY KANGAROO. And best of all, while they're having fun, your child, grandchild, nephew or niece will be learning good financial management skills!

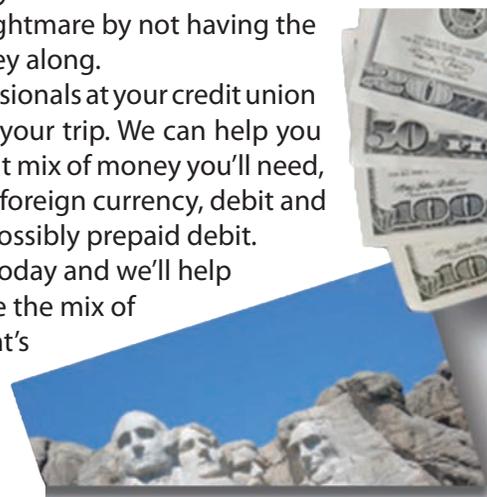
Call or visit our office today. Help them get off on the right track. Town and Country Credit Union 712-755-3881.

Take Your Money on the Road

You've planned your dream vacation. Don't let it turn into a nightmare by not having the right form of money along.

Talk to the professionals at your credit union before leaving for your trip. We can help you determine the right mix of money you'll need, including U.S. and foreign currency, debit and credit cards, and possibly prepaid debit.

Visit us today and we'll help you decide the mix of money that's right for your vacation.



Hours:
7:30 A.M. – 5 P.M. Monday, Tuesday, Thursday, Friday;
9 A.M. – 5:00 P.M. Wednesday;
8:30 A.M. – 12 P.M. Saturday

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

“Ranked 11th
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for return on assets to the
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and Associates.

Town & Country CREDIT UNION

May 2014

What Do These People Have in Common?



rates as low as

2.49%

APR*
Up to 60 months
– 2009 and
newer models

You may differ on performance and comfort, but, whether you're a high school senior or a senior citizen, you need a crashworthy car with good safety features.

Whatever your age, find out what a difference a loan from your credit union can make!

Add Value to Your Home

Move your remodeling fantasy into reality:

- * New deck
- * Modern kitchen
- * Additional bathroom

Your remodel is within reach with a credit union home equity loan.



TOWN & COUNTRY
LENDER

Should You Give Your Kid an Allowance?

Do you pay your kids an allowance? Should you? And if so, should they have to do chores to earn it?

As more people recognize the importance of financial literacy for children, experts are debating how most children are first introduced to the concept of money—the weekly allowance.

Ron Lieber, personal finance writer for The New York Times, says he and his wife pay their 7-year-old daughter \$3 a week, no chores necessary.

Lieber's daughter puts \$1 in a “save” jar and \$1 in a “give” jar for a cause of her choosing. The final \$1 she can spend as she wants. Lieber's reasoning is that an allowance is a teaching tool, and making it contingent on chores muddies the issue. What if the children decide they don't want money? Do they still have to do the chores?

Lewis Mandell, a financial economist and professor emeritus at the State University of New York, Buffalo, however, says unconditional allowances are a “terrible idea,” citing a 2000 study that showed kids who received a regular allowance left high school knowing less about personal finances than kids who received no allowance—though the differences were slight.

One problem may be that, like many Americans, kids aren't the most diligent about saving. While 61% of parents pay an allowance, only 1% report that their children save any of it, according to a 2012 survey by the American Institute of CPAs.

The survey found that as children age, they receive a higher allowance, but across all ages the average take is \$780 a year. That's enough to buy an iPad or a good start for a college savings plan—if they were saving.

About 90% of the parents who paid their children an allowance required them to do chores to earn it, but only 81% had spoken to their kids about money management. More parents had spoken to their kids about good manners, their grades, and healthy eating habits than how to handle their money.

So how should you handle an allowance with your own children?

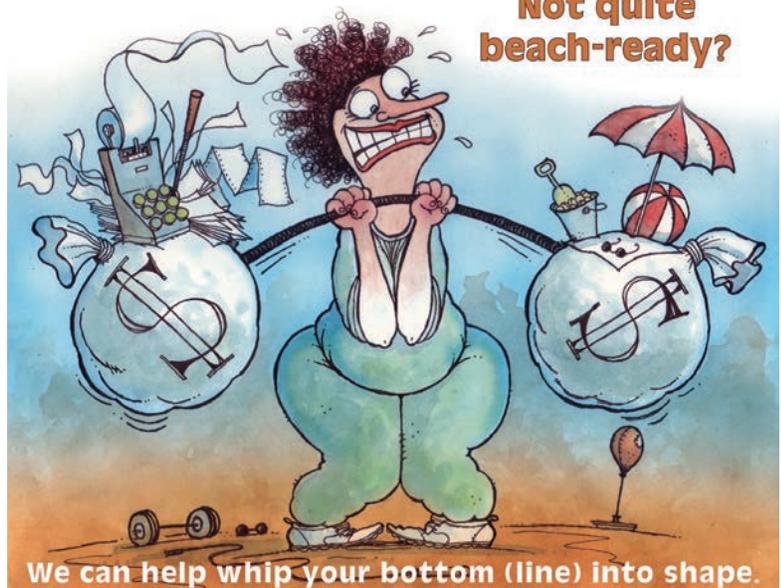
* Use it as a teaching tool. Regardless of how your children earn an allowance, use it as a tool to reinforce good money habits from an early age. Talk about finances early and often, and set a good example.

* Consider matching their savings. To encourage savings, tell your children for every \$1 they set aside for long-term goals, you'll match it in their Town and Country Credit Union savings account. Then let them watch the money accumulate.

* Gradually introduce them to financial products. When they're old enough, deposit their allowance into a Town and Country Credit Union savings account, later a share draft/checking account, and help them manage them wisely.

Kids who learn to manage money at an early age are better prepared to handle their finances when they leave home. And, ultimately, teaching children good financial stewardship is a sound investment for parents, who often are the ones stuck helping their adult children when they run into real-world money problems.

Not quite beach-ready?



We can help whip your bottom (line) into shape.

Spring Loan Special

\$1,000.00 at 8% APR

for 10 Months

* Vacation * Graduation * Repairs * Spring Cleaning

Stop by Town and Country Credit Union

1414 Chatburn Ave., Harlan, IA 51537

712-755-3881 • 877-455-3015

www.towncountrycu.com



Your savings growed to \$100,000
NCUA
National Credit Union Administration
& U.S. Government Agency

SCOOT around high GAS PRICES

**We hold the key.
You can, too.**

Ride away from high gas prices with a scooter loan from the credit union.

We'll help you finance the fuel-efficient scooter you need and get you on your way.



How to Qualify for a Small Business Loan

We have money to lend to small-business owners. Demonstrate that your business is sound and that you'll be able to repay the loan to qualify.

Here's how:

- * Update your business plan—Show that you have a solid business model, how you plan to use the loan, and your growth expectations.

- * Prepare your financial statements—Your balance sheets, income statements, cash-flow statements, and tax records should show that your business is steady and solvent. For a start-up, provide thorough, research-supported financial projections.

- * Review your credit reports and those of fellow owners—Work with credit bureaus to correct any errors so you have the highest possible credit scores.

- * List your personal and business assets—You may need a vehicle, a piece of equipment, or property as collateral.

- * List your professional references—Lenders consider "character," meaning whether you've paid past debts and you have sufficient business experience and education to be successful.

Stop Telemarketers and Offers in the Mail

It may be impossible to completely stop telemarketers and promotional offers in the mail, but here are a few resources that may help:

Do Not Call Program

Register online for the nationwide Do Not Call list that is maintained by the Federal Trade Commission: www.donotcall.gov

Credit Card Offer Opt-Out

All three major credit reporting agencies use this number to remove your name from their solicitation lists: 888.5OPTOUT (888.567.8688).

Mail Opt-Out

DMA Mail Preference Service
P.O. Box 9008, Farmingdale, NY 11735-9008

Telephone Opt-Out

DMA Telephone Preference Service
P.O. Box 9014, Farmingdale, NY 11735-9008

To ask the three major credit bureaus not to share your personal information, write to:

Equifax, Inc.

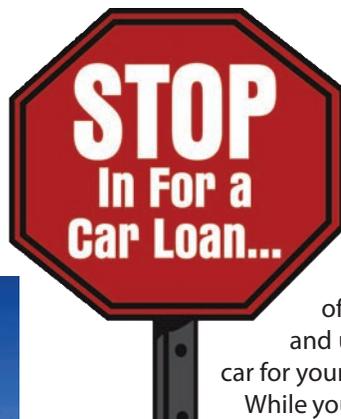
Options
P.O. Box 740123, Atlanta, GA 30374-0123

Experian

Consumer Opt-Out
701 Experian Parkway, Allen, TX 75013

TransUnion

Marketing List Opt-Out
P.O. Box 97328, Jackson, MS 39288-7328



...before you visit the car lot

A preapproved loan will help you purchase a car that fits your lifestyle with payments that fit your pocketbook. And because of our low loan rates on new and used vehicles, you'll get more car for your money.

While you're here, our loan officers can steer you to car-buying information to help you—not the dealer—drive your deal. With that kind of ammunition and our great vehicle rates, nothing can stop you from driving the best deal around.

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.



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

Too Much Family, Not Enough House?

See the experts at your credit union about a home equity loan for a home-expansion project.



Hours: CLOSED MON., MAY 26 MEMORIAL DAY
7:30 A.M. – 5 P.M. Monday, Tuesday, Thursday, Friday;
9 A.M. – 5:00 P.M. Wednesday;
8:30 A.M. – 12 P.M. Saturday

"Ranked 6th
Nationally"

for return on assets to the membership, by Callahan and Associates.

Town & Country CREDIT UNION

November 2014

Get Relief from Upcoming Christmas Bills

Let us give you a hand -

Skip your TCCU Loan Payments.



Enjoy some relief from holiday expenses. A little extra cash when you really need it. Wouldn't it be nice to have extra cash in hand after paying off your seasonal expenses? You can, with a simple phone call to your credit union. Skip-A-Payment is a simple, convenient way to postpone your monthly loan obligation. Skip your payment on a variety of popular loans - auto and more.

Visit TCCU or contact us today at (712) 755-3881, toll free 877-455-3015 and we'll take your application right over the phone. Give yourself the gift of extra spending cash and wrap up the end of your holiday bills with Skip-A-Payment from Town and Country Credit Union (TCCU) - it's never been easier.

To qualify, your TCCU loan account must be in good standing and must have at least one month of payment history. **Not**

applicable to **First Mortgage Loans, Home Equity Lines of Credit, MasterCard® or Credit Cards.** You may skip a maximum of three total payments over the life of each qualifying loan not to exceed one month per year. Fee of \$25.00 or 30 day interest whatever is less must be paid when signing up for skip payment during the skipped pay period. Interest will continue to accrue during the skipped pay period. Request must be received at least 5 working days prior to payment due date. Other restrictions apply.

Note: Skipping payments may significantly extend the term of your loan. Simply complete the attached coupon and return it to Town and Country Credit Union to skip either your November, December or January loan payment(s). *Call (712) 755-3881 for more details.

YES! I would like to Skip-a-Payment: (check only one)

November December or January

Member Name _____

Credit Union Account No. _____

Loan Number(s) _____

By signing and returning this form you are requesting TCCU to advance the due date equal to one month's payment on your eligible loan. Please return your request in time to allow five working days for processing. There will be a \$25.00 administrative fee for all skip payments. Fee of \$25.00 or 30 day interest whichever is less must be paid when signing up for skip pay.

X _____
Signature _____ Date _____

Return this form to Town and Country Credit Union or mail to:
TCCU, 1414 Chatburn Avenue, Harlan, IA 51537

* Subject to approval. Delinquent loans are not eligible. First payment on any loan is not eligible for Skip-a-Payment.

Donate An Additional

\$5 \$10 \$25 \$50 To Shelby County Community Chest Campaign or
 \$5 \$10 \$25 \$50 To Shelby County Community Outreach

Help Direct the Future



Your credit union needs you. The board of directors at your credit union is made up of qualified, volunteer credit union members.

Each year we need new volunteers to serve on our board.

As a member of our board, you can help shape the future of your credit union while using your skills to contribute to its mission.

Call today for more information and to learn what qualifications are necessary to volunteer.

It's Never Too Early To Start Planning For College

We can help you take the first financial step to saving for your child's college education.

What Do These People Have in Common?

You may differ on performance and comfort, but, whether you're a high-school senior or a senior citizen, you need a crashworthy car with good safety features.

Whatever your age, find out what a difference a loan from your credit union can make!



Get a Christmas Loan Today!

Available through December 2014

\$1,500*
for 10 months
as low as 8% APR

Ph 712-755-3881

or 877-455-3015

*Subject to approval.

1414 Chatburn Ave., Harlan, IA 51537

712-755-3881 • 877-455-3015

www.towncountrycu.com



No Payments for 90 days when you finance your auto loan with Town and Country Credit Union.

Don't Wait... Call Today!

Just in case what you really wanted is not waiting under the tree, year-end model clearances and surprisingly low auto loan rates at Town & Country are sure to make your spirits bright.

Rates as low as **2.49%** APR
Model years 2009 and newer. No payments for 90 days.

Purchased a new car already but wished it would have come with a more affordable monthly payment? It's not too late to refinance and save at your Credit Union. **Don't wait, call us today!** Minimum loan amount of \$10,000. Not applicable on current Town and Country Credit Union loans.

APR=Annual percentage rate. Interest rate may vary by model year, term of loan, creditworthiness, and is subject to change. Payment on a 60-month loan at 2.49% APR is \$17.75 per \$1,000 borrowed. Interest will accrue for the first 90 days without payment; offer only available on new loans to TCCU.



It's Never a Bad Time to Get a Credit Union Car Loan

If you think your current car is a solid trade-in value—hold on. That may depend on when you trade. Timing can mean thousands of dollars of difference on your trade-in.

Used car values drop more swiftly late in the year. New models have just appeared, while bad weather tends to hurt attendance and values at used-car auctions. So if it's late in the year, wait until after New Year's, when you are likely to get more for your trade.

And it's never a bad time of the year to get a credit union car loan. Call us today!

You've Waited Long Enough

While you're bidding your time, life keeps moving.

Don't let the good years pass you by.

See us about an affordable home loan today.



Too Much Family, Not Enough House?

See the experts at your credit union about a home equity loan for a home-expansion project.



CREDIT HEADACHES ARE NOTHING TO BARK ABOUT

We can help get your finances to heel so you no longer feel like you're in the doghouse. Visit us today.



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

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

"Ranked 6th
Nationally"

for return on assets to the
membership, by Callahan
and Associates.

Town & Country CREDIT UNION

October 2014

Celebrate with Us on Thursday, October 16

Why do 208 million people worldwide choose credit unions? Because credit unions constantly push to make their communities better places for their members worldwide. On October 16, 2014, join credit union members around the globe in celebrating International Credit Union Day® and experience the credit union difference.

Visit us at Town and Country Credit Union and celebrate with your fellow member owners! Stop by for refreshments, treats, and prizes October 16th.



Local Service.
GLOBAL GOOD.
INTERNATIONAL CREDIT UNION DAY®



HUNTING FOR A LOAN?
we're game.

Whatever you want to do, we can help you afford it.

Score the Perfect Auto Loan

Score the perfect new- or used-car loan from your credit union.

Don't be blindsided by dealer offers. Hustle in to the credit union and check out our financing and competitive loan rates.

Rates as low as

2.49% APR

Model years 2009 and newer.
No payments for 90 days.



APR=Annual percentage rate. Interest rate may vary by model year, term of loan, creditworthiness, and is subject to change. Payment on a 60-month loan at 2.49% APR is \$17.75 per \$1,000 borrowed. Interest will accrue for the first 90 days without payment; offer only available on new loans to TCCU.

Holiday Loan Special!

Available until December 2014

\$1,500* for 10 months
as low as **8% APR**

Ph 712-755-3881

or 877-455-3015

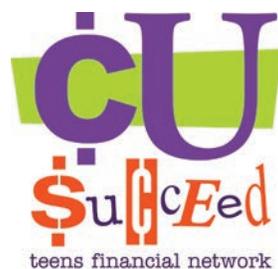
*Subject to approval.



Enroll your Teenager in CU Succeed

You can start your teenager on the road to a solid financial future today by enrolling them in the CU Succeed™ program. To enroll your child, call or come by the Credit Union today.

To check out the program for yourself, visit our Web site at www.towncountrycu.com and click on the CU Succeed™ link. For more information, please call the Credit Union at 712-755-3881. We'll be glad to answer any questions or discuss ways you can help your teen get started on the journey to financial success.



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.



1414 Chatburn Ave., Harlan, IA 51537

712-755-3881 • 877-455-3015

www.towncountrycu.com



NCUA

Help Kids Make the Grade in Personal Finance

Good money management is an essential life skill. Unfortunately, many Americans lack basic financial knowledge, according to the National Council on Economic Education.



That's why it's more important than ever to teach kids early on how to save, share, and spend money. Encourage kids--as young as possible--to deposit a portion of their allowance or gifts of money into their credit union savings account. They'll have fun making their savings grow and learning about the importance of setting goals.

Contact us about our savings options and other ways we can help you teach your kids the value of money.

Good Money Habits to Develop Now

- **Check your credit report regularly.** If you're worried that a security breach has put you at risk of identity theft, keep a close eye on your credit reports as well as your statements, watching for unauthorized accounts and charges.
- **Track your expenses.** Take an inventory of where your money goes and decide how much you want to spend on things like cable, cellphones, clothing, and coffee. Calculate how much you'd save by making reductions.
- **Automate it.** Set up direct deposit to your emergency fund and retirement accounts. Bump up contributions to your employer's 401(k) plan or to your IRA.
- **Get organized.** Set up a recordkeeping system that ensures you won't have to spend valuable time looking through piles and drawers for statements, receipts, policies, and warranties.
- **Live beneath your means.** This is good advice for everyone regardless of income level. Establish a cushion to fall back on in case of job loss, medical emergency, or weather-related disaster.

YOUR FUTURE IS JUST around the bend.

You're almost there. With us as your compass, we'll ensure you have the best loan to guide you home.

Up to your cheeks in debt?

Don't wait until you're drowning in it before you visit or call the credit union. Let us help you consolidate your high-interest loans at a lower interest rate, set up a repayment schedule, or design a spending plan you'll stick with.



Don't wait another minute to get out from under.

Reasons to Use Online Banking

- * Pay bills and manage financial tasks all in one place.
- * Protect accounts from fraud; log on frequently to monitor.
- * Transfer money quickly between accounts.
- * Avoid late fees.
- * Reduce paperwork.
- * Reduce cost of postage.
- * Avoid the delay of regular mail and the insecurity of unlocked mailboxes.
- * Reduce time spent in line or at the drive-up.

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.

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.

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 Depositors
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

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8:30 A.M. – 12 P.M. Saturday

"Ranked 11th
Nationally"

for return on assets to the
membership, by Callahan
and Associates.

Town & Country CREDIT UNION

September 2014

Two words that say it all: Stronger Together

For more than 75 years, the story of Town and Country Credit Union has been about hard-working people joining together and gaining financial strength.

Now our story has a new title. Stronger Together is a simple, memorable way to sum up what we want people to know about our credit union: That by investing in each other, we can accomplish a lot more than any one of us could alone. Instead of giving our profits to Wall Street, TCCU gives them back to our members in the form of lower loan rates, fewer

fees, and higher returns on savings accounts. By utilizing our products and services, our members are building their financial strength, as well as boosting our ability to grow.

Look for our new Stronger Together theme throughout our advertising and communications as we move forward into the new year. And thank you for being a TCCU member. We look forward to what the future brings for both Town and Country Credit Union and our members.

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.



**2.49% CAR
LOAN RATE**

It's fast and it handles.
Not the car, the car loan.

With a car loan from us, you'll be just as psyched about your car loan as you are about your new car. We're a credit union. Member-owned and not-for-profit. So when you do business with us, you're treated like an owner. Because you are. New or used car or truck loans. The difference is performance.



Your home equity loan
is right around the corner

When you apply for a home equity loan, you want a fast answer. We're the credit union, member-owned and not-for-profit. So you'll get service here that only an owner could get. You'll see the difference, fast. We're an equal housing lender.



We're a big help to small business

Small business has always been a big priority to us. As a Credit Union, we can offer you the same services as a big financial institution. But since we're member-owned and not-for-profit, we place a premium on service. That's a big help to small business. Big difference, too.

1414 Chatburn Ave., Harlan, IA 51537
712-755-3881 • 877-455-3015
www.towncountrycu.com



Blue Sky New Car

2.49% APR
CAR LOAN RATE

We make new cars more than blue sky. Share your car fantasies with a loan officer today.

Q & A: Buying a Car or Truck

Q: I need a new car, but I'm a little overwhelmed by the process. What is the best advice for someone who is looking to buy a car?

A: There are a number of factors to keep in mind as you begin the process of buying your next vehicle.

Don't be in a hurry. Browse before you buy. Look online and compare vehicles and options. Once you decide on your make and model, try to control your enthusiasm during the test drive.

Do your research. Make sure you look around online to get a good idea what your desired vehicle is selling for; plus, look for incentives and manufacturer rebates. At the dealership, find out what the dealer paid for the vehicle (called the invoice price) and go up from there, instead of going down from the sticker price.

Let your budget do the driving. Be honest about what you can afford. Use an auto loan calculator (one is available at towncountrycu.com) before you go shopping.

Get a pre-approval at TCCU. In other words, get your paperwork (and credit score) in order before you hit the dealership. This helps you know how much you can spend and gives you more power when negotiating.

Even our youngest members can save

Saving money is a good habit for people of all ages. And if you're a parent, the earlier you start teaching your child(ren) about money, the better. If dropping coins into a piggy bank is no longer exciting for your little one, consider opening a youth account at TCCU. We have a variety of accounts that are designed for each stage of childhood, from Kirby Kangaroo Club and CU Succeed accounts. Student Checking accounts for college students. For more information, or to open a youth account, please visit or call our Member Service Specialist at the credit union.

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.



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.

3 Tips To Help Manage Your Credit Score

Your credit score is a vital part of your financial identity. A good credit score may have a positive impact on getting a pre-approval or a lower interest rate on a loan.

In the spirit of helping our members move forward, and focus on the future, this month we'd like to share with you some actions that you can take to maintain, or even improve, your credit score.. Most financial experts recommend the following:

1. Paying all your bills on time is important, but be sure you know exactly what "on time" means to all your individual creditors.
2. Although closing accounts you no longer use may seem like a good idea, the amount of unused credit you have available can impact your score. Consider keeping unused accounts open and not closing them unnecessarily.
3. Reviewing your credit report at least once a year will allow you to find and correct any errors immediately. Checking your report can also help catch fraud or identity theft. Go to AnnualCreditReport.com to request a credit report.

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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.

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