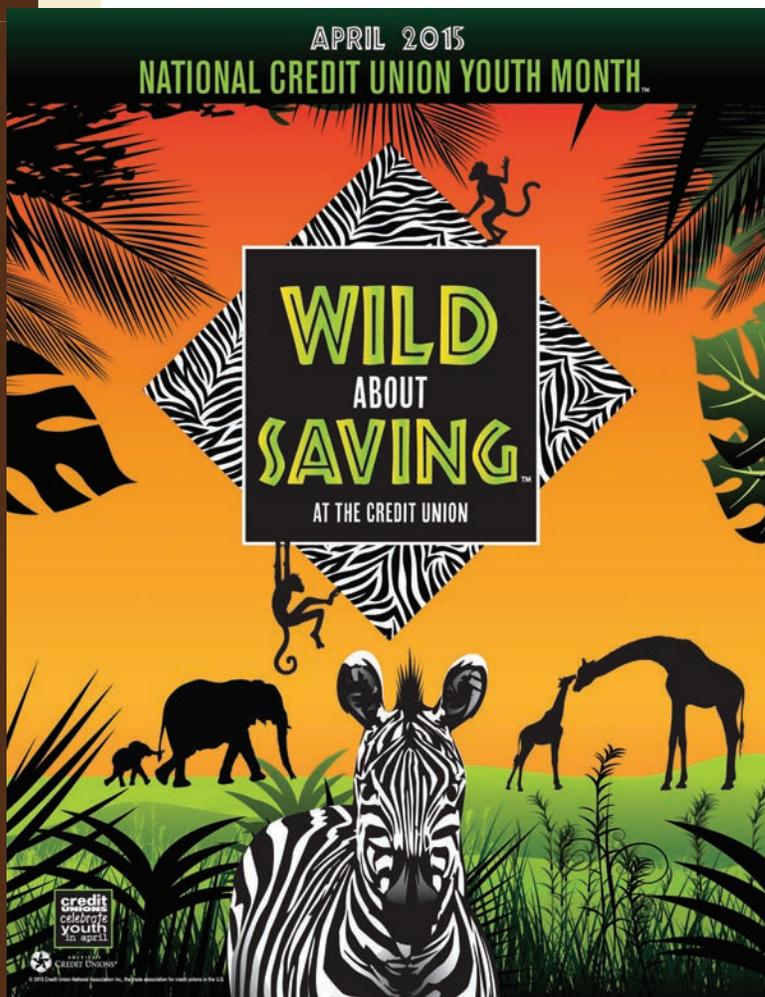


“Ranked 6th
Nationally”

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

Town & Country CREDIT UNION

April 2015



Sharpen Your Children's Savings Skills

Learning to save money takes practice. By saving, you can spend money on what's important to you—whether that's a new video game, a trip to the movies, a used car, or even a college education.

Let's get started:

Elementary school:

- Ask your parents to help you open your own savings account at the credit union. Keep track of how much money you put in and take out. That way you can see how close you are to meeting your savings goal.

- If you're saving up for something special, like a new bike or toy, hang a picture of it on the wall. This will remind you of your savings goal every day until you reach it.

Middle school:

- Ask your parents if you can plan a family event, like a trip to the zoo or an afternoon at a waterpark. List all the things that will cost money—like tickets, food, and souvenirs. Set a budget, and encourage everyone to stick to it when the big day arrives.

- Make a list of things you want to spend your money on. Put the list in order, starting with the things you want the most. This will help you figure out what you really want to save up for.

High school:

- Consider taking on a part-time job. Earning your own money can help you save for big goals, like car or college expenses.

- Talk to your parents about opening a checking account at the credit union. Learn how to use a debit card responsibly and track transactions. Those skills will come in handy when you leave home.

- Talk to your parents about establishing a credit builder loan during your Junior or Senior year in high school. The faster you establish your credit, the easier life hurdles will be.

Stop into Town and Country Credit Union for more great ideas on how to sharpen your savings and money skills.

We'll Help Put You in Business

Are you ready to become your own boss? Or do you already own a small business?

Guided by our philosophy of "people helping people," we give small business owners like **YOU** a chance to succeed and expand, sometimes even when other financial institutions turn them away.

Visit us today for more information.

'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

Your Credit Union Is The Best-Kept Secret Around

Tell your family, friends, and co-workers about the benefits of credit union membership:

- Low loan rates and fees
- High savings rates
- Outstanding service

Most important: **You own it!**



Don't keep it a secret any longer.

1414 Chatburn Ave., Harlan, IA 51537

712-755-3881 • 877-455-3015

www.towncountrycu.com



Time for a Change of View

Spring Loan Special

\$1,000 at 8% APR

for 10 Months

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

Need a little help changing the view?
No matter where your travels might take you, we can finance your special get-away.

When We Say
FREE Checking
We Mean **FREE**...



Stop paying a bank
for the privilege of keeping your money there.
Open your free credit union checking account today.

* Maintain Minimum monthly checking balance of \$100.00 to avoid monthly fee.

It Was Such a Bargain: Help for Compulsive Shoppers

Like other addictive personalities, compulsive or obsessive shoppers indulge their passion even as it destroys their closest relationships and sends them into a financial tailspin.

Recent studies suggest that compulsive shopping is a growing problem because of easier access to credit cards at younger ages, the convenience of ordering online, and the availability of television shopping channels.

Compulsive shoppers often suffer from other psychiatric disorders as well such as depression, an anxiety disorder, or an eating disorder. Most compulsive shoppers do not seek psychiatric care--they view it as a financial problem instead.

To prevent shopping binges:

- * Pay for purchases by cash, check, or debit card.
- * Make a shopping list and only buy what's on it.
- * Put financial goals in writing so you have something to "save" for.
- * Get rid of department store credit cards; carry one major credit card for emergencies.
- * Record every dollar you spend and your feelings about each purchase.
- * Avoid discount warehouses; allocate a certain amount of cash to spend if you do shop at one.
- * Avoid catalog ordering and watching TV shopping channels.
- * Take a walk or exercise when the urge to shop comes on.
- * Find a money mentor; look for a friend or colleague who spends and saves wisely and ask for advice.
- * If you feel out of control, you probably are. Seek counseling or a support group.

Credit counseling agencies can help with shopping addiction. Town and Country Credit Union also can help lead you in the right direction

IF YOU ARE
SHORT ON CASH,
WE CAN HELP



We have loan options that can help you avoid unscrupulous lenders.

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*
Up to 60 months - 2009
and newer models

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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membership, by Callahan
and Associates.

Town & Country CREDIT UNION

August 2015

Log onto our website at www.towncountrycu.com

Re-enroll in home banking on or after August 3, 2015

We are excited to announce that as of August 3, 2015 we have upgraded our data processing system! So, what does this mean to you? We're glad you asked!

- Electronic signature capability for loan and account documents
- Mobile banking and remote deposit capture (you can deposit checks with your smart phone!)-Available this fall (check back for more information)
- Online account opening

With all of this wonderful technology there are a couple of things we want you to be aware of to make this transition a smooth one:

- Re-enroll for home banking on or after August 3, 2015 using your account number (you will be asked to verify some of your important identifying information, including SSN and birth date, for security reasons).
- On-line banking users, unfortunately, the information stored in your current on-line banking accounts will NOT be able to transfer to the new online banking. We apologize for this inconvenience. After enrolling in the new online banking system, set up your new on-line banking accounts by clicking on the on-line banking link. You will be taken through the Set-up Wizard while your TCCU (Town & Country Credit Union) accounts automatically load into the software.
- Print or save your July statement as it will contain important account information including tax information.

Please contact us at 712-235-5555 if you should have any questions regarding these changes. We would love to help you make the most of the new technology available to YOU!

Our New Computer System Has Finally Arrived!!

Please Take A Few Minutes To Read This Very Important Message Below.

Town & Country Credit Union has converted to a new computer system on August 1st. The new system will make it easier to serve you, and will provide some much needed efficiency. This is a major endeavor, so we ask for your patience and understanding as we all adapt to the new system. Below you will find information about some of the changes you can expect as part of the conversion. Please check back often for additional information and user guides to help you prepare for the change.

NEW ONLINE BANKING

Part of the conversion involves switching to the online banking platform offered by our new processing system. All members will need to re-enroll in online banking and accept the user agreement after the conversion is complete. We hope to have user guides for the new system available to you soon.

NEW MOBILE BANKING

Town & Country Credit Union will also have a new mobile banking system. Rather than accessing mobile banking through the link on our website, we will have our very own App available for download to your Android or Apple device!

PRE-CONVERSION HISTORY WILL NOT BE AVAILABLE IN ONLINE/MOBILE BANKING

When you log into our new online or mobile banking system for the first time after August 3rd, you will notice the transactions and e-statements processed prior to August 1st are not available. After August 3rd, you will need to contact our member services team at the credit union to assist in looking up your pre-conversion transactions and statements.

ALL E-STATEMENT MEMBERS WILL RECEIVE A PAPER STATEMENT FOR JULY.

Since access to our current online banking system will be terminated at the close of business on July 31st, our e-statement members would not have time to view their (dates) statements prior to the shut-off. We will therefore be mailing paper statements to ALL members for the month of July. After the conversion, you will be able to re-enroll in e-statements when you sign up for online banking.

Can't wait to receive your paper statement in the mail? Contact our Member Services Team now to request that a copy of your statement be ready for pick up at the credit union on August 3rd.

TEMPORARILY REDUCED DAILY LIMITS ON DEBIT CARDS

Checking and ACH processing might be delayed by a few hours each day during live week.

Home Mortgages

from Town & Country Credit Union

**Competitive rates and
personalized service!**

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



Attention Members...

For all new debit cards issued after August 1st and all new Mastercard Credit Cards issued after October 1st, you will have the new chip in those new cards. If you feel more secure in getting your chip card before your renewal date, you can order one for \$15.00. Just contact one of our employees and we would be glad to order one for you.

What Will EMV (Chip) Credit and Debit Cards Mean for You?

The U.S. is poised to upgrade its debit and credit card (payment card) security systems in an effort to fight skyrocketing fraud costs. And while federal regulations already protect you, as a consumer, from liability for most fraudulent transactions a crook could make using your account, when payment industry participants are hit by fraud, everyone's costs increase.

That's why the U.S. industry plans to implement EMV (Europay, MasterCard, and Visa) cards, which contain computer chips that authorize or validate payment-card transactions. We're the last developed country in the world to do so. Here's how the change will affect you:

* You'll receive an EMV card with information about how it's different, its enhanced security, and how to use it. This may happen when your current card expires or you might get a special reissue from Town and Country Credit Union or other financial institution. Card issuers have discretion about whether they'll require you to use a signature when making payments or to use a PIN (personal identification number).

* The transaction process will be slightly different. You'll insert your EMV card in a POS (point-of-sale) terminal, wait for it to be authorized, and remove it. You'll either sign a sales draft or key in your PIN to complete the transaction.

* Other countries likely will stop accepting mag stripe cards after a certain date. You'll need an EMV card when traveling abroad and international travelers in the U.S. will have the additional protection against counterfeit that EMV cards afford.

* It's possible that some merchants and card issuers may choose not to convert and will continue to use mag stripe technology for a time. Your card still will work at the point of sale and consumers will continue to be protected from fraud liability.

If you have questions about EMV cards and how they will affect you, contact the professionals at Town and Country Credit Union. Stop by or call today at 712-235-5555.



Back to School Loan Special

\$1,000.00 at 8%

APR for 10 Months

Stop by Town and Country
Credit Union



**Holiday Hours: Offices will be closed
Labor Day September 7**

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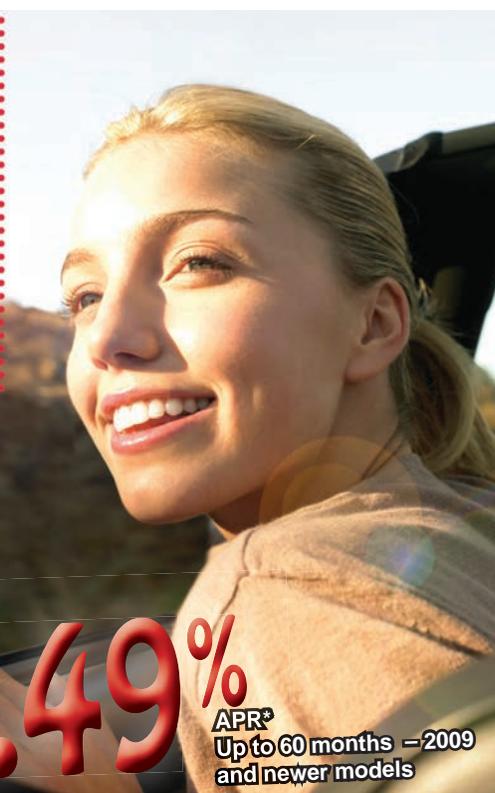
LOOKING FOR a Great AUTO-LOAN Rate?

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*
Up to 60 months — 2009 and newer models



Shield Yourself From Swindles

Fraudsters take advantage of innocent consumers daily through check, ATM, and Internet scams, and they're using the latest technology to pull off their scams. Know the latest trends to protect yourself.

Phishing scams

Phishers send fraudulent e-mails containing authentic looking logos and graphics and ask for financial information. Some scams are activated when you simply open an e-mail, no clicking required. Once infected, the scammers change the IP address in your PC's hosts file to their choosing, associate the IP address with financial institution websites, and force your browser to go to fake websites.

Tip: Change online banking and shopping account passwords every three to six months. Consider using a password manager to generate and "remember" your passwords. To avoid being led to fraudulent websites, retype Web addresses in your browser rather than click through e-mail links.

Check scams

Fraudsters increasingly use e-mail to contact victims; the most common check scam is the "Nigerian Advance Fee Fraud." You're told you'll be sent a check for an extra sum and you're asked to wire back the excess money. Scammers purport to be from other countries and claim you can collect on a sweepstakes or pay you to work at home. The realistic-looking checks are forgeries, but victims are responsible for money withdrawn against bad checks.

Tip: Don't send refunds or deliver goods in the time it takes cashiers' checks to clear.

ATM scams

Skimming is one of the newer ATM scams. Using a skimmer—a card-swipe device that reads your ATM card—the fraudster uses a blank card to encode information from your ATM card and create a counterfeit. Your PIN is confiscated through a small camera mounted on the ATM. You won't know you've been scammed because your ATM card hasn't been stolen and still works at other machines.

Tip: Be on the lookout for anything out of the ordinary at the ATM, such as odd-looking equipment or wires. Monitor accounts regularly for unusual activity.

MOVING?

Your Credit Union Membership Doesn't Have to Change

Moving brings many changes, but one thing you don't have to worry about is changing your credit union membership or where you conduct your financial transactions. Our technology tools mean that wherever you go, it's easy to remain a member.



BIG PLANS?

We can help.

Are you thinking of ...

- Purchasing a new car?
- Buying a new house?
- Starting a major home-improvement project?
- Starting a small business?

Visit us today. We have a loan to help you put any of your 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

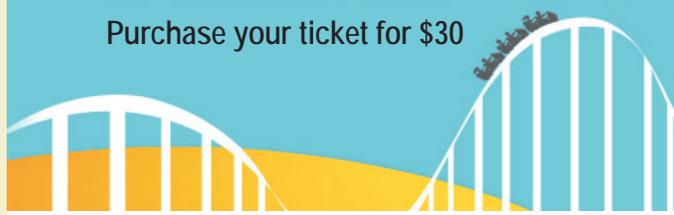
On-Line Services
Free Internet Banking
Free Notary
Drive-up Services
Wire Services
Fax Services
Night Depositories
Credit Life and Disability Insurance
Gap Insurance
Draft Images
Auto Insurance
Home Owners Insurance

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

ADVENTURELAND

We've got your ticket to summer fun.

Purchase your ticket for \$30



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 2015

Log onto our website at www.towncountrycu.com



Season's Greetings

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



Refinance Your Auto Loan and Free Up Some Cash

Get out from under your overpriced auto loan and refinance with us.

By doing so, you'll:

- * Lower monthly payments and free up some cash.
- * Pay less interest over the course of your loan.
- * Get the convenience of having your loan at the credit union.

Stop by today and we'll get you feeling comfy in the driver's seat.

rates as low as

2.99%

APR*
Up to 60 months -
2009 and newer
models



BANK WITH US

ANYTIME,

ANYWHERE

Check your balance, transfer money, and make payments anytime, anywhere using your smartphone.

Our mobile banking app allows you to do all this when and where it's convenient for you.

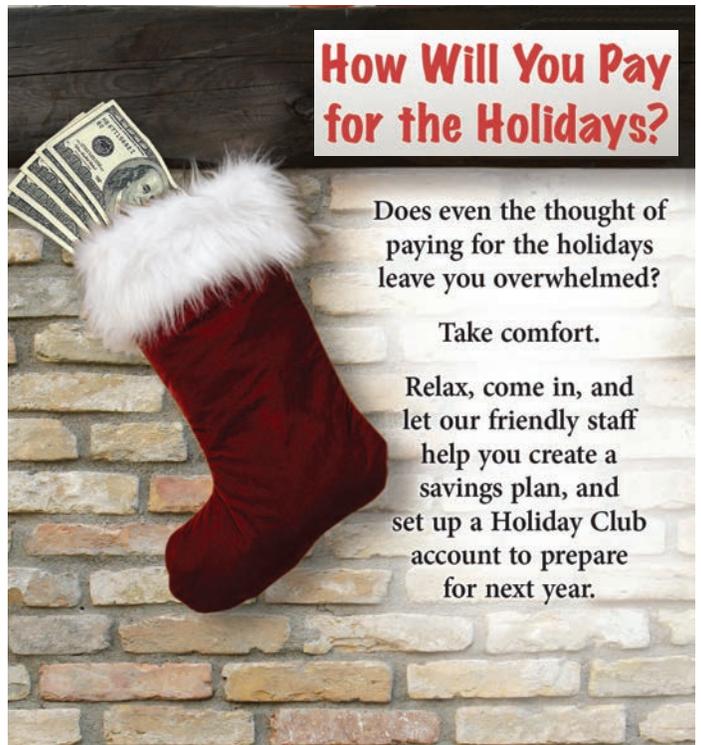
Also sign up to receive mobile texts alerting you to low account balances and loan payment due dates.

Card Balance Transfer Cards Not Always Best Bet

A balance transfer to a different credit card can help you pay off debt at lower interest rates--as long as you have the discipline and the cash to pay off the balance in short order.

But, don't be tempted by balance-transfer offers from other financial institutions. After the promo period ends, card rates can rise substantially. Your best bet might be to simply apply for a credit union credit card.

Visit us today for details about our credit card program.



How Will You Pay for the Holidays?

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

Take comfort.

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

the gift of coupons

Buying gifts is hard, especially when you're low on cash. We'll let you in on a little secret, sometimes a personalized gift from the heart means more than any gift money could buy.

Fill in these coupons with your own ideas for Mom, Grandpa, your brother, or your closest friends. Cut them out and give them out during the holiday season.

Here are some suggestions for your coupons, but it could be anything. Be creative!

- *Good for one... whole day spent with me, you favorite grandson!*
- *Good for three... dinners I will help you cook*
- *You get to pick... the movie during our movie night*
- *You can trade any of your... books for one of my... movies*
- *I will... take out the trash for... one month*

To: _____
From: _____
Good for one. . .

To: _____
From: _____
Good for three. . .

To: _____
From: _____
You get to pick. . .

To: _____ From: _____
*You can trade any of your. . .
for one of my. . .*

To: _____ From: _____
*I Will. . .
for. . .*

Holiday Hours:

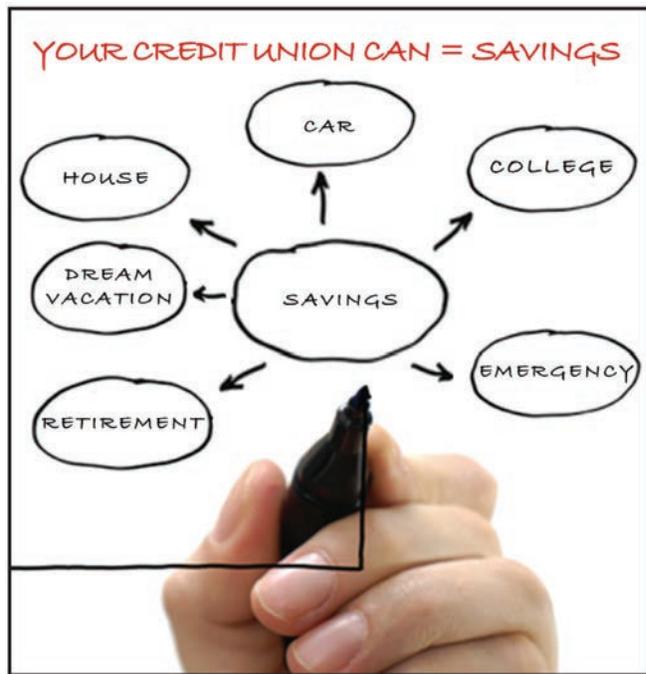
Christmas Eve closed at noon • Christmas Day - Closed
New Year's Eve closed at 1 pm • New Year's Day - Closed

1414 Chatburn Ave., Harlan, IA 51537

712-755-3881 • 877-455-3015

www.towncountrycu.com





Saving Practices Made Easy

It's easy to postpone starting to save for a later day, but a solid plan is key to success. By following some basic guidelines, you're more likely to achieve financial security.

* Pay yourself first.

Use automated transfers to get in the habit of saving. Money will be transferred from your account without you seeing it, which makes you less likely to miss it. Simply complete a form authorizing [name credit union] to receive a portion of every paycheck and deposit it directly into your savings account.

* Save 10% of your paycheck.

The general rule of thumb is to save about 10% of each paycheck. If that seems too high, try 5% and work your way up to saving 10% of your earnings. Add 1% every year you get a raise until you reach 10%.

* Know yourself.

Examine your goals to determine which savings plan will work best for you. For example, don't invest all your money in an aggressive stock or mutual fund if you're conservative with your money. If you're saving for retirement, select a plan that will fit your financial needs down the road.

* Realize that age matters.

Always take into consideration how much time you have to save for your goal. If you are a recent college graduate, you have several decades to ride out the highs and lows of the market and can take advantage of more high-risk investments. If you're only a few years from retirement, you might not have the time cushion to afford to be too aggressive.

* See the benefit of compound interest.

The simplest way you can invest your money is to leave it alone and let it "compound" over time. You earn interest not only on what you save, but also on the dividends generated. The earlier and more you save, the more your money will grow.

* Use dollar-cost averaging.

This is the process of routinely investing a set amount of money over time, rather than all in one lump sum. It's a convenient savings method, particularly for beginning investors. For example, each month transfer \$25 or \$50 from your share draft account directly into an investment vehicle such as a traditional or Roth IRA. You reduce your overall risk from market fluctuations because your money buys more shares when the price of a share is down, and your money buys fewer shares when the price of a share is up. Bottom line: You've reduced your investment risk.

We want to be your BUSINESS PARTNER



When you're starting a small business, you need a good partner. We can help finance the start-up or expansion of your operation.

Chip Cards Help Cut Credit Card Fraud

The new credit card you'll be receiving from Town and Country Credit Union looks a little different than the one you currently are using. You'll notice a small "chip" embedded in the plastic. Old cards that don't have the chip use a magnetic strip on the back to permanently store your financial information, making it an easy target for data thieves. Forty-seven percent of the world's credit card fraud occurs in the U.S. As more consumers use the new chip cards this percentage should decrease.

The chip in an EMV (Europay, Mastercard, and Visa) card creates a unique transaction code that can't be used again. So if a hacker should steal the chip information from a transaction, it would be useless because the transaction code is only valid for a single use.

Here's what you need to know about the new cards, according to the consumer engagement editors at the Credit Union National Association:

- The new debit and credit cards work exactly the same, but now they come with an integrated microchip that helps protect your financial information at chip-enabled terminals.
- Chip cards are the new security standard worldwide.
- When you receive an EMV card, you'll also receive information about how it's different than your old card, its enhanced security, and how to use it. Card issuers have discretion about whether they'll require you to use a signature when making payments or to use a PIN (personal identification number).
- The transaction process will be slightly different. You'll insert your EMV card in a POS terminal, wait for it to be authorized, and remove it. You'll either sign a sales draft or key in your PIN to complete the transaction.
- Other countries likely will stop accepting mag stripe cards after a certain date. You'll need an EMV card when traveling abroad, and international travelers in the U.S. will have the additional protection against counterfeit that EMV cards afford.
- It's possible that some merchants and card issuers may choose not to convert and will continue to use mag stripe technology for a time. Your card still will work at the checkout and consumers will continue to be protected from fraud liability.

NEED A PLACE TO ESCAPE? WE CAN HELP.



Whether your dream is to build a cottage in the woods or purchase a condo on the golf course, we can help with a second mortgage.

Our home loan specialists can go over first steps to making this dream a reality. Stop by and see 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
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Town & Country CREDIT UNION

February 2015

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.

Complete Legal Documents Now While You're Able

Older individuals are particularly vulnerable to financial scams and abuse—even by family members. Consider executing certain legal documents now to reduce the likelihood you'll be a victim later:

**Will*—Ensure that your wishes regarding asset distribution upon death will be honored.

**Durable power of attorney*—Ensure that financial decisions will be made by a trusted individual.

**Living will*—Provide a blueprint for treatment, explaining what you would and would not want carried out in case of life-threatening medical situations or end-of-life care.

**Health-care power of attorney*—Permit a trusted individual to follow the guidance contained within the document and to make medical decisions on your behalf.

Note: Complete these documents when you are capable of comprehending and making these decisions, or the documents will be invalid.

Sign-Up Today!

Town and Country Annual Meeting

Don't forget to mark your calendars and plan to attend our 2015 Annual Meeting.

When: Saturday, February 21, 2015

Time: Breakfast Served, 8:00 - 9:30 a.m., Annual Meeting 9:30 a.m.

Place: American Legion Building
702 Chatburn Ave., Harlan, IA 51537

Cost: Free for Members \$4.00 for Non-members

Pancake man will be serving up pancakes!

Sign up at the credit union office. Take pride in your ownership of this organization and plan to attend this year's Annual Meeting. **Win Door Prizes!**



Board of Directors Nominations Open

TCCU will soon elect three members to serve three-year terms on our Board of Directors.

If you are interested in running for election, please send a letter of interest to TCCU to receive an application. Upon receipt, we will mail an application to you. The Board of Directors election will take place February 21, 2015.

Mail your letter to: Town and Country Credit Union
Attn: Nominating Committee 1414 Chatburn Ave., Harlan, IA 51537

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.

Goodbye Trusty Steed

rates as low as **2.49%** APR* - 2009 and newer models

Up to 60 months and newer models

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!

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!

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www.towncountrycu.com



How to Improve Your FICO Credit Score

Payment history (35% of score)

- * Pay all bills on time

Amounts owed to creditors (30%)

- * Don't owe a lot of money to a lot of people

Length of credit history (15%)

- * Keep fewer cards for a longer period of time

New credit (10%)

- * Don't increase debt obligations right before applying for a mortgage

Types of credit currently in use (10%)

- * Maintain a mix of credit—mortgage, credit card, car loan, for example

Uneasy Talking About Your Finances?



Lots of people are in your shoes.

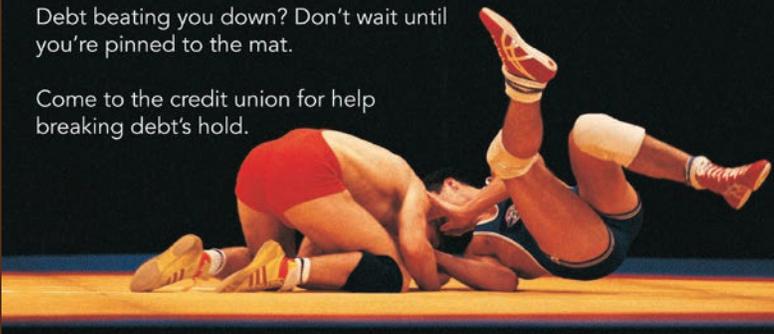
We know, because they talk to us every day. We might talk about consolidating loans for lower payments. Or we talk about restructuring loans during a furlough or layoff.

We talk about refinancing toxic mortgages and overpriced 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.

Are You Still Wrestling With Debt?

Debt beating you down? Don't wait until you're pinned to the mat.

Come to the credit union for help breaking debt's hold.



Honey, Let's Talk Money

Couples argue about finances more than any other topic, according to a Harris Interactive survey conducted for the American Institute of Certified Public Accountants. Use this advice to help keep your approach to dealing with money issues as calm as possible.

- * **Relax**--Try to keep your voice down. Be pleasant, friendly, and respectful when talking about finances.
- * **Listen as much or more than you speak**--Don't dominate the conversation, and pay attention to different points of view.
- * **Voice your concerns**--Find out what underlying issues are at stake and discuss them with your partner.
- * **Strive for a win-win situation**--Find a solution that will make each of you content. Pay attention to underlying concerns, not necessarily the issue you were fighting about.

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.

IF YOU ARE
SHORT ON CASH,
WE CAN HELP

We have loan options that can help you avoid unscrupulous lenders.

What Can You Do With a Tax Refund?



Be prepared

Lower bankruptcy 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.



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

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

January 2015

ANNUAL MEETING

Town and Country Credit Union 76th Annual Membership Meeting

When: Saturday, February 21, 2015 **Time:** 9 a.m.
Place: Harlan Community Public Library 718 Court St., Harlan
Cost: Free

Don't forget to mark your calendars and plan to attend our 2015 Annual Meeting.

The 76th annual meeting of Town & Country Credit Union will take place in Harlan on Saturday February 21 at the Harlan Community Public Library, 718 Court Street, Harlan. The election for Board of Directors will be conducted. There will be nominations for Board of Directors from the floor. Terms up this year are Cindy North, Dan Schwery and Rich Hastert.

If you are interested in running for a board position you must contact a member of the nominating committee by Wednesday, January 29, 2015.

Nominees by petition are required to submit to the Secretary a statement of qualification and biographical data by January 29, 2015. Qualifications and biographical data will be included on the ballot. Members may not vote by proxy, but a member other than an actual person (a business or organization) may vote through an agent designated in writing. A trustee, or other person acting in a representative capacity, may not vote.

If you have questions or concerns about the voting process, please call or stop in our Harlan location and we will be happy to help you. Thank you for your participation!

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

First Love

First Car

First Account

First love, first car...why not a first debit card and checkbook?

Getting your teens set up with these tools can help them learn to manage money now—while the stakes are small—so they don't get into financial trouble later.

Visit the credit union today to help with these milestones in your teen's life.

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.

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.

Home Mortgages

from Town & Country Credit Union

**Competitive rates and
personalized service!**

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



5 Steps for First-Time Home Buyers

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

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

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

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

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

YOU'VE BEEN GOOD.

**Skip-A-Loan
Payment**

Call Kathy for details at 235-5555.

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!

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!

E-Statements

With E-Statements, you can look up any charge online without having to dig through files or sift through a stack of old statements. Plus, you receive them sooner than regular mailed statements.

Statements can be conveniently viewed online or printed out as soon as you need them. You can even view older statements at the mere click of a mouse—Town & Country maintains over 12 months of past statements online.

Summary

- Free service available to Town & Country members
- Statements available 1st business day of the month
- Statements available anytime, at the click of a mouse
- Avoid paper storage hassles and time spent searching for past statements
- Arrive faster than by mail
- Helps prevent fraud
- Review 12 months of past statements
- Secure access via online banking



Is your loan rate too sour to swallow?



See us for a sweet deal on a better loan.

Talk to Me About Money—

I might seem too young to understand, but I'm not. You might not think I'm listening, but I am. By talking to me about money now, you'll be helping me in the future. Don't wait.

— I Hear You

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.



Business Checking

Running a business is a full-time job—you've got plenty to do every day, so you need a checking account that doesn't take up any extra time or funds. Business Checking features no minimum balance or per check charges, and even comes with free notary service.

It's important to us that all local businesses have the means to meet their needs. Business Checking has no minimum monthly service fee—and local non-profits can even take advantage of this account for free!

Summary

- No minimum monthly service fee
- No minimum opening deposit
- No monthly fee for qualified non-profits
- Unlimited check writing
- Free notary services
- Free online banking with bill pay
- Free E-Statements
- Access to over 1000's surcharge-free shazam ATM locations in the Midwest
- Download account information into Quicken, Money or Excel



Holiday Hours:

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

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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membership, by Callahan
and Associates.

Town & Country CREDIT UNION

July 2015

Log onto our website at www.towncountrycu.com

**** PLEASE PLAN ACCORDINGLY ****

Conversion Weekend August 1 & 2

Our system will be down the entire weekend from close of business on Friday, July 31st to opening on Monday, August 3rd. During this time, you will not be able to use: ATM Card; Debit Card and Bill Pay.

Note: Credit Cards are not impacted during conversion weekend. Don't have our MasterCard credit card? Apply for one today! Please check our website at www.towncountrycu.com regularly for more details and updates. These will be our main methods of communication to our members leading up to conversion weekend. In the meantime, please don't hesitate to ask us if you have any questions about the upcoming enhancements.

As we welcome these new technologies to give you more personal control over your banking needs, please know we will remain the same credit union you have known for the past seventy six years. We will always value our personal relationship and knowing our members, from generation to generation. We thank you for your loyal support.

Major Changes Are Happening At Our Credit Union

August 3rd, Town and Country Credit Union will be moving to a new technology platform focused on upgrading our systems for the benefit of the credit union and our members. We are very pleased to have partnered with Bradford Scott Data Corporation to bring the latest technology to our members. Some distinct advantages you will see from this enhancement include:

- New and enhanced home banking website allowing you to better manage all your personal finances
- Personal text or email alerts for minimum balance levels, deposits or large-dollar cleared items (whatever you want to set up)
- e-Notices for all your TCCU communication needs – statements, newsletters, loan payments, certificate maturities, overdrafts, etc.
- Mobile banking app that will allow you to do all your banking needs from your mobile device
- Mobile deposit capabilities that will allow approved members to deposit checks from their camera-enabled smart phone or tablet
- Enhanced on-line and mobile loan application process
- There will be no change to our bill-pay website - all the bills you have already set-up will still process the same

As we welcome these new technologies to give you more personal control over your banking needs, please know we will remain the same credit union you have known for the past 76 years. We will always value our personal relationship and knowing our members, from generation to generation. We thank you for your loyal support. To you and your family from the Board of Directors and staff at Town and Country Credit Union.

*Denny Siemers
Chief Executive Officer*

Get Fiscally Fit!

If you're like most of us, at least a few of your New Year's resolutions had to do with money. Here are a few strategies to help you get your finances in shape.



1. Refinance your auto loan or home loan and take advantage of today's low rates while you can. Refinancing can present a great opportunity to save money by reducing the amount of money you will pay in interest.
2. Pay off high rate debt, like credit cards or high-rate loans, by consolidating your debt at a lower rate — maybe with a Home Equity Loan or by taking advantage of low rate balance transfer offers.
3. Emergency Fund. Most financial experts recommend that you have three to six months of living expenses set aside in a savings or money market account for emergencies. To help you save systematically, try using payroll deduction or automatic payment. It's easy, and you'll never miss what you don't see.
4. Be sure you review your financial accounts and insurance policies annually and make sure to update your beneficiaries.
5. Avoid paying ATM charges. Many financial institutions charge you a hefty fee to use ATMs owned by others.

We Want You to Be Safe!

In order to help ensure the security of your online transactions, we want you to know that:

- We will never email, call or ask you for your user name, password or other electronic banking credentials.
- You can help protect yourself by implementing alternative risk control processes like: - Make sure you choose an adequate user name and password that mixes in small case letters, upper case letters and numbers.
 - Periodically changing your password.
 - Safeguarding your user name and password information.
 - Make sure a firewall exists when conducting financial transactions.
 - Log off the system when done.
 - Monitor your account activity regularly.



9.99% MasterCard

TCCU offers a very low fixed rate MasterCard. Choose the credit card that is right for you. MasterCard is recognized and accepted at millions of locations worldwide.



With each Town and Country Credit Union Card you receive...

- No annual fee • Low fixed rate • No cash advance fees
- Easy cash access (ATM's) • Zero liability fraud protection
- 24 hour assistance If you can connect to the web, you can also access your Town and Country Credit Union account. Check your account balance, view any transactions that have posted to your MasterCard account since the last statement, view the last three MasterCard statements that have been mailed, pay your credit card bill, request a credit line increase and more.

Access MasterCard online through our website: www.towncountrycu.com.

Holiday Hours: Offices will be closed
Independence Day July 4
Labor Day September 7

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



Re-enroll in home banking on or after August 3, 2015

We are excited to announce that as of August 3, 2015 we will be upgrading our data processing system! So, what does this mean to you? We're glad you asked!

- Electronic signature capability for loan and account documents
- Mobile banking and remote deposit capture (you can deposit checks with your smart phone!)-Available this fall (check back for more information)
- Online account opening

With all of this wonderful technology there are a couple of things we want you to be aware of to make this transition a smooth one:

- Re-enroll for home banking on or after August 3, 2015 using your account number (you will be asked to verify some of your important identifying information, including SSN and birth date, for security reasons).
- On-line banking users, unfortunately, the information stored in your current on-line banking accounts will NOT be able to transfer to the new online banking. We apologize for this inconvenience. After enrolling in the new online banking system, set up your new on-line banking accounts by clicking on the on-line banking link. You will be taken through the Set-up Wizard while your TCCU (Town & Country Credit Union) accounts automatically load into the software.
- Print or save your July statement as it will contain important account information including tax information.

Please contact us at 712-235-5555 if you should have any questions regarding these changes. We would love to help you make the most of the new technology available to YOU!

Starting September 1, 2015
All dormant accounts
will be charged \$1.00 a month

Tempted by Auto Dealer Rates? Don't Bite! See Us First!

Dealership low vehicle financing rates sound great! Did you know that many auto dealers' low rate/0% financing may:

- only apply to slower selling models with lower resale values?
- have bigger prepayment penalties?
- require larger down payments?
- may be restricted to shorter-term loan such as 36 months?

Credit Union vs. Dealer Financing - Take THEIR rebate; Take OUR rate!

Have an Auto Loan Elsewhere?

See how much \$\$\$ you can SAVE by moving your loan to the credit union.



Get Unbanked!

If your friends and family members are tired of getting burned by their bank, maybe it's time they switched to burn-free banking at Town and Country Credit Union. Membership is open to anyone who lives or works in Shelby, Pottawattamie, Cass, Carroll, Crawford, Harrison and Audubon County or is a member of your family. Tell them to get unbanked 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 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

A New Computer System Is Coming Soon!!!!

Please Take A Few Minutes To Read This Very Important Message Below.

Town & Country Credit Union is converting to a new computer system on August 1st. The new system will make it easier to serve you, and will provide some much needed efficiency. This is a major endeavor, so we ask for your patience

A New Computer System IS Coming Soon!!!! We will be open on July 31 now.

We will be CLOSED on August 1.

and understanding as we all adapt to the new system. Below you will find information about some of the changes you can expect as part of the conversion. Please check back often for additional information and user guides to help you prepare for the change.

TOWN & COUNTRY CREDIT UNION WILL BE CLOSED AUGUST 1. WE WILL REOPEN ON AUGUST 3.

During this process we will need to close our doors, forward phone calls to voicemail and temporarily disconnect online and mobile banking.

Please plan ahead to have cash, checks, a debit card, or a credit card on hand to get you through until we re-open.

ACCOUNT NUMBERS AND FORMAT WILL NOT BE CHANGING NEW ONLINE BANKING

Part of the conversion involves switching to the online banking platform offered by our new processing system. All members will need to re-enroll in online banking and accept the user agreement after the conversion is complete. We hope to have user guides for the new system available to you soon.

NEW MOBILE BANKING

Town & Country Credit Union will also have a new mobile banking system. Rather than accessing mobile banking through the link on our website, we will have our very own App available for download to your Android or Apple device!

PRE-CONVERSION HISTORY WILL NOT BE AVAILABLE IN ONLINE/MOBILE BANKING

When you log into our new online or mobile banking system for the first time after August 3rd, you will notice the transactions and e-statements processed prior to August 1st are not available. Please retrieve any information you want from our current online banking system prior to the close of business on July 31st. After August 3rd, you will need to contact our member services team at the credit union to assist in looking up your pre-conversion transactions and statements.

ALL E-STATEMENT MEMBERS WILL RECEIVE A PAPER STATEMENT FOR JULY.

Since access to our current online banking system will be terminated at the close of business on July 31st, our e-statement members would not have time to view their (dates) statements prior to the shut-off. We will therefore be mailing paper statements to ALL members for the month of July. After the conversion, you will be able to re-enroll in e-statements when you sign up for online banking.

Can't wait to receive your paper statement in the mail? Contact our Member Services Team now to request that a copy of your statement be ready for pick up at the credit union on August 3rd.

TEMPORARILY REDUCED DAILY LIMITS ON DEBIT CARDS

Checking and ACH processing might be delayed by a few hours each day during live week.

ADVENTURELAND

We've got your ticket to summer fun.

Purchase your ticket for \$30

Hours:

7:30 A.M. – 5 P.M. Monday, Tuesday, Thursday, Friday;
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“Ranked 6th
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for return on assets to the
membership, by Callahan
and Associates.

Town & Country CREDIT UNION

June 2015

Log onto our website at www.towncountrycu.com

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**Town & Country
Credit Union will be
CLOSED July 31 and
August 1.**

**We will reopen on
August 3.**

**TOWN & COUNTRY CREDIT UNION WILL BE CLOSED
JULY 31 AND AUGUST 1. WE WILL REOPEN ON AUGUST 3.**

During this process we will need to close our doors, forward phone calls to voicemail and temporarily disconnect online and mobile banking.

Please plan ahead to have cash, checks, a debit card, or a credit card on hand to get you through until we re-open.

ACCOUNT NUMBERS AND FORMAT WILL NOT BE CHANGING

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TEMPORARILY REDUCED DAILY LIMITS ON DEBIT CARDS

Checking and ACH processing might be delayed by a few hours each day during live week.

A MORTGAGE IS SO MAINSTREAM

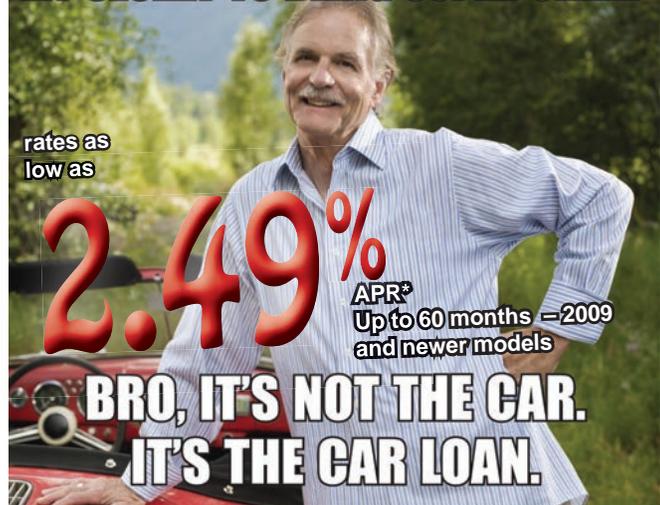


We were helping people buy homes
they could actually afford
before it was cool.

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.

MY SECRET TO BEING SUPER CHILL?



It's true. We have easy, affordable car loans,
so all you have to do is relax.
Or if you prefer, chillax.

1414 Chatburn Ave., Harlan, IA 51537

712-755-3881 • 877-455-3015

www.towncountrycu.com



Time for a Change of View Summer Loan Special

**\$1,500 at 8% APR
for 10 Months**

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

Need a little help changing the view?
No matter where your travels might take you, we can finance your special get-away.

AVOID THE MINIMUM-PAYMENT TRAP



You might think you're saving yourself some money by making only the minimum monthly payment on your credit card. But paying only the minimum amount will cost you more in the long run.

Amount owed	Payment option	Pay-off period	Interest costs	Actual cost
\$2,000	Minimum 4% of declining balance (\$80 to start)	9.5 years	\$1,116	\$3,116
\$2,000	\$100 per month	2 years	\$396	\$2,396 <i>(savings of \$720!)</i>

Interest rate: 18%
Source: Googolplex Credit Card Interest-Savings Calculator

Talk to Me About Money—

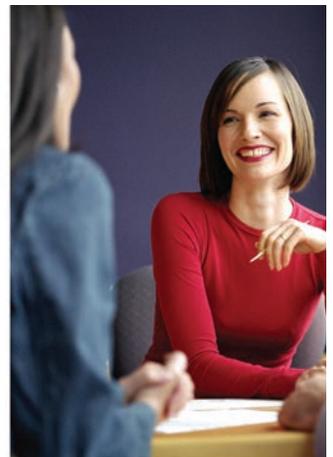
I might seem too young to understand, but I'm not. You might not think I'm listening, but I am. By talking to me about money now, you'll be helping me in the future. Don't wait.

— I Hear You

DEBT CHECKUP: YOUR FINANCIAL LIFE PRESERVER

A debt checkup works like a financial life preserver. It can help you know what you owe, pay down debt, and make a plan for spending.

Come see us. The sooner you get a handle on spending, the less likely you'll go under.



No Crystal Ball Here

You don't need psychic friends to help you save money, set up a budget, manage debt, and plan for future goals.



If you seek financial information,
our advisers 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

No Credit Record? Can't Get a Card?

Maybe secured credit is the answer.

It's a classic Catch-22: You have to have a credit history to qualify for credit. And, you have to have credit to build a credit record.

Or, if you've scuffed up your credit record with careless habits, it's hard to qualify for credit, at least at anything near a reasonable rate of interest.

We have a good answer to both dilemmas: Apply for and then prudently use a secured credit card.

Talk to a loan officer today about our fair-rate secured credit card, and build your savings while you qualify for credit.

ADVENTURELAND

We've got your ticket to summer fun.

Purchase your ticket for \$30



Hours:

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9 A.M. – 5 P.M. Wednesday;
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Town & Country CREDIT UNION

March 2015

We want to be your
BUSINESS PARTNER



When you are starting a small business, you need a good partner. We can help finance the start-up or expansion of your operation.

Is your loan rate
too sour to swallow?



rates as low as
2.49%
APR*
Up to 60 months - 2009
and newer models

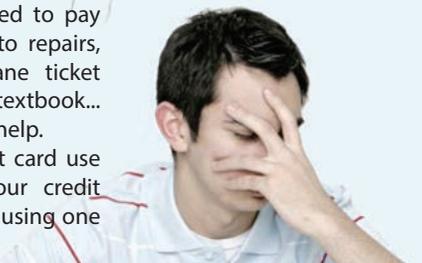
See us for
a sweet
deal on
a better
loan.

Life happens.



Whether you need to pay for unexpected auto repairs, an emergency plane ticket home, or an extra textbook... our credit card can help.

Plus, smart credit card use can help build your credit score. Two wins for using one card.



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.

No Crystal Ball Here

You don't need psychic friends to help you save money, set up a budget, manage debt, and plan for future goals.



If you seek financial information,
our advisers can help!

1414 Chatburn Ave., Harlan, IA 51537

712-755-3881 • 877-455-3015

www.towncountrycu.com



Key Benefits of Refinancing

If you're holding a mortgage with a higher interest rate, we have a better deal. Eligible homeowners find that refinancing often lets them:

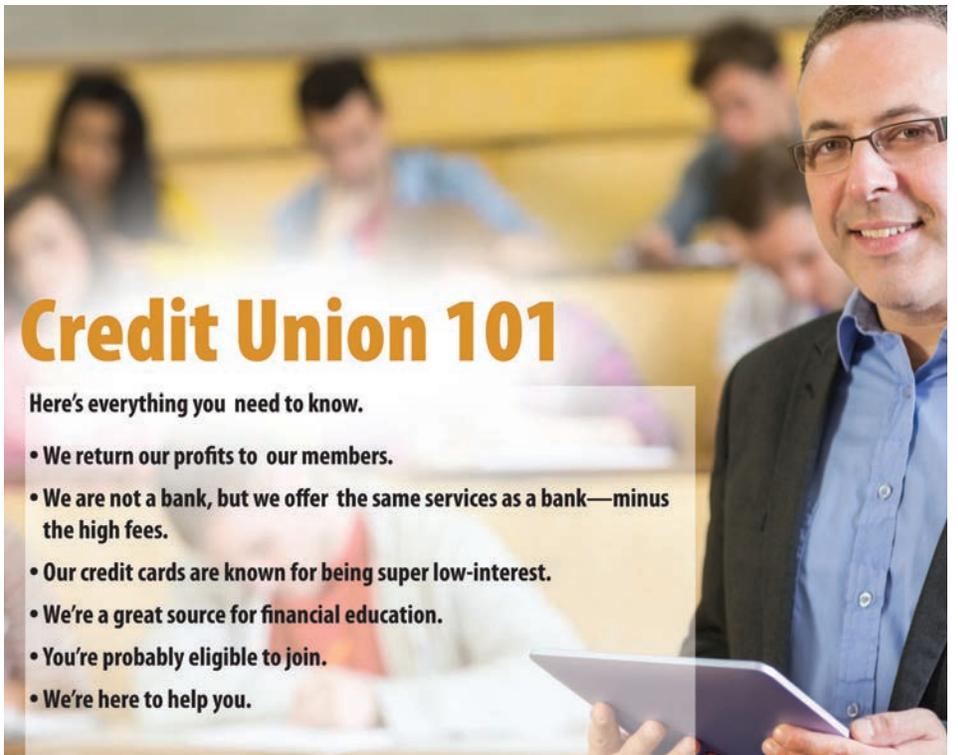
- Reduce monthly payments
 - Reduce lifetime interest expenses
 - Take cash out to use for remodeling or a home addition
 - Build equity faster
- Call us to see how a refinance might unlock some benefits for your household.



Credit Union 101

Here's everything you need to know.

- We return our profits to our members.
- We are not a bank, but we offer the same services as a bank—minus the high fees.
- Our credit cards are known for being super low-interest.
- We're a great source for financial education.
- You're probably eligible to join.
- We're here to help you.



Emergency Savings Account: Get Your Family Involved

If you don't have emergency savings, getting started is the most important step. Here's how to get cooperation from your family:

- Discuss** money management with your partner.
- Develop** a spending plan together.
- Agree** about who will take responsibility for what.
- Set SMART goals:** specific, measurable, attainable, results-oriented, and with fixed time frames.
- Bring** your children into your plan.
- Make** learning about money fun.
- Be consistent** in your teachings.
- Be a good** financial role model.



DEBT CHECKUP: YOUR FINANCIAL LIFE PRESERVER

A debt checkup works like a financial life preserver. It can help you know what you owe, pay down debt, and make a plan for spending.

Come see us. The sooner you get a handle on spending, the less likely you'll go under.



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

Calculate Your Debt-to-Income Ratio

It's good to know how lenders determine if you'll be able to afford your monthly payments comfortably, based on your income and other debts. Remember: Many lenders exceed these guidelines, particularly if you have no debt, good credit, or a large down payment when applying for a mortgage.

Use this guide to calculate your debt-to-income ratio:

Debt:

Monthly mortgage or rent \$ _____
Minimum monthly credit card payments \$ _____
Monthly car loan payment \$ _____
Other loan obligations \$ _____
Total minimum monthly debt payments: \$ _____

Income:

Monthly gross salary \$ _____
Other monthly income (bonuses, overtime, and so on) \$ _____
Monthly alimony received \$ _____
Total gross monthly income: \$ _____

Total debt divided by total gross monthly income = \$ _____

Then, multiply the result by 100 to come up with a percent _____ %

36% or less: This is an ideal debt load to carry for most people. Showing that you can control your spending in relation to your income is what lenders are looking for when evaluating if you are credit-worthy.

37% to 42%: Your debts still may seem manageable, but start paying them down before they begin to spiral out of control. At this level, credit cards still may be easy to obtain, but acquiring loans may be more difficult.

43% to 49%: Your debt ratio is high and financial difficulties may be looming unless you take immediate action.

50% or more: Seek professional help to make plans for drastically reducing your debt before it becomes a real problem.

Talk to the professionals at Town and Country Credit Union to learn about all the services available to help you meet your goals.

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

May 2015

Log onto our website at www.towncountrycu.com

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



We have the home loan
to help make it happen.



Sallie Mae To Offer Private Education Loan

Town and Country Credit Union 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 make the investment in a college education," said Jerry Maher, senior vice president, Sallie Mae.



Love the car
you are leasing?

rates as
low as

2.49%
APR*

Up to 60 months – 2009
and newer models

THEN KEEP IT!
See us about a low-cost car loan.

Credit Union Credit Card: Show Your Wallet Some Love!

Many people have realized how inconvenient it is to carry cash, and are carrying just debit cards in their wallets. Debit cards are great, but there's another option—show your wallet some love! Compared with debit cards, credit cards are:

- * Accepted in more places
- * Have fraud liability protection built in
- * A great way to build your credit score, if used responsibly

Make sure you get a credit card that gives you the features you want while paying as little as possible for them. When shopping for a credit card, look for:

* **No annual fee:** Watch out for fees that can be charged automatically to your card, such as an annual fee. Find a card with no annual fee or call to see if the card you're considering will waive the fee.

* **Rewards:** Rewards programs are a nice bonus but don't let them be the deciding factor. First, rewards are shrinking across the board. Second, reward expiration dates might encourage you to spend recklessly. Third, paying for everything with a credit card can put you in a terrible position if you lose your job or something else unfortunate happens.

* **Low fees:** Look for two factors: grace periods and the annual percentage rate (APR). Make sure the card you're investigating offers a grace period between your charge and the interest accumulation of 28 to 30 days. APRs are usually between 17% and 27% so look for a low APR. Avoid interest by paying your credit card off in full each month.

Maybe it's time for you give your wallet a treat. Stop by Town & Country Credit Union to get the best deal on your credit card or call us today at 712-235-5555.

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.

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712-755-3881 • 877-455-3015

www.towncountrycu.com



Debit Cards: Keep Those Records

Consumers love their debit cards. Among the many reasons: convenience, security, and pay-as-you-go features. But, no matter how easy they are to use, if you don't keep track of your account, you could be in for a mess.

Keeping track of all debit card transactions is fundamental in keeping your account balanced. If you're one to lose receipts or have a hard time keeping track of them, try keeping all your receipts in one place and posting all transactions to your account each evening.

Checking your account frequently online also will show you your current balance.

Whatever your debit card needs, Town & Country Credit Union can help. Call us today at 712-235-5555.



MOVING? Your Credit Union Membership Doesn't Have to Change

Moving brings many changes, but one thing you don't have to worry about is changing your credit union membership or where you conduct your financial transactions. Our technology tools mean that wherever you go, it's easy to remain a member.



Time for a Change of View Spring Loan Special

\$1,500 at 8% APR

for 10 Months

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



Need a little help changing the view?
No matter where your travels might take you, we can finance your special get-away.

The Scholarship Search Made Easy

1. Look locally. Your employer, civic organizations, business associations, ethnicity-based groups, and military organizations all offer scholarships.
2. Scour the Web. Use scholarship search engines to find offers that uniquely suit your skill set and background.
3. Keep an eye on your financial aid. Scholarships usually decrease your financial aid offer.

Give Your College-Bound Student a Crash Course in Personal Finance

Does your young-adult student need a crash course in personal finance? A financial literacy survey by the National Foundation for Credit Counseling (NFCC) reveals that the majority of adults say they learned the most about personal finance from their parents.

Parents: Compliments of the NFCC, here's a checklist of basic knowledge that will benefit everyone managing his or her own money:

* **Budgeting:** Be clear with yourself and with your student about how much money is available for expenses. Help him create a workable monthly budget that balances income, loans, and gifts with anticipated expenses. This discipline is a skill that will pay benefits for a lifetime.

* **Recording financial transactions:** Show your student the importance of recording all transactions in a check register or monitoring online, tallying the running balance daily, and balancing financial statements every month. Tracking expenses might reveal some surprises (60% of your income is spent on dining out?) and provide opportunities to change direction.

* **Using credit:** Tell your student why it's important to commit to paying each credit card bill in full and on time each month. By using credit wisely, she will be learning how to live within her means while creating a positive credit file that could help when buying a car, renting an apartment, obtaining insurance, and even landing a job.

* **Getting financially organized:** Help your student commit to keeping all financial records, bills, and bank statements in one location. This will help ensure that he will pay bills on time, avoid late fees, and keep an unblemished credit score.

* **Recognizing the dangers of identity theft:** Discuss forms of identity theft, the kinds of personal information that need to be protected, and how to protect them—even, and especially, from friends and roommates. Discuss the pitfalls of careless, unprotected use of social media.

Remember, too, that your departing young adult is still eligible for Town & Country Credit Union membership. Our low-cost, high-quality services will give any member a leg up on personal finances. The staff members at Town & Country Credit Union are valuable resources.

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

ADVENTURELAND

We've got your ticket to summer fun.

Purchase your ticket for \$30

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

Closed Memorial Day, May 25

“Ranked 6th
Nationally”

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

Town & Country CREDIT UNION

November 2015

Log onto our website at www.towncountrycu.com



FINANCIAL QUESTIONS?
Get simple, straightforward solutions.

Ditch your bank and find freedom at the credit union.

How Are Credit Unions Different?

Your credit union is a different kind of financial institution. Here are four key factors that set us apart from other financial institutions:

1. You are an owner.

Members who belong to the credit union are its owners, not merely customers. That's because credit unions are set up as not-for-profit cooperatives.

2. You pay lower loan rates and earn higher dividends.

Because credit unions are not-for-profit businesses, they return income to members in lower loan rates and higher savings rates. Also, unpaid qualified volunteers serve on the credit unions' boards and committees. This means lower costs of doing business--no hefty payments to a corporate board. Credit unions pass along those savings to members in the form of better deals.

3. You pay lower fees.

At the credit union, you'll find no or lower ATM fees, lower service charges on checking accounts, and lower fees for overdrawn checks than fees at banks.

4. You get extra attention.

Credit union staff help members toward financial health. We are here to answer members' questions or offer one-to-one counseling.



YOUR *Credit Union* NEEDS YOU

Shape the future of your credit union. Volunteer to serve on our board of directors. Call now to learn what qualifications are required.

The Four C's of Credit

Lending institutions--like Town & Country Credit Union understand that every credit contract carries a certain amount of risk that the borrower may not be responsible. When you apply for credit, four primary considerations affect the decision to approve or decline your loan application.

The four C's of credit:

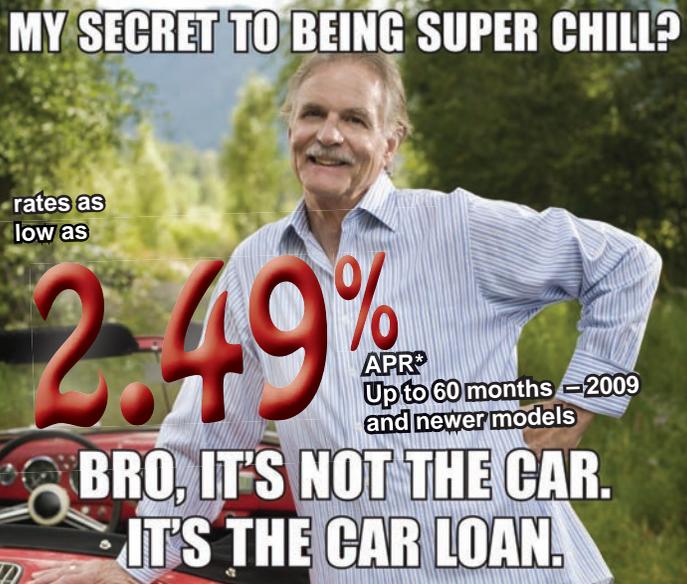
* **Capacity**-- What is your ability to repay the loan? Do you have a job or another income source? Have you held your job for a length of time? Do you have other debts?

* **Character**-- Will you repay the loan? Have you used credit before? Do you pay your bills on time?

* **Collateral**-- If you fail to repay the loan, is there something of value that you agree to forfeit? For example, if you're buying your first car, it would be collateral to ensure that you will repay the loan. If you default, you lose the car.

* **Capital (accumulation)**-- What are you worth? Do you have other assets, such as a savings account, car, or share certificate you could use to repay the debt?

How you handle credit transactions determines your creditworthiness in the future and will affect your access to credit--and its cost. Talk to a loan officer at Town & Country Credit Union about your credit needs.



MY SECRET TO BEING SUPER CHILL?

rates as low as

2.49% APR*
Up to 60 months --2009 and newer models

BRO, IT'S NOT THE CAR. IT'S THE CAR LOAN.

It's true. We have easy, affordable car loans, so all you have to do is relax. Or if you prefer, chillax.

Holiday Hours: Offices will be closed
Thanksgiving Day November 26

1414 Chatburn Ave., Harlan, IA 51537

712-755-3881 • 877-455-3015

www.towncountrycu.com



Why They're Called Credit Cards

Credit cards provide a way for you to take out a short-term loan. Each time you use your card, your credit card provider is paying the money up front with the expectation that you will repay it on a monthly basis.

You can avoid spending more money than you have by paying your balance in full at the end of each month. If you don't pay the full balance at the end of a month, your credit card company will charge interest on your loan. You'll still have to pay the amount due plus the added interest next month.

To get a credit card, you must complete an application that asks for information about:

- * You
- * Your income
- * Your expenses

The information in your application and in your credit report help lenders determine how much of a risk it would be to lend you money. If the lender approves you, you receive a limited line of credit.

Your credit card becomes part of your credit history. Credit bureaus collect information about how you handle your credit, and make that information available to lenders, landlords, insurers, and even to potential employers.

If you do not always make your credit card payment on time, future lenders may not approve loans for you. Even if future lenders approve your loan applications, they'll charge you more interest to cover their perceived risk.

When should you get a credit card or take out a loan? Think over this decision carefully. Talk to your parents and decide when you have enough income and enough will power to handle a credit card wisely.

When you're ready to take on the responsibility, Town & Country Credit Union can set you up with a great first credit card.

Is Your Teen Ready for the Future?

The three tools every teenager needs for a bright financial future

- **Checking Account And Debit Card**-- Teach your teen to track expenses and keep a positive balance.
- **Credit Card**-- Show your teen that, managed responsibly, a low-interest credit union credit card can help establish a good credit history and a lifetime habit of paying the balance every month. Note: Unless your teen can show ability to repay from income, you may have to co-sign.
- **Credit Builder Loan**-- Help your teen build his or her credit by getting one of our very simple credit builder loans. We teach them the right way to manage money. Credit Builder loans can cost as little as \$4.62 for the entire length of the loan.



Yes, it's true. Our credit card is better. We're local and not for profit, so we offer lower rates and fewer fees, and we can help you if you run into any financial trouble. But don't despair! You can switch to our credit card today. See? Life is good again.

Calculate Your Debt-to-Income Ratio

It's good to know how lenders determine if you'll be able to afford your monthly payments comfortably, based on your income and other debts. Remember: Many lenders exceed these guidelines, particularly if you have no debt, good credit, or a large down payment when applying for a mortgage.

Use this guide to calculate your debt-to-income ratio:

DEBT:

Monthly mortgage or rent \$ _____
 Minimum monthly credit card payments _____
 Monthly car loan payment _____
 Other loan obligations _____
Total minimum monthly debt payments: \$ _____

INCOME:

Monthly gross salary \$ _____
 Other monthly income (bonuses, overtime, and so on) _____
 Monthly alimony received _____
Total gross monthly income: \$ _____

Total debt divided by total gross monthly income = \$ _____

Then, multiply the result by 100 to come up with a percent _____%

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50% or more: Seek professional help to make plans for drastically reducing your debt before it becomes a real problem.

Talk to the professionals at Town & Country Credit Union to learn about all the services available to help you meet your goals.

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

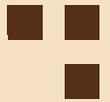
Hours:

7:30 A.M. – 5 P.M. Monday, Tuesday, Thursday, Friday;
 9 A.M. – 5 P.M. Wednesday;
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membership, by Callahan
and Associates

Town & Country CREDIT UNION



October 2015

Log onto our website at www.towncountrycu.com

Mobile Banking Features

Town & Country Credit Union is committed to offering the latest technology when it comes to mobile banking. Keep watching your monthly newsletters to learn about features coming later this year. Don't have mobile banking? Contact the credit union to find out how to sign up!



Personal Line of Credit

Are you in desperate need of a vacation, but don't want to dip into savings to pay for it? Or, do you want to simplify your life by consolidating your debt into one loan? Our Personal Line of Credit can help you with these situations, plus a lot more – whatever you want, in fact!

Draw from a pre-approved pool of funds for any reason you feel necessary. Access is as fast and easy as an online transfer or an advance request by phone.

If you have a credit union checking account, you may arrange with the credit union to have your line of credit serve as overdraft protection.

- Interest is charged only on your balance
- Access funds through 24 hour online banking
- Pay no annual fee or startup costs

Enjoy low rates that beat most credit cards, loan amounts up to \$20,000 and much more.

Contact us today to apply!

VISA Gift Cards

VISA Gift Cards are perfect for any occasion. There are no worries about finding the perfect gift, and unlike department store gift cards, you can be sure they'll use it to purchase something they really want. VISA Gift Cards are available from \$10 to \$500, and can be purchased at the credit union today.



Christmas Club

Are you taking advantage of this valuable budgeting tool? If not, it may be time to start. Christmas Club accounts, also known as Christmas savings accounts, offer consumers a simple, pain-free way to save money for Christmas. Just open a designated Christmas account at the credit union and make regular deposits throughout the year to have the Christmas money that you need ready and waiting for you when the holiday season rolls around.

Join the Club!

It's often hard to find the time and motivation to save, so make the process painless by setting up a Christmas Club account today!

Holiday Skip-A-Payment

Just in time for the Holidays...

With gift-giving, holiday travel, and all the other traditional activities of the season, this is a time when many members wish they could take their money reserved for the monthly credit union loan payment and use it for other purposes. Our Holiday Skip-A-Payment program can let you do just that!

You can skip-a-payment on your loan for a low processing fee of just \$25.00. And if you have more than one loan, you can skip the payment for all loans on one account for \$25.00. Simply choose the month you'd like to skip your payment(s) November – December or January – and we'll take care of the rest. We'll even deduct the processing fee from your Share Savings Account, so you don't have to send us any money. If you make your payments via Payroll Deduction or Direct Deposit, your skipped payment will be deposited into your Share Savings Account. Interest will continue to accrue during the month you skip your payment.

- Have more money available for holiday expenses or any other purpose
- No out-of-pocket expense to set up
- Applying is easy!

To sign up for our Holiday Skip-A-Payment program, simply complete the coupon below and fax, mail or deliver it to the credit union.

Not applicable to First Mortgage Loans, Home Equity Line of Credit, and MasterCard Credit Card.

HOLIDAY SKIP-A-PAYMENT COUPON

Indicate the month you want to skip:

- November December January, 2016

Which loan payment(s) would you like to skip?

Loan # or "All": _____

Account #: _____

Name: _____

Primary Signature: _____

Joint Signature: _____

*It's Autumn, and our
loan rates
are falling.*

Get Discounts on Our Already Low Loan Rates!

Need a new or used car? Need some extra cash?
Right now, you'll get a discount on top of the best
rate you qualify for on our Auto and Signature Loans.

Apply today – Call or visit our office!
See how low your loan rate can be.

Holiday Closings Offices will be closed:
Columbus Day October 12
Veterans Day November 11
Thanksgiving Day November 26

Your savings federally insured to at least \$250,000
and backed by the full faith and credit
of the United States Government
NCUA
National Credit Union Administration,
a U.S. Government Agency

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712-755-3881 • 877-455-3015
www.towncountrycu.com



Home Equity Loans

Home equity from your credit union is a terrific option to finance your dreams.

Home equity is the difference between the value of your home and the remaining balance of your mortgage(s). Your home's equity enables you to use the value of your home to consolidate debt or finance life's big expenses.

- Buy a computer
- Pay for a wedding
- Purchase a new vehicle

Town & Country Credit Union offers both fixed rate home equity loans and variable rate home equity lines of credit. Home equity loans are terrific for financing large expenses – such as home renovations, a new vehicle, college education or debt consolidation.

A home equity line of credit gives you purchasing power whenever you need it. Use the funds in your line of credit any time you need them for any purpose – and just make payments on the amount that you actually use.

In addition, with a home equity loan or line of credit, any interest you pay may be tax deductible (please consult your tax advisor for details). For a great home equity rate, please call one of our loan officers.



Move Money Around With the Click of a Mouse

Your credit union offers services over the internet that can vastly simplify your finances as well as help you stay on top of things and make more informed decisions about what to do with your money.

Here are five reasons to consider using online banking:

1. You can pay your bills online.

We offer convenient bill paying services. With these services, paying your bills just takes a mouse click. You can even set up automatic payments with just a click of a mouse and never worry that you will forget to pay a regular monthly bill.

2. You can review account activity and know your up-to-date balances.

It's easy to see which checks have cleared, which bills have been paid and which transactions are still pending.

3. You can transfer funds between your accounts easily.

Knowing how much money you have in each account can enable you to move money to other accounts to earn higher rates on certain funds.

4. It can be cheaper.

Online bill paying eliminates the cost of stamps, envelopes, gasoline, and parking fees, as well as ordering checks.

5. You can save time.

You can bank whenever and wherever you want. All you need is Internet access.

You owe it to yourself to consider taking advantage of online banking at your credit union.



e-Statements

If you are the kind of person who likes to make decisions that are best for the environment, then you need to consider how much paper you use. What about the prospect of getting rid of paper altogether? This may seem like a radical idea, but the next time you get your mail, ask yourself why you couldn't get this information from your computer. One bit of information to consider is your account statement.

What is an e-Statement? An e-Statement is exactly what it sounds like. It's a statement you receive online. It is electronically submitted. It is safe because any information that is confidential can only be accessed within online banking. It can present everything a paper statement can present and more. And it doesn't waste paper! It might even be safer than a paper statement, since anyone can find a paper statement. Unless you shred all of your documents, someone else can always retrieve them. Once an e-Statement is deleted, it's gone forever.

How much paper do e-Statements save? The answer is a lot. Think about how many statements are sent and received on paper every day. Consider what kind of information is there and how easy it would be to send the information online. You might be thinking now that people would surely print the e-Statements from their own computers. Perhaps this is true, but they could use whichever kind of paper they wanted. They could print their statements on the back of scrap paper. They also wouldn't have to worry about receiving repeat notices and statements. All of this would be received online.

If you are considering taking advantage of the benefits of an online account statement, then you should contact us now! It helps everyone take part in bettering the environment, and it also helps us do our part for the community. e-Statements are the way of the future. There's no doubt about it.

0% Auto Loans: Advantages and Disadvantages

Car shoppers need to do their homework before accepting a zero interest loan. Some consumers will find there are good reasons for skipping the no interest loan and choosing a low rate car loan instead, but each loan has advantages and disadvantages.

Advantages of choosing a low rate instead:

Zero percent auto loans are usually reserved for buyers with very good to excellent credit, ranging from a 700 to 750 FICO score. The average American has a score closer to 678 through 690. Those few points don't seem like much, but they can be just enough to disqualify many from acquiring zero percent auto loans.

Car shoppers may find that the vehicle they were looking for is not in the choice of vehicles offered.

The zero percent offer is usually either/or ... either a rebate or the zero financing, but not both.



The zero percent auto loan is usually for a shorter term – often 36 months – meaning higher payments. A 60-month low rate car loan equals lower payments. Consider the difference on a \$20,000 car. A 0% auto loan for 36 months means a payment of \$556. If the offered rebate was \$3,000 and the low interest loan was for 60 months at 7 percent, the payment on the financed \$17,000 would be \$337, over \$200 less a month. The interest over the term of the loan would eventually eat up the amount of the rebate and bring the total amount paid to almost the same, but if lower monthly payments are the object, the low rate loan is the way to go.

Read the fine print. Some zero percent loan agreements state that if a payment is late, the rate increases.

There is an upside to zero percent auto loans. Every penny of the payment goes to principal and the shorter 36-month loan means the car is paid off at least two years earlier than a 60-month low rate auto loan.

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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9 A.M. - 5 P.M. Wednesday;
8:30 A.M. - 12 P.M. Saturday

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September 2015

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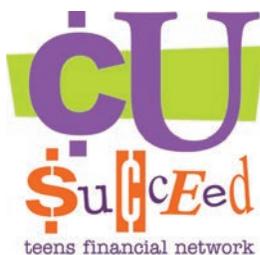
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Kids age 12 and under will love saving with KIRBY KANGAROO. And best of all, while they're having fun, your child, grandchild, nephew or niece will be learning good financial management skills!

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

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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.

Benefits of Online Banking

- Reduce paperwork
- Check balances, view statements--24/7
- Monitor for unauthorized transactions--24/7
- Move money between accounts--24/7
- Download account information--24/7

Still Writing Checks? Consider the Benefits of Paying Bills Online

If paying bills online is convenient, fast, saves money, and allows greater control, why do so many of us still write checks the old-fashioned way?

Given all the benefits of online bill-pay, it's a mystery why more people don't take advantage of the service. Perhaps it's because we don't like change, we don't like the thought of setting up all the accounts, or we're worried about sending payment data over the Internet.

Believe it or not, paying bills online actually may protect you from identity theft. The most common theft of our personal information is not from the Internet--it's from statements left in a mailbox or pilfering paper with personal information from the garbage. Also, bill-pay sites use encryption technology to scramble your data during transmission.

Once you take the plunge, you won't regret it. You have two main choices: (1) pay most creditors at their own websites; or (2) use a single website that allows you to pay all creditors. The second option makes it easier to track your spending and it's simple compared with book marking and remembering several user names and passwords for all creditors.

If you want to go paperless, we can help you streamline the

process. For more information, talk to us at the credit union today.



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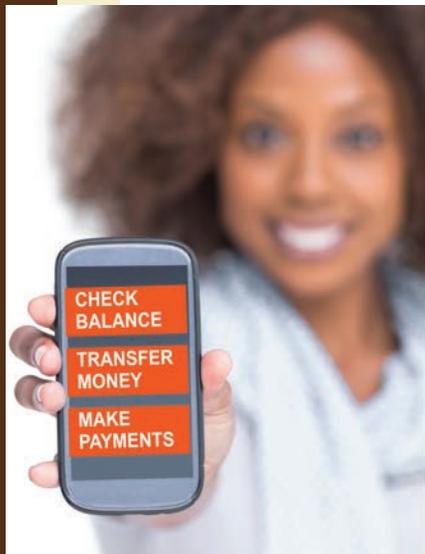
With new model-year vehicles arriving soon, now is the time to get a great deal on last year's models. Car dealerships are anxious to make more room on their lots for the newest automobiles. See us about a low-rate vehicle loan.

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Also sign up to receive mobile texts alerting you to low account balances and loan payment due dates.

Save Your Identity With Signing Up For E-Statements

Reduce your chances of being a victim of mail fraud--receive your Town and Country Credit Union statement electronically.

Even though identity thieves are finding new ways to steal information over the Internet, the original theft--for example, taking out a credit card in your name--tends to be a low-tech crime. According to the Federal Trade Commission, about half the country's victims know how their information was swiped, and in many cases the breach was paper--bills, credit card solicitations, and financial statements--pilfered from garbage cans and mailboxes.

Banking and paying bills online not only cuts off thieves' access to the papers they need to commit ID theft, but also helps detect the crime sooner. This is because consumers who bank online check their accounts much more frequently--nearly four times a month compared with once a month for those who receive statements by mail.

Receive your statement electronically and enjoy safety, timeliness, and convenience. For more information about e-statements, or to sign up to receive them, give us a call and we will walk you through it. 712-235-5555. OR log onto our website at www.towncountrycu.com.

Refinance Your Auto Loan and Free Up Some Cash



Get out from under your overpriced auto loan and refinance with us.

By doing so, you'll:

- Lower monthly payments and free up some cash.
- Pay less interest over the course of your loan.
- Get the convenience of having your loan at the credit union.

Stop by today and we'll get you feeling comfy in the driver's seat.

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.

Home Mortgages

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Home Equity Loans
Mortgage Loans
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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
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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)
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