

"Ranked 6th
Nationally"

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

Town & Country CREDIT UNION

April 2016

Log onto our website at www.towncountrycu.com



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

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

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

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

How to Talk With Your Grandkids About Money

Unless you talk to your grandkids about money, how are you going to positively influence them? Here are some ways to start the conversation--and it's not about writing them a check:

- Tell stories from your own life. It can be as simple as explaining how you saved for your first car or how you managed when money was tight.
- Talk about how prices have changed. Historical context can be interesting to kids, particularly when it involves how inexpensive common goods or brand names they're familiar with used to be.
- Bring up savings when you give gifts. Christmas and birthdays can be a good time to encourage your grandkids to save with a money gift.
- Hire your grands. Create opportunities for them to listen and share in money conversations by offering to pay them an hourly wage to do chores around the house.
- Listen. If your grandkids are worried about their financial future, they may need an accommodating ear.

Talking about money can be more important than handing it over. Engage your grandchildren in money conversations that help them see how you got where you are today. If you have resources to help out, that's just a bonus.

Share the credit union difference with your loved ones. Tell them about the advantages of membership at Town & Country Credit Union and encourage them to contact us.

WAIT!

Don't grab for just any
loan that's wrapped in
shiny foil!

Come on in to your credit
union and know what you're
getting—it will always be the
sweetest deal!

Mobile Banking 101

Mobile banking lets you access your financial accounts using your mobile device. Here are three main types of mobile banking:

* **Text message.** Request and receive account information via text message. You typically cannot conduct transactions via text.

* **Online banking.** Access your accounts through your mobile device's Web browser, as you would with a computer. Your phone will need to be Web-ready with a data package or Wi-Fi capability.

* **Applications.** A mobile banking app can be downloaded and installed on your phone for faster, easier access to your accounts. Most apps allow you to conduct transactions. You typically will need an advanced mobile phone with a data package or Wi-Fi capability to use an app.

Still have questions? Call or stop in to the credit union and we'll walk you through your mobile-banking options.



Wherever you purchase your next vehicle, Town & Country is with you -- simply tell the dealer you want a Town & Country auto loan.

Finance with Town & Country

In the market for a new car or truck? You can finance your new or used vehicle loan directly with us. Just apply online here. Or call 712-235-5555, or stop by a Harlan offices to apply.

Refinance Your Existing Loan

By refinancing an existing loan from another financial institution, you may be able lower your monthly payment, shorten the terms of your loan, and pay it off sooner.

Great rates on new and used vehicles

- Flexible terms that fit your budget
- A wide range of financing options available
- Terms up to 96 months
- Up to 120% financing available
- Discounted loan rates with Town & Country products
- Easy application process
- Get pre-approved for extra bargaining power at the dealership
- Local, Southern Maine decision-making for faster approvals
- Apply in just minutes - online, in person, or by calling 712-235-5555
- Personalized, friendly service from start to finish



Is Your House Shrinking?

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

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

1414 Chatburn Ave., Harlan, IA 51537

712-755-3881 • 877-455-3015

www.towncountrycu.com



Benefits of Home Ownership

- * Stability– It's rewarding to have a place to settle down in and call your own.
- * Tax deduction– You usually can deduct mortgage interest on your tax return.
- * Appreciation– Over time, the value of a home generally increases.
- * Increase in net worth– Mortgage payments help you build equity.
- * Borrowing power– Equity built up over time may help you qualify for future loans.

You Need More Than a Will

To ensure your estate doesn't create family strife, you'll need to do more than make a will. Consider writing a letter of instruction.

This informal document although not legally binding can make your wishes more explicit than what is typically found in a will and provide direction to your loved ones in your absence.

Here's what you will want to include.

- Cover funeral arrangements, finances, and distribution of possessions. A letter for each topic may be appropriate.
- Be explicit. For instance, for funeral arrangements include everything you want to happen, including everyone you want notified along with their contact information, any tissue or organs you'd like donated, charities you want memorial donations made to, and your vision for the service.
- Tell them where everything is. Include who your executor is along with contact info, and the location of your will and all your important documents: birth and marriage certificates, military papers, vehicle titles, stocks and bonds, and so forth.
- List all your accounts. Provide information for retirement accounts, stockholdings, pensions, and credit cards. Ensure the beneficiaries of your accounts are current they supersede your will. Include all your online accounts, along with passwords. Put this in a secure place, such as safe-deposit box.
- Don't be afraid of detail. Make it as long as you think is necessary. That's the benefit of a letter of instruction. Specify exactly who gets what, including your smaller items, and what you want to happen to your pets including how they should be cared for. Whatever you think is important, include it.

Come See Us Before You're in Trouble



How much further will you go it alone before you crash through thin ice?

We can help you get onto dry land with careful steps that lift you out of your financial crisis.
Call today.

Member Services

Share Savings and Share Draft
Checking Accounts
Free Check Imaging
Holiday Club Accounts
Certificates of Deposit
Kirby Kids Club
Teen Club
Bill Pay
Voice Response
Reloadable Debit Cards

24-Hour ATM
Vehicle Loans
Home Equity Loans
Mortgage Loans
Personal Loans
Business Loans
Lines of Credit
Visa Gift Card
9.9% APR MasterCard
Debit Cards
Direct Deposit
Photocopy Services
Phone Transfers
Payroll Services

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

Term Life Insurance
Accident Insurance
Whole Life Insurance
Variable Annuities
Fixed Annuities
Loan-term Care Insurance
Variable Universal Life Insurance
Mutual Funds
Folio Investing (50 Stocks)
529 College Savings Plan

3 THINGS YOU MUST KNOW BEFORE YOU BUY A NEW CAR



1 Depreciation. If you don't have a down payment, you may be upside down on your loan immediately.

2 Total cost-to-own. Consider price of insurance, fuel, maintenance, and any "free" maintenance plans that come with the car.

3 How much you can afford. This is where we can help. We'll help you confidently stride into the dealership by preapproving you for an auto loan, so you know exactly how much you can spend, and stay within your budget.

Web Version | Update preferences | Unsubscribe | Forward

Town & Country
FEDERAL CREDIT UNION

RESOLVE TO BE DEBT FREE

Get started now with a FLEX LOAN

Consolidate debt and lower your rate with flexible terms. You can also fund virtually any other expense including home upgrades, new apartment rent, unforeseen expenses... You name it.

LOVE THE POSSIBILITIES

[Learn More](#)

[Contact Us](#) | [Locations & Hours](#) | [Rates](#)



Do You Need a Washing Machine Loan?

If your old washing machine has been run through the ringer, we can help with a credit union home equity loan. Whether you're looking to replace one appliance or a whole household, we have financing that will work for you. Visit us today.

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

Town & Country CREDIT UNION

Aug. 2016

Log onto our website at www.towncountrycu.com

ADVENTURELAND

Want to take the family to Adventureland?
We have tickets!

We will be selling Adventureland tickets throughout the season. Tickets are \$32 each, and are available to all members of the community. The price is the same for adults and children, however, it is still a savings than purchasing them at the gate.

If you are a member, we can take the funds for the ticket(s) right from your account. However, if you are not a member of TCCU, we require that the ticket(s) are paid for in cash. We do have an ATM located on the east side of the building for your convenience.

NOW YOU CAN BANK ANYWHERE

With our mobile banking app, check your account and pay your bills anywhere.

The sky's the limit.



Are you interested in mobile banking?

If so, we have an app for that! Whether you are using an iphone or droid, we have an app you can download for your phone. This will allow you to access and monitor your accounts, including any loans you may have. You can also transfer funds using the app. To download our mobile banking app, go to the appstore or playstore, (whichever you have), and search for "**Town and Country Credit Union**." There are different Town and Country Credit Union's out there, so please look for our logo. The app logo looks exactly like our business logo. Once you've downloaded it, you can then enter in your user ID, password, and email address and begin using the app.

We also have another app for mobile banking called Shazam Bolt\$. This app gives you fraud alerts 24/7, as well as other useful features. These include locating ATMs nationwide, being able to temporarily block your card, and being able to transfer from person to person. To download it, search for "**Shazam Bolt\$**" in the appstore or playstore.

Welcome to your first home.



See one of our home loan specialists today.

The 3 Things You Need to Know Before You Buy a New Car

There are many things to consider before purchasing ANY car, but a NEW car might spark particular questions. There are pros and cons to buying new cars, just as there are pros and cons to buying used cars.

First off, when purchasing any vehicle, ask yourself "Why am I buying this car?" Is it for daily use, will you need a lot of storage space, seating space? Make sure the makes and models you narrow your search down to are practical reflections of how you will use the car.



You may love the look of a larger vehicle, but if you don't have five children, you might not need that much space and that particular car may not be right for your daily commute and errands.

After you've considered the personal aspects of which car to buy, move on to the less subjective parts of the process:

1. Depreciation

Most cars depreciate at about 15% per year. With new cars, there is a 20% depreciation rate as soon as you drive off the lot. You want to consider this before you decide to buy a new car, especially if you can't put much money down as a down payment. Chances are you'll be upside down on your car loan almost immediately if you're financing the entire cost.

2. Cost-to-own

Also, consider the true cost to own the car you're eyeing. These costs include insurance, fuel, maintenance, and more. Maintenance costs vary by manufacturer and model. Do your research—some manufacturers have better reputations than others. Some new cars even come with "free" maintenance plans for the first couple of years or for a certain number of miles.

3. How much can you afford?

Don't guide yourself solely by what the dealership is willing to lend you. And, don't be blindsided by an attractive low monthly payment—oftentimes tied to a super-long loan term. Consider all aspects of financing—the total amount you are going to end up paying for that vehicle when it's all said and done. That's what matters.

Visit Town & Country Credit Union before you even step on the lot. As a not-for-profit financial cooperative, we can approve you for an auto loan that fits your circumstances—and your budget. We won't put you into a loan you can't afford, and we're happy to explain everything to you away from the high-pressure of the dealership.

Auto Dealer Extras Cost Less at the Credit Union

Pay attention to what auto dealerships are charging for GAP (guaranteed asset protection) insurance and mechanical repair coverage. GAP insurance covers the difference between what a consumer owes a lender and what an auto insurer will pay if a car is totaled or stolen shortly after it's purchased. Mechanical repair coverage extends the dealer warranty, sustaining the resale value. Town & Country Credit Union offers these products, often at a substantially lower cost.



1414 Chatburn Ave., Harlan, IA 51537

712-755-3881 • 877-455-3015

www.towncountrycu.com





See Us Before You Close That Car Deal

Found the car of your dreams? Before you finalize the sale, bring the purchase agreement to the credit union to make sure you are getting the best deal. If a dealer won't let you take the purchase order from the dealership, think twice about doing business there.

Stop in and see us today for all your auto financing needs.

Get a Move On!

You switched your debit/checking account to the credit union. Now, get a move on! The more accounts you move to your credit union, the better off you'll be:

- Credit cards: Get low rates, predictable fees, and no surprises.
- Mortgage, auto, college, or personal loans: We have the best rates for your life stage.
- Savings accounts: Talk to our 'goal' coaches today.



Slight change in the way we process Mastercard payments

In the past, when members make a Mastercard payment, we have taken the funds directly from the account and processed them. We are processing them slightly differently now, in effort to make the payment process more stream-lined. Now, when a member makes a Mastercard payment, we will still take the funds from the account, however, they will not be pulled from the account until the next business day. Payments will still be credited on the day they are made though. For example: A member makes a Mastercard payment on a Friday. The funds will be pulled from the account the following Monday, but they will be credited as being paid that Friday. Also, there may only be one payment applied to a Mastercard account per day, per member.



Screen and Shred to Protect Identity

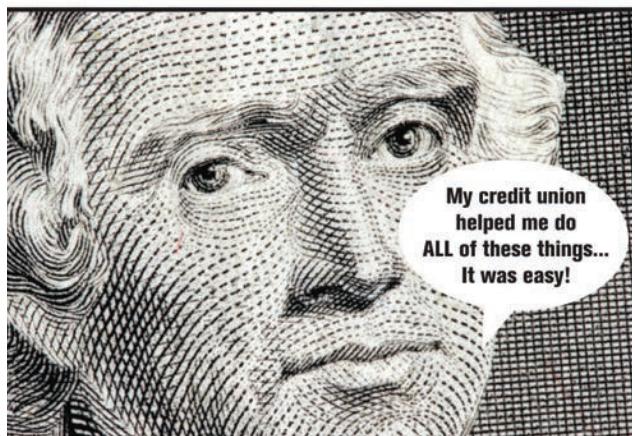
- Sign up for national do-not-call registry 888-382-1222 or donotcall.gov.
- Opt out of credit card and insurance offers 888-567-8688 or optoutprescreen.com.
- Get free credit reports from each credit bureau annually 877-322-8228 or annualcreditreport.com.
- Mail letters from locked mailbox.
- Shred offers that contain personal information.
- Check out help4srs.org/financial/consumerpro for tips on protecting yourself.
- Screen telemarketers using answering machine.

Important information about statements

Statements are no longer being processed by Town and Country Credit Union. All statements are automatically sorted and mailed. Members should receive them in the mail around the 10th of each month. If, however, you would like a print out of your statement earlier than that, please let us know and we will print one for you.

Need to have a new debit card ordered?

If you need a new debit card issued, for any reason, please give us a call! Whether it's because it is worn out, not reading when scanned, lost, or simply because it was ran through the washer, we can order a new one for you. Please note that there is a \$10 fee to reorder debit cards when they are not due for an automatic renewal. It can take up to two business weeks for the card(s) to arrive in the mail.



Financial To-Do List

- Open a checking account
- Open a savings account
- Use direct deposit
- Set up automatic transfers to savings
- Use the credit union's online banking site
- Get a credit union credit card
- Get a car loan
- Acquire a mortgage
- Set up an IRA (individual retirement account)
- Set up a college savings account

Call the credit union for help with all your financial needs.

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

529 College Savings Plan

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

Log onto our website at www.towncountrycu.com

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.



Three Steps to Fixing Your Money Worries This Holiday Season

Worrying about money is natural. Almost everyone's done it at some point. But worrying also could be a sign that there are serious problems you're avoiding — a persistent little reminder that these problems are not going away. So if you're finding yourself stressed about this holiday season, there are some simple things you can do to stop worrying and take back control.

Ask yourself, "What am I really worried about"? If it's something you can't control, like the state of the economy, then don't waste time worrying about it. If you're tracking your spending, saving regularly, and living within your income—that's the foundation of financial peace of mind.

But if there's a real problem, like too much credit card debt, then take action! There's no quick fix, but make a plan. Simply doing something will make you feel better, and eventually your financials will start to look better, too. Here are three simple things anyone can do to reduce financial anxiety.

First, when you get your paycheck, do not immediately think about how you'll spend it. Instead, think about ways to save it. Put a portion of it in a savings account for emergency use only—even if it's a small amount. Add to it every month. The goal here is to be able to cover three months of expenses. Knowing you have a few bucks in a savings account is huge! For even more security, add another income stream. It doesn't have to be a second job—sell your old stuff online or monetize a hobby, like freelance writing or photographing.

Second, schedule an appointment with a financial adviser. It is never too soon to make sure you're on track for life goals! You can open a personal retirement account at your credit union. If your company offers a matching program for your 401(k) or IRA, take advantage of it! Contribute the minimum to get your employer to kick in the same. You'll be amazed at how that money will grow over time.

Third, did you know Town & Country Credit Union is a not-for-profit financial cooperative? That means they offer the same services as other financial institutions, but their mission is to help their members. So you don't have to tackle your problems alone, you have a team of professionals who can—and really want!—to help you. They can sit down with you, look at your financials, offer advice, and help you develop an action plan. They even offer education, so you can better understand money management.

Do these three things—build up your savings, have a financial adviser take a look at your whole financial picture, and visit your credit union for help—and you'll be worry-free in no time.

Sweeten Your Holidays...

With a Loan from Your Credit Union.

If you need extra cash to buy gifts this holiday season, we can help. We'll cut out the perfect loan for you. Stop by today.

9% CHRISTMAS LOAN FOR 10 MONTHS

Maximize Your FSA Benefits

- Be mindful of use-it-or-lose-it rules. Spend FSA money by employer's deadline or you might lose it.
- Track expenses. Past expenses can be the best indicator of future expenses.
- Review any changes in out-pocket-costs.
- Review the complete list of eligible expenses at irs.gov.
- Know what's covered. You can use for over-the-counter drugs with a doctor's prescription.

1414 Chatburn Ave., Harlan, IA 51537

712-755-3881 • 877-455-3015

www.towncountrycu.com



Great Rates on Autos!

auto loan rates

rates as low as

1.99%

APR*

Up to 60 months – 2013 and newer models

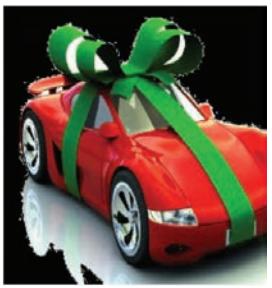
**Refinance Your Auto Loan With Us and Give Yourself the gift of
90 DAYS NO PAYMENT**

- FREE Home Banking
- Online access to your loan 24/7
- Add the convenience of Direct Deposit and Payroll Deduction!
- Options to pay weekly, biweekly, semimonthly or monthly. Pay your loan when you get paid.

• No payment for 90 days*

* APR is Annual Percentage Rate.

The Annual Percentage Rate is the advertised rate and can vary based on creditworthiness, age of vehicle and terms of the loan. Your rate can be higher depending on credit performance. Other rates and terms available, subject to credit approval. Other restrictions may apply. Rates are subject to change without notice. Limited-time offer. Auto loans currently financed through the credit union cannot be refinanced with this offer.



101: Tax Deductions and Tax Credits

Because we tend not to think much about taxes until tax season is upon us, every year can require a bit of a refresher.

It's best to think of tax time as settling up your bill with the government, because you're actually paying taxes all year long. Before you even get a paycheck, income taxes are taken out of it. When you file your tax return, what you're really doing is determining if you've paid Uncle Sam too much or too little.

That's why if you get money back from the government after filing your taxes, it's called a "refund." To ensure you get the biggest refund possible, it helps to claim as many deductions and tax credits as you qualify for.

But what, exactly, are they?

Deductions

There are a few different kinds of deductions, but they all do the same thing—reduce your taxable income. So, for instance, if you make \$40,000 a year but you have a \$500 deduction, you will only pay taxes on \$39,500 a year.

Here are the different kinds of deductions:

Adjustments to gross income: These are also called above-the-line deductions. They're very specific and limited deductions available to anyone, and they're used to determine an individual's adjusted gross income—which is the taxable income you will use for your other deductions. Your adjusted gross income is the first calculation on the standard 1040 form—the deductions are items 23-35.

Standard deductions: This is the amount any tax payer can subtract from his or her adjusted gross income. For 2016, the standard deduction for single or married people filing separate returns is \$6,300, for married couples filing jointly it's \$12,600, and for head of households its \$9,300. This is the easiest deduction to select.

Itemized deductions: This is what most people are talking about when they talk about tax deductions or "writing that off." If you choose to itemize, you can't take the standard deduction. Itemizing makes sense if you have enough qualifying deductions that they'll reduce your taxable income more than the standard deduction. One big itemized deduction that greatly reduces your taxable income, for instance, is your home mortgage interest.

Other common examples of itemized deductions are qualifying medical and dental expenses, state and local income taxes paid during the year, and charitable donations. If you want to make sure you're taking all the deductions you qualify for, it's often best to have your taxes prepared by a professional.

Tax Credits

A tax credit is almost always better than a deduction because it reduces your tax bill dollar for dollar. A deduction only reduces the amount you pay taxes on.

Thus, a \$100 tax credit entitles you to knock \$100 right off your tax bill, or if you don't owe any more, it's \$100 in your pocket. Whereas with a \$100 tax deduction, you subtract \$100 from your taxable income, so if you're in the 28% tax bracket, a \$100 tax deduction only results in \$28 in tax savings.

An example of a tax credit is the child tax credit, which pays families up to \$1,000 for qualifying children less than 17 years old.

**Help Contribute To The
"Christmas City"
Promotion!**

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

\$25 \$50 \$100 \$200 Other

Mail to: C.A.R.I.

Town & Country Credit Union
1414 Chatburn Ave., Harlan, IA 51537

Donations are tax deductible

<https://fundrazr.com/51AWd5>

**WHAT ARE WE THANKFUL FOR THIS SEASON?
YOU.**

As a not-for-profit financial cooperative, we're owned by you. When you succeed, we succeed.

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
529 College Savings Plan

"Ranked 6th
Nationally"

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

Town & Country CREDIT UNION

February 2016

Log onto our website at www.towncountrycu.com

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 **2.99%** APR* Up to 60 months – 2009 and newer models



Saturday, February 20

9:00 A.M.
American Legion Hall,
702 Chatburn Avenue, Harlan, IA 51537
Continental Breakfast Served

Don't forget to mark your calendars and plan on attending our 2016 Annual Meeting. Take pride in your ownership of this organization.

Three members will be elected 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 at the annual meeting.

Mail your letter to: Town and Country Credit Union, Attention Nominating Committee, 114 Chatburn Avenue, Harlan, IA 51537.

America Saves Week 2016

Now, it's more important than ever to establish an emergency savings fund.

Join tens of thousands of other Americans during America Saves Week--February 22 through February 27, 2016--and step up your savings.

No matter your financial situation or how much you earn, you can save. Even the smallest amount tucked away regularly will accumulate into a nice savings cushion.

Start small. Think big.



Come See Us Before You're in Trouble

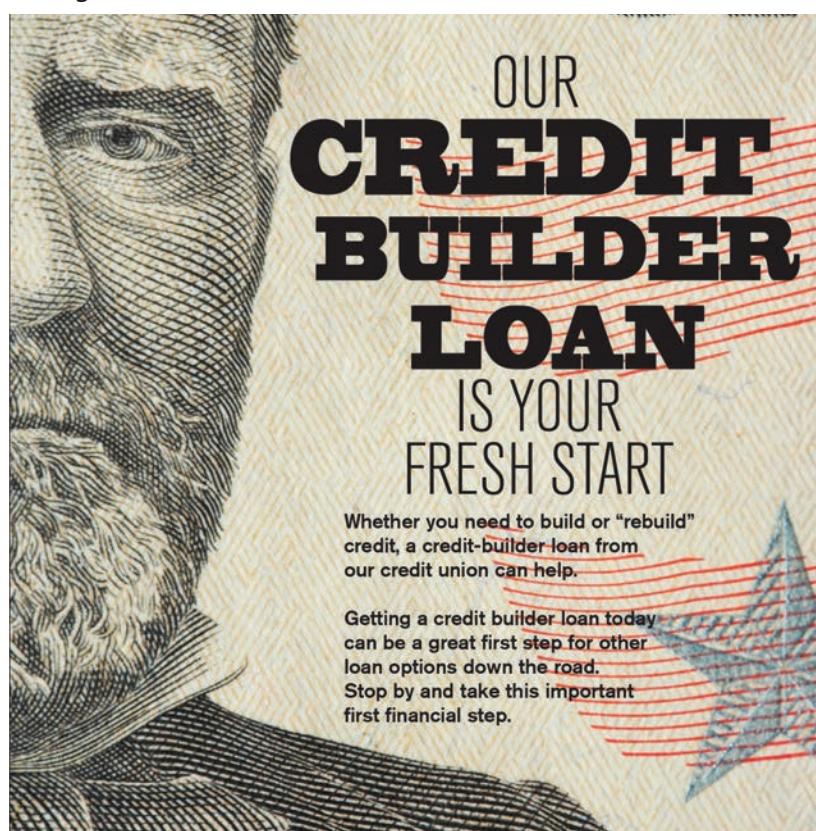


How much further will you go it alone before you crash through thin ice?

We can help you get onto dry land with careful steps that lift you out of your financial crisis.

Call today.

77th Annual Meeting
Saturday, February 20, 9:00 A.M.
American Legion Hall, 702 Chatburn Ave., Harlan



1414 Chatburn Ave., Harlan, IA 51537

712-755-3881 • 877-455-3015

www.towncountrycu.com



Learn Your Credit Score for Free

For more than 10 years, consumers have been able to get their credit reports for free at AnnualCreditReport.com. Sponsored by the federal government, the website allows you to look at a detailed list of your financial history, including payments and accounts, as reported by the three big credit bureaus.

But until recently, it's been much more difficult to get a look at the number that lenders look at when you apply for a loan or credit card to decide how big a risk you pose. Now there are a number of places to get your credit score for free.

Where to start

Your FICO score, which ranges from 300 to 850, is the one used by the vast majority of lenders in the United States, and more than 50 million Americans can now find it on their monthly credit card statements, according to the Consumer Financial Protection Bureau.

Websites offering free credit scores

A number of websites offer you your credit score for free. One is savvymoney.com, which in addition to providing you a free score allows you to track and compare key data.

These free sites are supported by targeted ads based on your credit situation. The credit score these sites provide—while a good indicator of your credit worthiness—is what's called the VantageScore. Not nearly as many lenders use that score as FICO.

Beware of sites that require your credit card number to access your score—they'll often automatically enroll you in a trial membership.

Know your score

Knowing your score—and being able to monitor it in real time—is a powerful tool. Your credit score not only determines whether you'll be approved for a loan, but it determines your interest rate. An interest rate just a few points lower can potentially save you thousands of dollars over the life of the loan.

Even if you regularly check your credit score, remember to check your credit report for free three times a year at annualcreditreport.com for any errors or accounts you didn't open. Make one request every four months in rotation among the three credit agencies so you can monitor your credit report year round.

Otherwise the first hint you'll get that something is amiss is when your credit score drops precipitously.

Just found out... My credit card could be better

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.



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

529 College Savings

Plan

GOOD LOAN AS A SAFETY NET



Preapproval Makes Car Shopping Easy

Getting preapproved for an auto loan at the credit union before you shop lets you know exactly what you can afford.

An auto loan specialist at your credit union will provide you with a letter showing the amount you're approved for. You'll share this with the dealership sales person to prove that you have the funds available to purchase a vehicle.



Once you choose a vehicle, getting financing through your credit union is a smart move. Credit unions generally offer lower rates than banks and dealerships on used- and new-vehicle loans.

Stop to see us today and we'll help you get on the road in some new wheels.

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.

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 2016

Log onto our website at www.towncountrycu.com



Together We Can Do Anything

Do you know that thousands of members like you own your credit union? Your ideas and opinions matter! Please join us as we celebrate our strength at this year's annual meeting.

Mark your calendars for Town & Country Annual Meeting February 20, 2016 at 9 a.m. at the American Legion Hall, 702 Chatburn Avenue, Harlan, Iowa.

I like knowing my money is safe.



I like knowing it will stay in the community where I live—not be bundled into some weird investment product sold on Wall Street. I like knowing that I can trust the people helping me, because I know they're not driven by profit. They're people-driven. Like, literally, they're not-for-profit and their philosophy is "People Helping People." I like knowing that I matter here: that my vote counts as much as anybody else's, even if I only have \$20 in my savings account. I like knowing

that I'm part of a 160-year-old movement. One that's sustainable, that's all about strengthening communities and improving the quality of life for everyone.

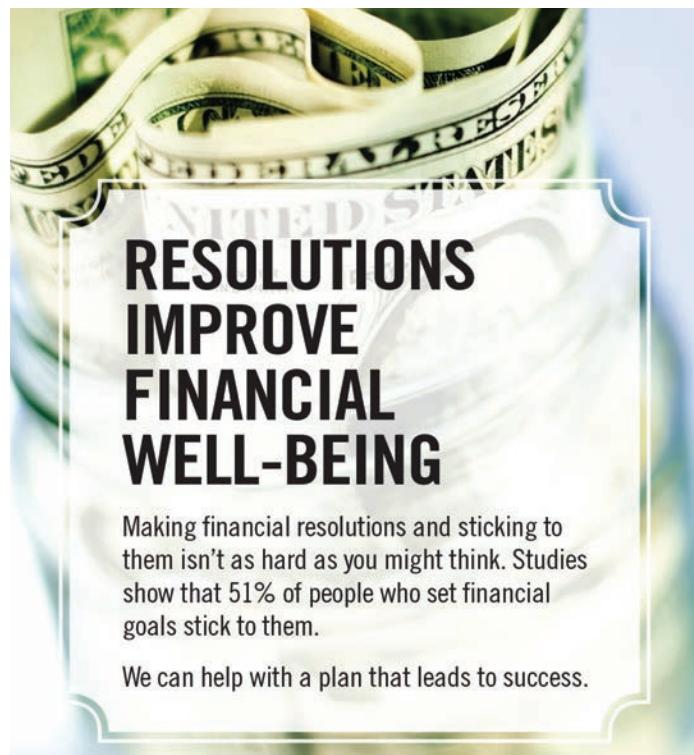
ANYWAY, THAT'S WHY I'M A CREDIT UNION MEMBER.

A HOME LOAN SHOULDN'T BE A



BURDEN

We'll make sure your loan isn't bigger than your house so that you can live the life you want.



RESOLUTIONS IMPROVE FINANCIAL WELL-BEING

Making financial resolutions and sticking to them isn't as hard as you might think. Studies show that 51% of people who set financial goals stick to them.

We can help with a plan that leads to success.

New Debit Cards With EMV Chip Will Be Arriving Soon!

I know you are excited but hold on to your horses, you won't be getting it until 15 days before your expiration date on your Debit Card. Once you get it, there will be a few changes you need to be aware of If you share a debit card with a spouse, significant other or possibly your dog, you both will be getting different account numbers on those cards.

Four things are going to be accomplished when we do this.

Number one is each individual will have a separate tracking number on your personal debit card. This will allow both you and the credit union who exactly did a transaction with that debit card in the future.

Number two is if your debit card is fraudulently used, we will only have to hot card that card. Hot carding is you will no longer be able to use that card. Not the one of your spouse or significant other. This way, you will not be left without the use of your card in the future for a week to two weeks while the new debit card is being processed. We truly believe this will be beneficial for all of us.

Number three is your debit card will have an EMV chip in it. The EMV chip will help safeguard many fraudulent transactions that currently happen these days.

Number four is we would like to see you use your debit cards as a credit card in the future. Avoid punching in your four digit security code.

Don't Ignore That \$1 Charge on Your Card

It can be easy to dismiss that \$1 charge you don't remember making on your debit or credit card. But you should be paying attention: Scam artists often make \$1 "test" charges to see if you'll notice and take action. If you don't, crooks know it's safe to continue using your card, sometimes spending hundreds of dollars in a short time period. If you think you may be a victim of fraud, contact your card issuer and [name of credit union], and file a complaint with the Federal Trade Commission at ftccomplaintassistant.gov.

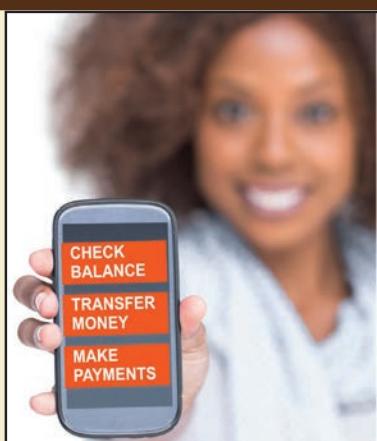
Closed Monday, January 18
for Martin Luther King Jr. Day

1414 Chatburn Ave., Harlan, IA 51537

712-755-3881 • 877-455-3015

www.towncountrycu.com





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.

Student Debt-Relief Companies Are Often a Sham

Suffocating student loan debt is one of the most serious financial problems facing a generation of Americans. Worse still, it makes student loan borrowers a tempting target for unscrupulous companies.

According to consumer advocates, complaints and suits filed against companies offering dubious student-debt relief programs are on the rise, according to recent news reports. The companies lure in borrowers by presenting themselves as empowered by the government to help lessen their debt burden but are really after easy money.

Often they push borrowers to sign contracts with hidden fees, and make promises they have no intention of delivering on and couldn't even if they did, such as offering loan forgiveness. These tactics are similar to the ones used by companies in the wake of the housing crisis that took advantage of homeowners suddenly facing an upside-down mortgage.

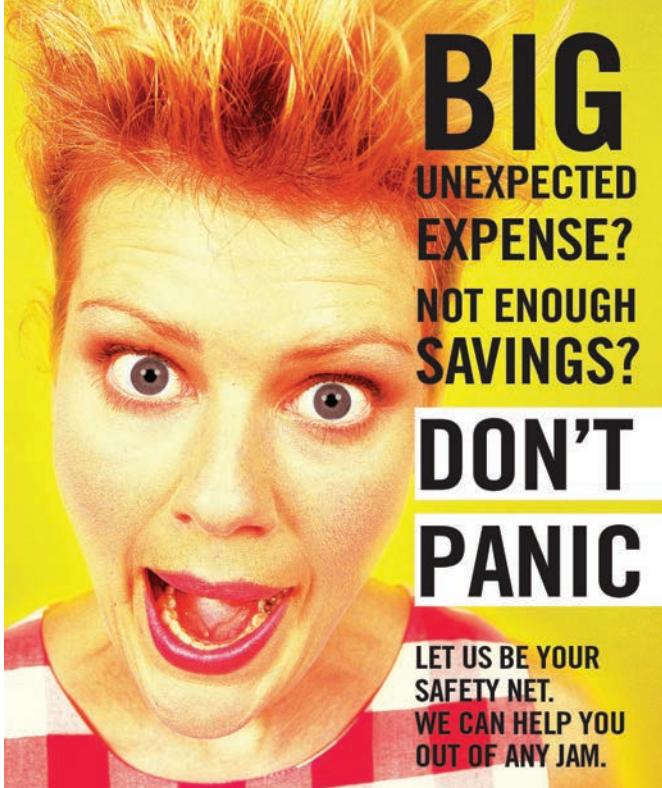
If you're struggling with student loan debt, here are some better options:

Call your loan servicer. Many of the services offered by these student-debt relief programs you can do yourself for free. The less fraudulent of these companies are merely taking advantage of the fact that there is a lot of confusion around student loans;

Check out your student-loan forgiveness options. Depending on the field you work in, you may be eligible for a student loan forgiveness program, and you don't need to pay a third-party company to enroll you. For federal programs, you can check studentaid.ed.gov to find out if you qualify. And this site has a list of student loan forgiveness programs by state; and

Check with Town & Country Credit Union. We may be able to help you refinance your student-loan debt at a lower rate, depending on the type of loan you have. Even if we can't, we can point you to credible resources and help you get your other finances under control so your student debt doesn't feel quite so burdensome.

GOOD LOAN AS A SAFETY NET



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.

TIME FOR A NEW SET OF WHEELS?

Joe thought his ride was fun, but he was beginning to suspect it wasn't getting the respect he deserved at work.



rates as low as

2.99% APR*
Up to 60 months –
2009 and newer
models

SEE US ABOUT A CAR 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 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

ADVENTURELANDWe Have Discounted
Adventureland
Tickets!

Town & Country CREDIT UNION

July 2016

Log onto our website at www.towncountrycu.com

Have a deposit to make after hours?

There are a few ways you can make a deposit after business hours. One way is by using our remote deposit through our app on any smartphone. If you've downloaded our app already, you can use it to take a picture of the front and back of your check and send it in for deposit. Usually, the funds will be available in your account the same day, unless it's done over the weekend. Then it will be available on the following Monday.

Another way is by using the night drop. You can physically drop cash or checks in it, and we will process it first thing in the morning, the next business day. We do ask that you please use envelopes, and place your cash and/or checks in them. We do have envelopes available near the night drop for your convenience. The night drop is located on the west side of the building, just passed the drive up's.

Lastly, you can use the ATM for deposits. However, this method typically takes 2-3 business days for transactions to post to your account. We highly recommend using the night drop or remote deposit after hours for faster service.

Please note that our system automatically updates every day at 7:00 a.m., 10:00 a.m., 2:00 p.m., and 5:00 p.m. This means that if you deposit anything into your account at 8:30 a.m., it will be available shortly after 10:00 a.m. Likewise, if you deposit at 2:15 p.m., the funds won't be available until shortly after 5:00 p.m. However, you may withdraw funds from your account by coming inside the lobby, or coming through the drive thru. They just won't be available for use on debit cards until the update times. Thank you for your understanding.



Home Loan Opportunity Knocks Twice

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

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

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

Have a reload card?

Reload cards work just like debit cards except that when they run out of money, they cannot be used until reloaded again. Reload cards are easy to use and convenient. Just like debit cards, some places do place a hold on the funds available. For reload cards, these places include restaurants, gas stations (when swiped at the pump), hotels/motels, and vehicle rentals. These places will automatically place a hold on the funds on your card for the amount of the purchase plus 20% more. For example: if you purchase a \$100.00 hotel room, the hotel will automatically place a hold for the \$100.00 plus another \$20.00, for a total of \$120.00.

For more information about reload cards, please give us a call!

**TCCU app,
Debit Card, ATM or
Night Drop**

Going on vacation? Planning to visit someone outside your normal area?

If you are planning on doing any travelling, please be sure to contact us to submit a travel alert. This way, if you use your debit or credit cards outside of your normal area, the transactions will not be flagged as 'suspicious' and thus, be able to process. This will help make your travelling experience a pleasant one.



Tools For Teens

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

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

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



Teens' First Accounts at Town & Country Credit Union

It seems about that time. Your teen is slowly taking steps into the adult world. He's had his first real crush, he's getting ready for his first set of wheels...he's the king of social networking. But when it comes to learning about finances, he's just not there yet--or so you think.

And while you might think your child will learn all he needs to know about finances in school, don't hold your breath. And maybe you're not sure you'll be able to teach him on your own.

Town & Country Credit Union can set your teen up with his first debit card and checking account. Getting teens established 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.

Stop by today and we'll help your teen with one of his firsts.

Summer Loan Special

\$1,500.00 at 9% APR

for 10 Months

- * Vacation
- * Repairs
- * That special gift for yourself



Stop by Town and Country Credit Union

1414 Chatburn Ave., Harlan, IA 51537

712-755-3881 • 877-455-3015

www.towncountrycu.com



We Do
Business
Loans.

We are proud to partner with Community Business Lenders (CBL) to meet your commercial lending needs. CBL is a central Iowa company that offers small businesses and individuals competitive rates, quick response times and a member-focused commitment. Through our vision, "Building stronger communities - one business at a time," CBL strives to strengthen Iowa's businesses, credit unions, businesses and communities.

If your business values a strong, stable financial institution, local decision making, experienced professionals, prompt response times and competitive rates please contact Town & Country Credit Union today.

Denny Siemers, CEO
Town & Country Credit Union
(712) 755-3881
DENNY@TOWNCOUNTRYCU.COM



A budget?

How to create one and stick to it!

Creating and sticking with a budget is the single best thing you can do to take and keep control of your money.

The first time you take a serious look at where you're spending your money and where there is room to make adjustments, we'll warn you - this can hurt. It's usually not pretty. But once you get a handle on it, managing and living within a budget will reap all kinds of rewards.

It's actually pretty easy to get started:

1. **Write down your monthly income.** Include the take-home amount on your paychecks and any other money coming in, such as child support, freelance income, etc.
2. **List and total your monthly expenses.**
 1. Fixed expenses. Rent/mortgage, car payments, car insurance, student loan payments, etc.
 2. Fluctuating expenses. These are things that might vary slightly from month to month, such as gas, utilities and groceries. And don't just guess - take a look at the last 2-3 months' worth of bank statements and average out what you're really spending.
 3. Discretionary expenses. Clothes. Entertainment and dining. Again - don't just guess. Look at what you've actually been spending. Chances are, you'll be very surprised.
3. **Set a savings goal.**
 1. List and total annual periodic expenses, then divide over 12 months for your average. These include car maintenance, haircuts, auto tab renewals, holiday gifts, etc. Transfer this amount into savings each month for safekeeping, and use it as needed.
 2. Determine an aspirational savings goal designed to build your savings balance - 2%, 5%, 10%, but start somewhere.
4. **Set a debt pay-down goal.**
 1. Go beyond your minimum monthly payment on your credit card. Set a goal that will actually move you toward zero balance.

Now you're ready to set your budget. Is your monthly income less than all of your expenses, savings and debt reduction goals? Then make some adjustments - live within your means. If your monthly income is greater than the sum of the various outgoing categories, then up your savings goal or put more toward paying off debt.

Budgets might seem like a big buzz kill, but take a moment to consider the benefits. Budgets put you in control of your money. They give you the freedom to set bigger financial goals and reap bigger rewards. And with all of that extra cash you accumulate through paying down debt and increasing savings, you can treat yourself every now and then.

Want to learn more about paying down debt, increasing savings and setting a budget? Town & Country Credit Union works for you, set up an appointment to talk with one of our money experts.

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

529 College Savings Plan

We've Got Your Ticket!



The credit union is your ticket to a bright financial future.

Let us help you secure a smooth ride, your dream home, a valuable education, the good life, and more.

Talk to the professionals at the credit union. We can help you reach all your financial goals.

How can we help you?

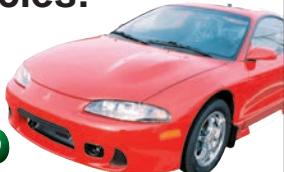
How about...

NEW LOW LOAN RATES On cars, boats & cycles!

New & Used Auto Loans

as low as

2.49% APR*



Up to 48 months - 2009 and newer models

New & Used Boat, Cycle & Camper Loans as low as

5.49% APR*



Up to 48 months - 2004 and newer models

No doubt about it...we can help you afford the vehicle of your dreams.

So when it's your time to borrow,
think Town and Country Credit Union FIRST!

Apply today: Log onto www.towncountrycu.com
or visit our office or call 712-755-3881.

* APR = Annual Percentage Rate. Your rate may vary from the promotional rate and will be determined by your credit history. Rates may differ for longer terms. Approval subject to our credit granting terms and conditions. The offer may not be combined with any other promotion or discount. All rates and offerings subject to change or termination without notice. Membership eligibility required.

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

Log onto our website at www.towncountrycu.com



Students: Crash Course in Personal Finance

College years are the time when many people establish financial habits that will carry them for the rest of their lives.

Pay attention to these items to get off on the right financial foot:

- **Spending plan:** Get a clear idea about how much money is available for college expenses. Create a workable monthly spending plan that balances income, loans, and gifts with anticipated expenses.

- **Records:** Use an app to track expenses or monitor expenses online. Tally the running balance daily and balance financial statements every month. Tracking expenses might reveal some surprises and provide opportunities to change direction.

- **Credit cards:** Commit to paying credit card bills in full and on time each month. Using credit wisely teaches you how to live within your means while creating a positive credit record that could help when buying a car, renting an apartment, obtaining insurance, and even landing a job.

- **Organization:** Keep all financial records, bills, and account statements in one location. This will help you pay bills on time, avoid late fees, and keep an unblemished credit score.

- **Personal information:** Learn about the different forms of identity theft, the kinds of personal information you need to protect, and how to protect information—even, and especially, from friends and roommates. Learn the pitfalls of careless, unprotected use of social media.

Apps make personal finance easy

There are many apps that make personal finance easy. Your credit union might have its own money-management app.

Or, there are others that might help as well:

- YNAB (You Need a Budget)
- Toshl Finance (scroll down to pick your app)
- Dollarbird
- Left to Spend (iPhone)
- Mint (scroll down to get the app)
- Better Haves (for couples, iPhone)
- Spendee
- BillGuard (iPhone)

Tap Your Home's Equity

If you need cash to remodel your kitchen or bath, a home equity loan or home equity line of credit (HELOC) might be your best bet.

These loans let you borrow money using the equity in your home as collateral. Unlike almost any other consumer loan type, the interest on a home equity loan or HELOC of \$100,000 or less is likely to be tax-deductible (\$50,000 if married filing separately).



With a home equity loan, you borrow a lump sum of money repayable over a fixed term, usually five to 15 years, giving you the security of a locked-in rate and a consistent monthly payment.

A HELOC is much like a credit card or any other type of open-ended credit. You can borrow money as needed, up to the credit limit your lender assigns, using a special checkbook or credit card, or by making a transfer into your checking account. A HELOC is usually a variable-rate loan, so your monthly payments will change based on your outstanding balance and fluctuations in the prime rate.



A good financial partner can help make life's big moments feel effortless.

1414 Chatburn Ave., Harlan, IA 51537

712-755-3881 • 877-455-3015

www.towncountrycu.com



MONEY MANAGEMENT

Worried Kids Are Too Materialistic? You Can Change That

Almost 90% of Americans think American society is too materialistic, and that children are over-commercialized.

This is according to a poll conducted by The Center for a New American Dream, a nonprofit organization dedicated to the pursuit of a more sustainable, less commercialized society.

If parents are worried about their children growing up too focused on material possessions, there are good reasons to be concerned. Research has shown a strong correlation between unhappiness and a fixation on wealth accumulation and material possessions.

If you think your own kids are already consumed with constant FOMO (fear of missing out) and envy fueled by the smartphones glued to their hands—which transmit a combination of consumer messaging and the carefully curated social media feeds of their peers and idols 24-7—there is hope yet.

A recent study detailed in The New York Times found that even among older children, it's not too late to change their perceptions and habits. The study, led by Knox College psychology professor Tim Kasser, who wrote "The High Price of Materialism," and Nathan Dugan, head of the education firm Share Save Spend, found that a deliberate intervention can decrease a child's materialism, which they measured via a before and after test.

There are six steps a parent can take to decrease materialism in their kids. All of which revolve around imparting simple money lessons.

Credit unions are the only financial institutions that are not-for-profit and rooted in cooperative principles, such as social responsibility and member education.

1. Give a regular allowance. How much is less important than how you help them use it. Ensure the child divides it according to a save, spend, and give strategy—routinizing sharing and giving will counteract spending.

2. Talk about money as a family. Discuss income, expenses, and big purchases as a family whenever the topics arise—make money talks less taboo.

3. Distinguish between wants and needs. Demonstrate how your spending is a reflection of your values. Maybe you spend less on new cars, but more on eating out because you regard it as a way to spend time together as a family? Explain that.

4. Note the spend-emotion connection. Help your children track not just their spending, but how the allocation of their money makes them feel and what motivates them to spend. This will make them less susceptible to commercial pressure.

5. Find a money mentor. Point to someone your family knows whose lifestyle reflects good sharing and spending behaviors.

6. Make values-based spending an ongoing priority. Continue to find ways to talk about your financial decisions as a family. Explain your reasons for the decisions you make.

If you worry your own finances are preventing you from having meaningful money conversations with your kids, contact your credit union. Credit unions are the only financial institutions that are not-for-profit and rooted in cooperative principles, such as social responsibility and member education.

Your credit union has resources to help you take control of your—and your kids'—financial future.



The 3 Things You Need to Know Before You Buy a New Car

There are many things to consider before purchasing ANY car, but a NEW car might spark particular questions. There are pros and cons to buying new cars, just as there are pros and cons to buying used cars.

First off, when purchasing any vehicle, ask yourself "Why am I buying this car?" Is it for daily use, will you need a lot of storage space, seating space? Make sure the makes and models you narrow your search down to are practical reflections of how you will use the car.

You may love the look of a larger vehicle, but if you don't have five children, you might not need that much space and that particular car may not be right for your daily commute and errands.

After you've considered the personal aspects of which car to buy, move on to the less subjective parts of the process:

1. Depreciation

Most cars depreciate at about 15% per year. With new cars, there is a 20% depreciation rate as soon as you drive off the lot. You want to consider this before you decide to buy a new car, especially if you can't put much money down as a down payment. Chances are you'll be upside down on your car loan almost immediately if you're financing the entire cost.

2. Cost-to-own

Also, consider the true cost to own the car you're eyeing. These costs include insurance, fuel, maintenance, and more. Maintenance costs vary by manufacturer and model. Do your research—some manufacturers have better reputations than others. Some new cars even come with "free" maintenance plans for the first couple of years or for a certain number of miles.

3. How much can you afford?

Don't guide yourself solely by what the dealership is willing to lend you. And, don't be blindsided by an attractive low monthly payment—oftentimes tied to a super-long loan term. Consider all aspects of financing—the total amount you are going to end up paying for that vehicle when it's all said and done. That's what matters.

Visit Town & Country Credit Union before you even step on the lot. As a not-for-profit financial cooperative, we can approve you for an auto loan that fits your circumstances—and your budget. We won't put you into a loan you can't afford, and we're happy to explain everything to you away from the high-pressure of the dealership.

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

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

Member Services

Share Savings and Share Draft
Checking Accounts
Free Check Imaging
Holiday Club Accounts
Certificates of Deposit
Kirby Kids Club
Teen Club
Bill Pay
Voice Response
Reloadable Debit Cards

24-Hour ATM
Vehicle Loans
Home Equity Loans
Mortgage Loans
Personal Loans
Business Loans
Lines of Credit
Visa Gift Card
9.9% APR MasterCard
Debit Cards
Direct Deposit
Photocopy Services
Phone Transfers
Payroll Services

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

Term Life Insurance
Accident Insurance
Whole Life Insurance
Variable Annuities
Fixed Annuities
Loan-term Care Insurance
Variable Universal Life Insurance
Mutual Funds
Folio Investing (50 Stocks)
529 College Savings Plan

Hours:

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

"Ranked 6th
Nationally"

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

Town & Country CREDIT UNION

March 2016

Log onto our website at www.towncountrycu.com

Take a Pic, Deposit a Check-- It's That Easy

Deposit checks with your phone using Town & Country Credit Union's mobile deposit option.

Though we love to see you, stopping by to deposit checks can be a pain if you're running short on time or if you're out of town. Making a mobile deposit is simple and takes just seconds to complete. You can make one anywhere, anytime.

Simply use Town & Country Credit Union's online banking app to deposit checks into your accounts using your smartphone. Snap a pic of the check you wish to deposit and use our mobile app to send it to us.

For details about Town & Country Credit Union's mobile deposit option, visit Town & Country Credit Union's or call us today.



If you're itching to get away, we can help. From setting up a savings plan or providing the perfect loan, we can get your toes in the sand, your legs on a ski hill, or your fishing gear in a boat. Stop by or call today.

Stick to Your Savings Goals With Subaccounts— An Easy Way to Organize

We all have multiple financial priorities, and keeping track of them--and the money to pay for them--can get confusing. But your friends at [name of credit union] can help you effortlessly organize your money into different savings "buckets" with subaccounts.

Maybe you're saving for vacation, holiday gifts, car repairs, and tuition, all at the same time. No problem! Just call or come see us at the credit union and we'll help you set up a subaccount for each one. Or, if you prefer, set them up online at [credit union website].

If you have your paycheck deposited directly into your credit union account, you can even set up automated transfers to subaccounts. Maybe it's \$25 to vacation, \$10 for gifts, and--sigh--\$50 each for car repairs and tuition. Whatever fits your budget and your priorities.

Wouldn't it be easier to stick to your savings plan if it were automatic? And wouldn't it be nice to see each subaccount balance growing?

Subaccounts are easy to set up and easy to close when you no longer need them. Set up yours today and keep saving, the easy way.

Bring the Credit Union to Your Fingertips

We know you're busy. Managing your money shouldn't slow you down. That's why we've made it easy for you to access your accounts on the go with mobile banking. Check your balance, set up transfers, and make payments in seconds—wherever you are, right from your smartphone or other mobile device. Contact us today for details about how to get started.



Mobile Banking 101

Mobile banking lets you access your financial accounts using your mobile device. Here are three main types of mobile banking:

* **Text message.** Request and receive account information via text message. You typically cannot conduct transactions via text.

* **Online banking.** Access your accounts through your mobile device's Web browser, as you would with a computer. Your phone will need to be Web-ready with a data package or Wi-Fi capability.

* **Applications.** A mobile banking app can be downloaded and installed on your phone for faster, easier access to your accounts. Most apps allow you to conduct transactions. You typically will need an advanced mobile phone with a data package or Wi-Fi capability to use an app.

Still have questions? Call or stop in to the credit union and we'll walk you through your mobile-banking options.



1414 Chatburn Ave., Harlan, IA 51537

712-755-3881 • 877-455-3015

www.towncountrycu.com





The Financial Facts of Life

It's a buzz word you no longer can ignore: financial literacy. Why? Because it's essential for financial survival in today's economy. And that's a fact of life.

Regardless of your age, ask yourself three questions:

1. Do I get a good grade when it comes to the financial facts of life? If yes, you make smart decisions when shopping for a mortgage or other loan, reconciling your accounts, choosing retirement plans, comparing insurance policies, and even when paying for everyday purchases. If you don't get an "A" when it comes to the financial facts of life, you may be wasting money on expensive alternatives, paying for services you don't need or want, or making yourself vulnerable to identity theft or other forms of fraud.

2. How can I boost my financial IQ? The Federal Trade Commission recommends you visit ncpw.gov. You'll find an array of resources to help you make well-informed decisions--saving for an emergency or unplanned expense, investing for your retirement, and everything between. Your credit union is another solid resource for personal finance education.

3. What's my best line of defense? Educate yourself. Take time to develop a spending plan, learn how to manage your money wisely, shop around for everything from purchases to insurance policies, and know the signs of a rip-off.

Make smart decisions now, and you'll have a solid financial foundation in the coming months and years.

A HOME LOAN SHOULDN'T BE A
BURDEN

We'll make sure your loan isn't bigger than your house so that you can live the life you want.

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

529 College Savings Plan

3 THINGS YOU MUST KNOW BEFORE YOU BUY A NEW CAR



1 Depreciation. If you don't have a down payment, you may be upside down on your loan immediately.

2 Total cost-to-own. Consider price of insurance, fuel, maintenance, and any "free" maintenance plans that come with the car.

3 How much you can afford. This is where we can help. We'll help you confidently stride into the dealership by preapproving you for an auto loan, so you know exactly how much you can spend, and stay within your budget.



**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.

What To Do If You Lose Your Smartphone

* **Call your phone.** Someone may answer who is wanting to return it to you. You also might find that it's not lost at all but that it dropped between the cushions or is buried in your purse or bag.

* **Use your phone's location services app ASAP.** Use the app on another device to help locate your phone.

* **Call places you've recently been.** Backtrack steps from the last time you used your phone. Possibly it's still sitting at a table at a restaurant or you left it in the gym locker room.

* **Call the police.** Someone may have turned in your phone. Contacting the police also will generate a police report, which will help if you'll be submitting an insurance claim.

* **Call your provider.** Provide a time and date for the last time you used your phone, so your carrier can investigate to see if someone else is using it. Ask your provider to disable features and remove data from your phone. This will lock your phone and prevent thieves from using it.

* **Cancel or change passwords and login information** for sites that you use on your phone for social networking and financial account access.

* **Remotely wipe data** once you've ensured that you've backed up data.

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 2016

Log onto our website at www.towncountrycu.com

Roads?

Where we're going.
we don't need roads.

Just kidding. You'll probably need roads. But we *can* help you navigate the car-buying process, ensuring you get the best deal—and the best loan.



Get Out From Under Your Pricey Auto Loan

- Get out from under your overpriced auto loan and refinance with us.
- Our low rates and great service will make you love your loan.

rates as low as

2.99% APR*
Up to 60 months –
2009 and newer
models

WATCH YOUR SAVINGS **GROW**

We'll pay you to save money.

What your savings earn is called interest or dividends, and over time it makes your savings grow.

What do you want that you don't have the money for today?

- * A skateboard?
- * A tablet or cellphone?
- * A college education?

Open a credit union savings account today and let us add money to it. You'll be able to watch your savings earn money and bring your goal within reach.



Buy Now But Regret Later Buying on impulse— it happens to the best of us.

It's easy to do. You go to the store to buy a snack but get distracted and end up grabbing a new hoodie, a video game, and some earbuds.

You get home and realize you bought a lot of stuff you don't really want or need, but you forgot popcorn—the very thing you went out to get.

How does this happen?

Store managers pay people to position items in the store so you'll be more likely to buy them.

Check it out next time you shop; leave your money at home, and look at aisle displays and sale bins. The store owners use logic, psychology, and profitability to determine which items go in which places. Marketers want to draw your attention to items you probably never considered buying, but suddenly seem attractive and necessary.

When something is priced right, placed next to a cash register, and you have several minutes waiting in line to look at it, you decide you want it. The positioning pros win again.

Here's how you even the score. Before you go into a store, make a list of things you need and stick to your list. Then:

- If you're going to the mall to hang out, leave your money at home.

- If you're just browsing, take a limited amount of cash to buy a soda or food, but not enough to buy anything substantial.

- If you see something you really like, wait a day, and go back if you still want it.

- Think of a big-ticket item you're saving for—a tablet, an Xbox, or a smartphone—whenever you're tempted to make an impulse buy.

Understanding merchandising techniques helps you resist impulse buying and buy the things you really want, not just things that catch your eye.

Those that resist those marketing efforts are the biggest winners.

5 Reasons Banks Can't Compete With Credit Unions

Car loans: The average interest rate for a credit union car loan is lower than the average interest rate for a bank car loan.

Fees: When they do charge fees, credit unions charge fewer and lower fees for their products and services.

Lending: Credit unions are more likely than banks to consider individual circumstances in making lending decisions.

Costs to open accounts: The typical cost to open an account at a bank is six times more than the typical cost to open an account at a credit union.

Shared branches: At any credit union in our shared branching network, you can conduct transactions just as you would at your credit union with no extra charges.

Source: credit.com

1414 Chatburn Ave., Harlan, IA 51537

712-755-3881 • 877-455-3015

www.towncountrycu.com





Press Here for your Next Loan



Do your financial problems feel too scary to face?

You don't have to confront them alone. Together, we can conquer them.

Ask to see one of our financial counselors today.

BUSY MOMS NEED MOBILE BANKING

You rarely have a free hand, but with our mobile banking app you barely need one. No matter how crazy your life is, stay on top of your finances with a few quick clicks on your phone. You'll be up to speed in no time.

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

Manage Your Credit Cards Better

Under the pressure of job insecurity and widespread unemployment, U.S. consumers have actually reduced their collective credit card debt. But total U.S. credit card debt still exceeds \$854 billion.

New Credit Card Accountability, Responsibility and Disclosure (CARD) Act protections, most of which went into effect in February 2009, require card issuers to communicate better and disclose rates and other information more clearly. This should make it easier for consumers to monitor what they owe. But, new regulations can't prevent people from making poor debt management habits.

Here's some advice for controlling credit card use:

- *Actively manage your account.* Open and examine your credit card statements promptly. Look for unauthorized use, of course, but also look for announcements from the issuer. Under the new rules, you must have 45 days' notice of a change in your card's terms, such as an interest rate increase. If you choose to "opt out" of the change, you no longer will be able to add new charges to your card, and will want time to get a replacement while you pay off the old balance.

- *Keep your credit score healthy.* This number between 300 and 850 is a measure of your trustworthiness as a borrower. The higher your score, the easier it is to get a loan and, often, the more favorable the interest rate. The most important ways to maintain and improve your credit score is by paying all your bills on time and not taking on excessive debt.

- *Watch your card balance-to-limit ratio.* It's OK to occasionally "max out" your credit card for important purchases, as long as you can pay it off in a few months. But over the long term, try to keep your total credit card debt to a reasonable 10% to 20% of your total credit limit. If the ratio gets much above 20%, and you can handle the payments, ask for a higher limit on your current card or get another one. Don't add new cards too often, though, and don't close several unneeded accounts in a short period—either move can lower your credit score.

- *Understand the overlimit option.* The CARD Act allows you to choose what you want your card issuer to do when you try to go over your card's credit limit. If you "opt in," you can go over the limit for a fee. If you "opt out," your attempt to go over the limit will be declined.

If you don't already have a Town & Country Credit Union credit card, now's the time to get one. Contact us today at Town & Country Credit Union..

DREAM CAR = DREAM LOAN

Dreams can come true with a loan from your credit union.

Inquire today.

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

Log onto our website at www.towncountrycu.com

Holiday Club Accounts Spread Cheer to Santa's Savers

Do the holidays leave you wincing from the credit card bill long after the holiday euphoria has worn off? If so, we're here to help.

A Holiday Club account lets you save for holiday spending in advance rather than relying on credit cards at the last minute. You even can arrange to have the money deducted directly from your paycheck, making saving as painless as possible. Knowing that you'll have the money to pay for the holidays will put the cheer back into this year's gift giving.

Holiday Club Deposits	
1/1	\$25.00
2/1	\$25.00
3/1	\$25.00
4/1	\$25.00
5/1	\$25.00
6/1	\$25.00
7/1	\$25.00
8/1	\$25.00
9/1	\$25.00
10/1	\$25.00
11/1	\$25.00
12/1	\$25.00
total=	\$300.00



Member Promise

We promise to: simplify your financial life; work in your best interest; make your privacy our top priority; have fair and competitive rates and fees; and provide personalized options to help you achieve financial success.

Sweeten Your Holidays...

With a Loan from Your Credit Union.



If you need extra cash to buy gifts this holiday season, we can help.

We'll cut out the perfect loan for you. Stop by today.

9% CHRISTMAS LOAN FOR 10 MONTHS

Refinance Your Auto Loan and Free Up Some Cash



When 0% Interest Isn't Your Best Auto Loan

When it comes to auto loans, a 0% interest rate is a head-turner, but it's not always the best deal.

Car dealerships generally advertise 0% offers in the summer when they're looking to make room in the showroom for newer models. The offers come from the financing arms of the large auto manufacturers, which unlike traditional lenders profit directly off the sale of the car and don't necessarily need the interest revenue.

But like any great deal--there's a catch. According to The New York Times, only about 10% of consumers actually qualify for 0% interest loans, which require pristine credit--usually a FICO score of 720 or higher. Those loans typically are reserved for a limited number of models and are not available if you're shopping for a used car--which cost less than newer models.

These 0% loans often are paired with shorter-term loans, which cost you less overall but mean a higher monthly payment. So before you head to the dealership chasing a 0% loan, keep these points in mind:

* Look at all available deals. Check for other offers, such as cash back. If you can get a rebate--which lowers the overall price of the car--paired with a low-interest loan, it may save you more than the 0% financing. Be sure to crunch the numbers with an online calculator. Check out our calculator on our website: www.towncountrycu.com

* Negotiate the price. Before you get to the interest rate, finalize a sale price and stick to it. Don't feel pressured to accept expensive add-ons. Once the sale price is established, then talk about financing; and

* Get preapproved for a loan at your credit union. Heading to the dealership with a firm offer in hand will give you a point of comparison and puts you in a stronger negotiating position. Credit unions, as not-for-profit financial cooperatives, offer competitive rates.



**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.

1414 Chatburn Ave., Harlan, IA 51537

712-755-3881 • 877-455-3015

www.towncountrycu.com





Watch Your Savings Account GROW

We'll pay you to save money.

What your savings earn is called interest or dividends, and over time it makes your savings grow.

What do you want that you don't have the money for today? A skateboard? A tablet or cellphone? A college education?

Open a credit union savings account today and let us add money to it. You'll be able to watch your savings earn money and bring your goal within reach.

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.

Great Rates on Autos! auto loan rates

rates as low as

1.99%



APR*

Up to 60 months – 2013 and newer models

Donations are currently being accepted for
Shelby County Community Chest.



Mail to PO Box 527 Harlan, IA 51537 or
donate online at www.sccommunitychest.com



Let's Bring Back Christmas City - Harlan, IA The Ultimate Holiday Experience **GET INVOLVED!**

An online fundraiser to support the project
“The Return of Christmas City” on

<https://fundrazr.com/51AWd5>

All donations will be used directly to purchase lights, support events and promote the new Christmas City in the region.

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
529 College Savings Plan

Tools For Teens

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

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

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



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

Log onto our website at www.towncountrycu.com



5 Ways to Get the Best Deal on a Car

1. Get preapproved with us

We're a not-for-profit financial cooperative. This means we offer lower rates and will make sure you get an auto loan that fits your monthly budget. You'll walk into the dealership knowing exactly how much money you can spend, what your monthly payments will be, and what your interest rate will be.

2. Know how much you should pay

Consult online pricing guidelines, such as Edmunds or Kelley Blue Book, to get a good idea of what a fair price is for the car you're looking at. Research the sell prices at dealerships and trusted online retailers.

3. Time your visit strategically

The end of the month is a great time to shop. That's when dealerships will be trying to hit their sales quotas. Also, on a weekday when fewer people are shopping for cars. If no one's been in, the sales staff is going to be hungry to make a deal. And the end of the year, when the dealer is trying to unload the previous year's models to make way for the newer models is also a great time for a deal on a new car.

4. Stick to the price

Negotiate up from the dealer's cost on the car, rather than down from the sticker price. And stick to the sale price of the car. Don't get lured into discussing add-ons, extended warranties, or monthly payments. Once you've got a firm sales price, you can worry about those other things.

5. Don't be afraid to walk away

Even if you love the car, you're not going to be happy if you buy it at a price that you can't afford. It will only end up adding stress to your life and you'll grow to resent it.

Too many bills cluttering your life?



Simplify.



Consolidate your debt into one low-interest loan.

6 Tips for Getting in Financial Shape

At a time when many are busy getting their bodies beach ready, why not consider whipping your finances into shape.

Here are six things you can do to get your financial situation looking right.

1. Put your money on autopilot

Set up direct deposit, authorize electronic payments, and automate routine savings. Streamlining your finances with online tools is about more than just saving time—it's fun, helps you avoid late fees and overdraft fees, and helps you save money.

2. Create a spending plan

Only about 40% of adults have a budget, according to the National Foundation for Credit Counseling. Create a plan by comparing expenses to monthly take-home pay. Look for spending leaks and make adjustments where necessary.

3. Build an emergency fund

Fifty-six percent of Americans don't have a rainy day fund. Strive to save three to eight months of income and increase savings from there. Setting up an automatic transfer from checking to savings can help you build this fund.

4. Increase your credit score

Pay all bills on time, every time; keep a low utilization ratio; don't open a flurry of new accounts in a short time period; don't close existing credit; and pay your fines. Whether it's a parking ticket or a library fine, pay up. If debts are reported to a credit reporting agency, they can knock down your credit score.

5. Request your credit report

Routinely checking your credit report can keep you informed of your credit score and of fraudulent activity on your accounts. Request one free credit report a year from each of the three major credit reporting bureaus by visiting annualcreditreport.com, the only website authorized to provide free reports. You also can call 877-322-8228 or complete the Annual Credit Report Request Form and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

6. Beef up retirement funds

Make regular contributions to a retirement savings plan such as a 401(k) or IRA. If your company offers a 401(k) plan, contribute at least enough to meet the company match. If you don't it's like leaving free money on the table. Also consider opening an IRA at your credit union.



WHAT'S YOUR IDEA?

Every successful business begins with a great idea—and a GREAT LOAN. We'll find a loan that brings your ideas to life.

1414 Chatburn Ave., Harlan, IA 51537

712-755-3881 • 877-455-3015

www.towncountrycu.com



Apps to Help You Manage Your Money

If you're like most smart-device users, you love your gadget with a capital L. So why not hire your device to be your very own financial planner at a cost of next to nothing?

Here are a few money-management apps for your smart device that stand out from the rest:

* Mint.com, mint.com/features/anywhere/

With features that allow users to access their financial data from multiple sources, it's no wonder users rave about it in reviews. More important, this free app comes with an extra layer of device-level security, meaning that users must enter a passcode to access their account information. Better yet, if your device is lost or stolen, you can disable its access to your account from the Mint.com Web site.

* Bloomberg Mobile, bloomberg.com/mobile/

Companies pay big money to have a Bloomberg data terminal on site (right around \$1,500 a month), so why not take advantage of this free app? It shows up-to-the-minute news, stock quotes, company descriptions, and price chart and market trend analysis.

* Tipulator, sophiestication.com/tipulator/

Admit it, at the end of a scrumptious meal the last thing you feel like doing is figuring out how much to tip your server—even if the math is elementary. So for \$1.99, you can buy an app to do it for you.

* BillMinder, return7.com/

Use this app to remind yourself when each of your bills is due. This is especially useful if you're just starting out in the "real world" and remembering to pay bills is something new to you. The regular version costs 99 cents, but the lite version is free.

* iXpenseIt, xpenseit.com/

At \$4.99 (the lite version is free), this app lets you track and control multiple budgets and stores pictures of all your receipts. It shows you trends on where you're spending your money, which makes it easier for you to trim the fat from your expenses. If it seems like your paychecks are constantly disappearing, this app is for you.

And, remember, if you need help developing a spending plan before using money-management apps, the professionals at Town & Country Credit Union are happy to assist you. Call us at 712-235-5555 or stop by today.



How to Foil a Fake Check Scam

Fake check scams cheat Americans out of \$1 billion each year, according to the Federal Trade Commission, Washington, D.C. Avoid becoming a victim by knowing what to watch out for:

- * Recognize popular schemes such as lotteries and sweepstakes, family emergencies of someone you don't know, overpayment for something you sell in a classified ad or online, and work-at-home and mystery-shopper scams.
- * Never deposit a check from someone and agree to wire a portion of the funds elsewhere.
- * Don't agree to pay to claim a prize or grant, and avoid cashing checks and sending money back to an employer.



Member Promise

We promise to: simplify your financial life; work in your best interest; make your privacy our top priority; have fair and competitive rates and fees; and provide personalized options to help you achieve financial success.

IS
YOUR
HOUSE
SHRINKING?



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

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



We're your
not-for-profit
independent
principled
democratic
community-focused
local
cooperative
credit union.



Your values are our values.

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

Town & Country CREDIT UNION

Sept. 2016

Log onto our website at www.towncountrycu.com



Chipping Away at Debt Doesn't Have to Be This Hard

We have an easier way. Come see us today and we'll help you get to a clean slate.



JUST FOUND OUT

MY CREDIT CARD COULD BE BETTER

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.

Ways to Fund an Emergency Savings Account

Determine how much you need to set aside to cover living expenses for three to six months, then find ways to fund your emergency savings account, such as:

- * Use all or part of your raise or tax refund to increase savings.
- * Cut back on small, unnecessary expenditures.
- * Get your family involved.
- * Set up an automatic transfer from your paycheck to your savings account.
- * Save your change at the end of every day and use it to open and grow a small credit union savings account.

How You Can Do Better Than 0%

When it comes to auto loans, a 0% interest rate is a head turner. But it's not always the best deal.

Car dealerships generally advertise 0% offers in the summer when they're looking to make room in the showroom for newer models. The offers come from the financing arms of the large auto manufacturers, who unlike traditional lenders profit directly off the sale of the car and don't necessarily need the interest revenue.

But like any great deal—there's a catch. The New York Times reports that only about 10% of consumers actually qualify for 0% interest loans, which require pristine credit—usually a FICO score of 720 or higher. And the loans typically are reserved for a limited number of models and are not available if you're shopping for a used car, which obviously tend to cost less than newer models.

These 0% loans often are paired with shorter-term loans, which cost you less overall but mean a higher monthly payment.

Before you head to the dealership, keep these points in mind:

Look at all available deals

Check for other offers, such as cash back. If you can get a rebate—which lowers the overall price of the car—paired with a low-interest loan, it may save you more than the 0% financing. So be sure to crunch the numbers. You can find a number of online calculators to help you, like this one at dinkytown.com.

Negotiate the price

Before you get to the interest rate, finalize a sale price and stick to it. Don't feel pressured to accept expensive add-ons. Once the sale price is established, then talk about financing.

Get preapproved for a loan at your credit union

Heading to the dealership with a firm offer in hand will give you a point of comparison and puts you in a stronger negotiating position. Credit unions, as not-for-profit financial cooperatives, offer competitive rates.

FREEDOM ISN'T
THE OPEN ROAD.

FREEDOM IS A
CAR LOAN YOU
CAN AFFORD.

SEE US FOR ONE TODAY.

rates as low as

2.49%

APR*
Up to 60 months
– 2009 and
newer models

1414 Chatburn Ave., Harlan, IA 51537

712-755-3881 • 877-455-3015

www.towncountrycu.com



Budget for Infrequent Expenses

Even relatively rare expenses can be budget busters unless you save in advance. Though most of these expenses won't occur at once, if you ignore inevitable but occasional expenses, you'll never be prepared to meet them.

	Estimated annual cost*	Monthly savings deposit
Car repair	\$1,000	\$84
New tires for car	360	30
Car replacement	unknown	200
Dental care	360	30
Vision care	300	25
Television	480	40
Other electronics	1,200	100
Total	\$3,700	\$509

This sample grid is for a 24-year-old woman named Amy living on her own in a rented apartment. Amy owns a five-year-old car with 103,000 miles. She believes she can use it for two more years, as long as she buys new tires next year. In the meantime, she's saving for her next car.

Save what you can until you build a stronger backup fund to meet these and other now-and-then expenses. One effective strategy: As soon as you pay off a loan, divert that monthly payment to your savings or money market account.

* All amounts are estimates only; check actual costs in your area when setting your budget.

4 Things to Do to Keep Your Car Running Longer

Despite booming new car sales, the average age of cars, SUVs, and pickups is rising. That average age is now a record 11½ years, according to IHS Automotive.

Falling new car sales during the recession and improved quality pushed up that average age. With the average car traveling 10,658 miles annually according to AAA, that nearly 12-year-old car has about 122,500 miles on the odometer.

If you like to keep your car a long time, what can you do to make it last?

1. Regular maintenance

First, any recent-model car has built-in longevity. "Every new car today is built to last a quarter of a million miles," says Mike Calkins, manager of technical services at AAA. "But along with that capability, you need to pay more attention to maintenance."

If you like to drive a car for a long time rather than trade every few years (and you know who you are) decide early that you will stick to all the maintenance recommendations from the auto maker. Although modern engines are engineered to last, they also operate at a high percentage of capacity. That makes up-to-date maintenance all the more important.

2. Pay attention to manufacturer recommendations

Maintenance always has been important. But in the past, oil, brake fluid and other engine liquids were pretty much interchangeable among brands. Now, each manufacturer has very specific recommendations. For instance, beginning in 2011, General Motors recommends that all its cars use a semisynthetic oil called Dexos.

Not only will your car perform better with the recommended product, notes Calkins of AAA, but your warranty may be invalid if you do not follow those directions.

3. Take special precautions as the car gets older

- When your car gets above 100,000 miles, take some special steps.
 - Check the belts and hoses. These rubber parts can fall apart, but in modern versions it is hard to see if they are weakening. Get your mechanic to check them when in for a regular service. Double check if you have changed the timing belt. Most manufacturers recommend doing this somewhere between 60,000 and 100,000 miles. This can be an expensive repair—ranging from \$300 up to \$1,000 or so on luxury brands. But if it breaks, it can cause more serious—and expensive—engine troubles.

- See if you need a wheel alignment to avoid tire wear. If your car will not hold a straight line when you take your hands off the wheel at low speed, it probably needs an alignment.

4. Don't assume a costly repair isn't "worth it"

"People sometimes think they should just get a new car," Calkins notes. "But I tell them if the repair costs less than half the value of the car, go ahead and do it. Even an expensive repair won't cost as much as five years of payments on a new car."



Home banking is easy and gives you online access to all your accounts.

Pay bills, check account balances, and transfer funds all from the comforts of your own home.

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