

Town & Country CREDIT UNION

April 2017

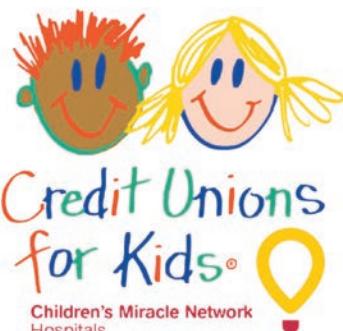
Log onto our website at www.towncountrycu.com

Change a Child's Life

Children's Miracle Network Hospitals' raise awareness and generate funds for more than 170 children's hospitals through compassionate organizations, media partners and individuals to help sick and injured kids in local communities. These donations create miracles by funding specialized medical care, research and education that save and improve the lives of children.

Credit Unions for Kids is the third largest donor to this amazing organization, having donated over \$110 Million since 1996. This joint effort among credit unions throughout the country, including Town & Country Credit Union, is one way credit unions help their local communities - by making sure families in their membership always have a place to turn if a child becomes ill or injured. Even though we hope you never need local Children's Miracle Network Hospital(s), we want to be sure it's there if you do.

The deadline to donate your loose change to our Change a Child's Life coin drive is the end of May. Every single penny helps. Stop by Town & Country Credit Union today. Together, we can change a child's life.



Credit scoring is a way to evaluate your credit history based on experience with other borrowers.

An objective model for credit risk

Most lenders use credit scoring, an objective model that predicts credit risk. In essence, scoring uses credit report data to evaluate your credit history based on experience with other borrowers.

Computerized credit scoring speeds up the loan underwriting process and eliminates human bias. But it doesn't have the human ability to detect personal issues that can affect someone's credit history.

Credit unions look at personal factors

Computerized credit scoring can't detect everything that can affect your credit history.

The staff at your credit union sometimes consider other factors in the case of low-scoring applications. They also may find situations that override a poor score.

The credit union wants to find reasons to say yes, not to say no. Meeting with someone at your credit union can help you start learning how you can become a homeowner.

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rates as low as
2.74% APR*
Up to 60 months –
2013 and newer models

Love traveling but miss the comforts of home?



Take your "home" on the road with an RV loan from the credit union. Stop in and find out how today.

How to become mortgageable

For anyone who's dreamed of owning a home, the words "your loan is denied" can be a blow. How easy to give up, especially if you already have some debt and live on a modest income. But patience and hard work can make home ownership a reality.



How to qualify for a mortgage

The best strategy is to meet with a home loan specialist and learn about the home loan process before you start looking for a house.

Lenders size up loan applicants on whether or not they are good credit risks. In other words, will an applicant fulfill a debt obligation or fall behind on payments and eventually default?

Factors that can derail a mortgage application include a debt-to-income ratio above 35%, less than two years of employment history, nonpayment of bills, and application to purchase property that's depreciating in value.

The three Cs of creditworthiness

These "Three Cs" are the traditional acid test for creditworthiness:

Capacity: Do you have the income to repay the debt? Lenders review employment history, gross monthly income, housing expenses, and outstanding debt.

Character: How much debt do you already owe, do you pay your bills on time, and are you able to live within your means? Lenders also want proof of stability--how long you've lived at the same address and held your present job.

Collateral: Is the property structurally sound or a sagging shack that'll undermine your ability to repay the mortgage? A licensed appraiser helps make this determination.

1414 Chatburn Ave., Harlan, IA 51537

712-755-3881 • 877-455-3015

www.towncountrycu.com





Dealing with debt? Your Credit Union Can Help

More than a third of the U.S. is having trouble paying debt on time. USA Today reports that on average, each American with debt in collections owes \$5,200, which includes debt from credit cards, medical bills, utility bills, child support, membership fees, and even parking tickets.

If you're in this situation here are steps you can take:

Contact your credit union

If your debt includes credit union accounts, contact a credit union representative to discuss the possibility of modifying your loan or credit card terms to make payments more affordable.

Credit unions have options that will keep you from resorting to nontraditional lenders, such as payday lenders, who prey upon borrowers who believe they have no other options.

Credit union credit cards, mortgages, home equity lines of credit, and other products generally have lower interest rates and better repayment terms than you can find elsewhere.

For non-credit union debt, contact those creditors as well and explain your situation. They also may be willing to work with you.

Reduce expenses

There usually is wiggle room in spending categories such as dining out or getting take-out, transportation, and entertainment.

Don't stop there: Scrutinize every expense.

Increase your income

- Find an additional job or pick up overtime hours if you can.
- Start a side business offering a skill you're good at such as babysitting, making repairs, or helping the elderly.
- If you have an extra room, consider renting it out.
- Consider selling assets such as jewelry, an RV, a second car, or collectibles.

Contact a reputable credit counselor

A credit union representative can refer you to a credit counselor within the credit union or to a reputable nonprofit credit counseling agency such as an affiliate of the National Foundation for Credit Counseling. A counselor will look at your financial picture and help you develop an action plan.



Looking Back...

I Should Have Borrowed From the Credit Union

Looking back, it's easy to see that you made a bad deal financing your car anywhere but the credit union.

It's not too late to get out of reverse and drive forward. Talk to a loan officer about refinancing that loan.

We may be able to save you hundreds of dollars.

SHAZAM BOLT\$

Mobile convenience

With the SHAZAM BOLT\$ app, cardholders can access balance information on their smartphones, tablets and home computers. SHAZAM BOLT\$ users are able to make person-to-person (P2P) money transfers, pause their card with the transaction control feature and use GPS technology to locate nearby ATMs.



FRAUD PROTECTION • SEND AND RECEIVE \$
ATM LOCATOR • 24/7 • LIGHTNING FAST

mind and saves them the hassle of updating automatic payment information, but also saves you money by not replacing cards found days later. This enhancement to SHAZAM BOLT\$ makes this app a must have for you and your cardholders.

Reliable fraud protection

Like a high-tech early-warning system, SHAZAM BOLT\$ immediately sends alerts for any potentially fraudulent activity. When cardholders are aware of suspicious activity, they can contact their financial institution and put a stop to it! This ultimately saves financial institutions time and money.

SHAZAM BOLT\$ notifies cardholders of potentially fraudulent activities, 24/7, for the following:

- Purchases exceeding cardholder-defined thresholds
- Card-not-present debit transactions via phone, Internet or mail
- Suspicious or high-risk transactions

And, ask your SHAZAM account executive how this feature can help generate revenue for your financial institution.

Lightning fast money transfers

P2P money transfers allow virtually any SHAZAM BOLT\$ cardholder to transfer money to anyone; it's safe, convenient and instantaneous. Unlike other money transfer apps with waiting periods, when we say instant, we mean it. Pay people quicker with our P2P services.

Easily locate surcharge-free ATMs with our locator feature integrated with GPS technology. No matter where SHAZAM BOLT\$ users travel, they're able to locate the nearest ATM along with directions.

Convenient ATM locator

With the quick tap of a button, this optional feature allows cardholders to block or unblock their own cards much like a temporary card block, saving both of you money.

This fast and simple security feature increases safety. It not only gives your cardholders peace of

mind and saves them the hassle of updating automatic payment information, but also saves you money by not replacing cards found days later. This enhancement to SHAZAM BOLT\$ makes this app a must have for you and your cardholders.

Brand loyalty

SHAZAM BOLT\$ is designed to

allow a financial institution's name

and logo to appear on the app,

further building customer loyalty.

For More Information

Contact us today to find out more

about SHAZAM BOLT\$.

How to Pay Off Debt with the Stack Method

1. Add up all your minimum debt payments
2. Decide how much on top of that amount you can afford to pay each month. This amount is your stash.
3. Identify the loan with the smallest balance.
4. Make minimum payments on everything except that loan.
5. Put everything left in your stash toward the loan you identified.
6. When that loan is paid off, add its minimum payment toward your stash.
7. Repeat the process with the next loan you want to pay off.
8. Your monthly stash will continue to grow as you pay off more loans!

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	On-Line Services	Term Life Insurance
Vehicle Loans	Free Internet Banking	Accident Insurance
Home Equity Loans	Free Notary	Whole Life Insurance
Mortgage Loans	Drive-up Services	Variable Annuities
Personal Loans	Wire Services	Fixed Annuities
Business Loans	Fax Services	Loan-term Care
Lines of Credit	Night Depositories	Insurance
Visa Gift Card	Credit Life and	Variable Universal Life
9.9% APR MasterCard	Disability Insurance	Insurance
Debit Cards	Gap Insurance	Mutual Funds
Direct Deposit	Draft Images	Folio Investing (50 Stocks)
Photocopy Services	Auto Insurance	529 College Savings Plan
Phone Transfers	Home Owners	
Payroll Services	Insurance	

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



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

LIGHTNING FAST!

- ⌚ Fraud alerts 24/7
- ⌚ ATM locations, nationwide
- ⌚ Account balance



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.

Need to build credit?

Whether you are just starting out in life, or need a little help improving your credit score, Town and Country Credit Union has a solution. Credit history plays an important role in your day-to-day life. It can affect everything from renting an apartment, obtaining a cell phone, receiving insurance, and even qualifying for a job. That is why it is important to build credit responsibly, and Town and Country Credit Union can provide you the tools to build credit. Ask about our credit builder loans, and low interest credit card. Both of these options can help you build and maintain your credit. You can also maintain a high credit score by paying bills on time, taking care of any collection items on your credit report, avoiding high balances, avoiding bankruptcy, and keeping fewer credit cards.

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.

Update on our New Avoca Office

Plans are moving ahead for our new Avoca Office. If all goes well, we will be open by the end of August. However, opening date is in the hands of 12 different contractors.

As you my know, most contractors this summer are very busy. Keeping that in mind, it is very possible our end of August opening date could be pushed back to late September.

We are looking forward to our new branch and we hope you are too.

7 Ways to Protect Your Credit Score

When you swipe your credit card, you might not be thinking about what your creditors are doing to make sure they recover the money they just loaned you. But, as you make your next purchase, make sure to protect your credit score.



Your credit score is a three-digit number that creditors use to assess how likely you are to repay your loans. A high score can help you qualify for the lowest interest rates and gives you the ability to borrow money for purchases.

Here are seven things you can do to make sure your credit score stays healthy:

1. Pay back your debts on time. How you've repaid past debt is the most important factor (35%) in calculating your credit score.

2. Apply for new credit only when you need it. Ten percent of your credit score is determined by how many new credit accounts you've opened and the number of times lenders have checked your credit. Another 15% of your score is determined by the length of your credit history. When you add a new account into the mix, the average age of your credit accounts drops.

3. Don't co-sign. Be cautious about co-signing a loan—even for family members—unless you are willing and able to take on the payments later if necessary. If a payment is missed and you don't pay it, it can negatively affect your credit score.

4. Consider keeping starter cards open. Cards designed for people without a credit history, called starter cards, usually have high interest rates and fees, low limits and few rewards. Even though you've stopped using them, it's a good idea to keep them open. This will help the 15% of your score that comes from the length of your credit history. It also will help the even bigger part (30%) of your score that's based on your utilization ratio: your credit card debt relative to your total available credit.

5. Guard your personal information. Be very careful when giving out your Social Security number, birth date, credit card numbers and other personal information. Use secure websites, and be cautious on phone calls. Don't leave paperwork with this information on it lying around—shred it.

6. Regularly monitor all your accounts. Even if you don't use them, check each account to make sure there aren't charges, such as annual fees, and that no one is fraudulently using your card. Order a free credit report from annualcreditreport.com, the only site sanctioned by the Federal Trade Commission, or, call 877-322-8228. Stagger your reports from the three reporting agencies so that you get one report every four months.

7. Stay diligent. Make sure that the good credit score you've worked so hard to build stays that way.

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NCUA

Community Shred Day!

Town and Country Credit Union is hosting an upcoming shred day in our parking lot, to help our members and the community protect your identity by safely destroying unwanted, sensitive documents. The next community shred day is scheduled for August 30, 2017 from 4-6 p.m. It is okay to shred folders, dividers, paper clips, staples, rubber bands, and entire checkbooks. Please do not bring/avoid the following: phone books, magazines, books, coupons, 3-ring binders, batteries, CD's, DVD's, hard drives and other electronics.

Cross-Cut Shred It

- Any document with your account numbers and/or Social Security number
- ATM receipts
- Canceled and voided checks
- Credit card bills, carbons, statements--and preapproved credit card offers
- Credit reports
- Credit union and bank account statements
- Documents with PINs and passwords
- Items with your signature
- Medical records
- Pay stubs
- Used airline tickets

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.

Want to sign up for online banking?

Online banking is a convenient way to keep track of your account at TCCU. Using online banking, you can track deposits and withdrawals in your accounts, make transfers, and utilize online bill pay.

If you are signing up for online banking for the first time, please remember to use a desktop computer. If you try to sign up using the downloaded app first, it will not work. We are also available to help you through the process, if you would like. So give us a call, or stop into the lobby and sign up for online banking!

Deposit your checks without leaving your home!

With our new remote deposit feature, it's easy and convenient. Simply log onto your online banking via our app, and select "remote deposit." Select the account you wish to make the deposit into, and enter the amount of the check. Sign the back of the check, and take a clear, focused picture of the front and back of the check. Review, submit, and you're done! Please note that if you do a remote deposit over the weekend, the check will not be deposited into your account until the next business day. Once you have confirmed that the check has been deposited, you may then shred the check.

Marrying Your Finances

You getting married! Congratulations!

Before you say "I do," it's a good idea for the two of you to talk about finances and agree on how you'll handle them. This will ensure your marriage gets off to a good start.

Financial Baggage

Have a discussion about how you'll handle premarital debt. Will your spouse be solely responsible for paying off his or her old debt or are you going to pay a portion of it? Keep in mind that if your partner has many large debts and has a pattern of irresponsible spending, the behavior may not stop after you're married.

You're not responsible for any debt your partner accumulated before marriage. However, if you live in a community property state (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin), after you marry, you and your spouse are jointly responsible for any debt either of you accumulates. If you apply for credit jointly and your spouse has a poor credit record, their record can damage yours. It may also affect your ability to meet shared financial goals, such as buying a home.

Combining Finances

There are several different ways to combine funds. Some couples keep their financial accounts separate and divide expenses equitably. Others open a joint account for shared expenses as well as keep their own personal accounts. Many pool all their money into a shared account.

Agree on a Budget

It's important to create a realistic budget. Have an open discussion to figure out short- and long-term financial goals that will work for both of you.

Decide...

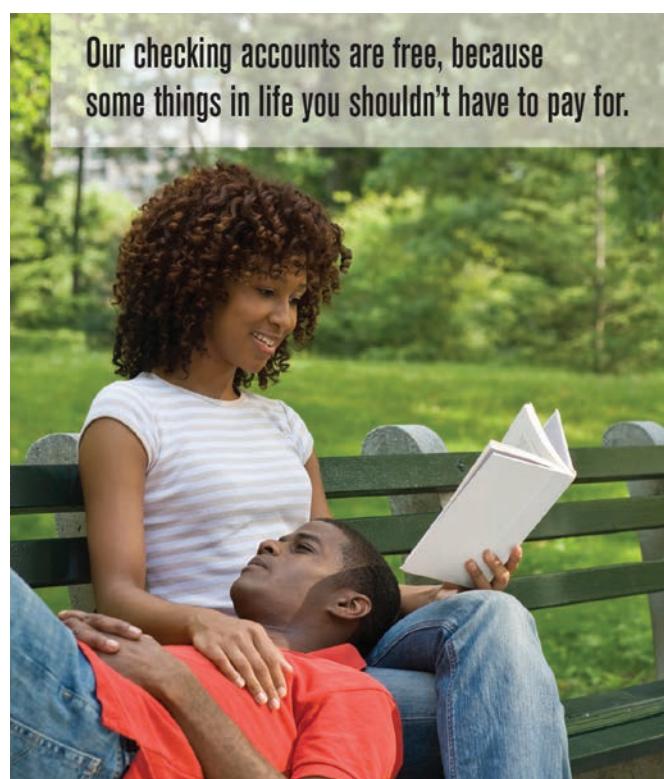
- How much you will invest?
- How much you will deposit in savings each month?
- How much will be set aside for emergencies?
- How much should each of you be able to spend as you wish?
- Will both of you have full-time jobs, or will one of you work part time or stay home?
- If one of you has higher income, will you each pay an equal amount for joint expenses or pay a percentage of your income?

Who's In Charge of Our Money?

It's a good idea to decide who will manage your money. Who will keep track of your checking, savings, credit cards, loans, investment accounts, or bill payment? You can divide the responsibility if it makes sense for you, but both of you should be aware of where your money is going. If you don't identify these responsibilities upfront, bills may go unpaid and accounts might get neglected.

Agree to have frequent meetings to discuss your finances to make sure you're sticking to your budget and are on track toward meeting goals. If you anticipate major expenses, discuss how you'll handle them.

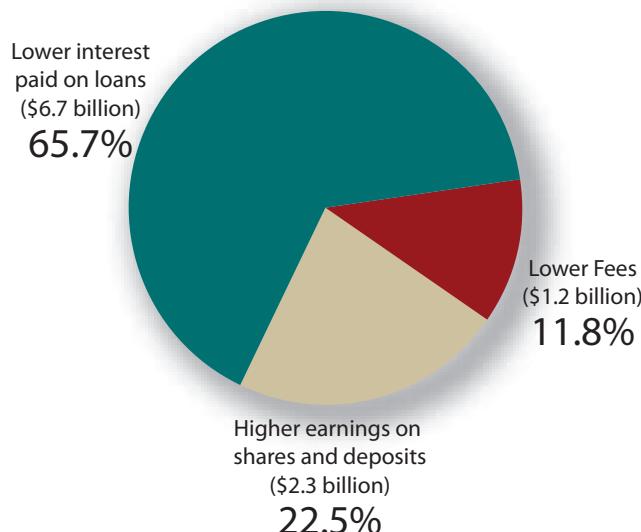
Having these financial discussions before you marry may not be a very romantic thing to do, but they'll help ensure your relationship remains happy, stable, and strong.



Maintain a minimum \$100.00 checking balance the entire month and your checking account is free.

\$10.2 Billion a Year:

Estimated Credit Union Member Financial Benefits*



Credit union membership confers a real financial benefit, to the tune of about \$182 a year per member household.

*Source: Credit Union National Association's economics and statistics department (March 2017)

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 vehicles 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!



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.

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 streamlined. 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.

Need a little help? Ask about our skip-a-payment program!

Let us help you with our skip-a-payment program! To qualify, you must meet the following requirements: have a loan at TCCU, and the loan must be in good standing (not delinquent). There is a fee to skip a payment on a loan; \$30.00. This offer does not apply to mortgage or home equity loans.

So call or stop by today and ask about our skip-a-payment special on your loan!

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.

A side note about End-of-the-Month fees

If a member has a checking account with Town and Country Credit Union, it is advised that they maintain a balance of at least \$100 in it at all times. If, at any time throughout the month, the balance in checking account drops below \$100, there will be an end-of-the-month fee of \$6.42. This fee will be applied to the checking account on the last day of the month. This fee is waived however, if the member is age 24 and younger.

A reminder about system updates:

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.

Panama's Historic One-Room School Museum

A significant piece of Iowa History in Panama, IA

Summer Evening Social & Fundraiser

Sun., Aug. 27, 2017

Rain location - Parish Hall

Open House
4:30 - 7:30 pm
Supper - 5 pm

712-744-3209

2nd St. & Hwy 191, Panama, IA



**You can see a
TOTAL SOLAR ECLIPSE
on August 21, 2017.
But see our loan rates eclipse
bank loan rates every day!**

LOOKING FOR A LOAN?

Stop by and talk to one of our friendly and knowledgeable loan officers! Whether you're looking to purchase a new car, looking into buying a home, or want to go on vacation, we can help set you up with the right loan. We also offer credit building loans. Stop by and see Denise, Kristi, or Gervas for all your auto and personal loan needs, and Desirae for home loans.

Allowances Help Children Save

Having allowances can help children understand the concept of budgeting and saving, but you have to teach them.

If you decide to give an allowance, start one as soon as your children start recognizing money's worth--kids do this fairly early.

* Don't give an allowance until children are old enough to manage it, or until your children are at least six years old. There's no need to rush things and preschoolers generally don't understand the abstract idea of money anyway. Once children start first grade they begin learning about money in school, so they know if they get a \$1 bill each week, it's equivalent in value to ten dimes or four quarters.

* Keep the system simple so you can manage it. "Denying kids an allowance doesn't make it easier to limit the amount of money they get their hands on". Because most children will get the money out of parents anyway, it's better to teach them how to manage it themselves than allow them to nickel and dime you to death. Plus, using an allowance gives parents and children more control over the children's finances.

Contact Town & Country Credit Union for information about setting up a savings account for your children.



2017 IRA Contribution Limits

	Traditional IRA	Roth IRA
Tax benefits	Earnings grow tax-deferred until withdrawn.	Regular contributions can be withdrawn tax- and penalty-free at any time for any reason.
	You may be able to deduct your contributions when computing your income taxes.	Contributions are made with after-tax dollars but earnings are tax- and penalty-free if the account has been open for five tax years and the withdrawal is for a qualified reason (age 59½, disability, death, or first-time home purchase*).
Who can contribute	Anyone younger than age 70½ who has income from compensation (or who is filing jointly with a spouse who earns compensation)	Anyone who has income from compensation (or who is filing jointly with a spouse who earns compensation) with the following modified adjusted gross income: — Up to \$118,000 (single filers) — Up to \$186,000 (joint filers) Reduced contributions are allowed for higher incomes (up to \$133,000 for single filers and \$196,000 for joint filers).
Maximum contribution**	\$5,500/year, or 100% of compensation, whichever is less	Same as traditional IRA
Catch-up contributions (if you're age 50 or older)	An additional \$1,000	Same as traditional IRA

*Lifetime limit for exemption on first-time home purchase is \$10,000

**Total combined contributions to Roth or traditional IRAs



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.

Got Roth?

One of the biggest advantages of the Roth IRA is that when you take the money out, you can take as much or as little as you need--tax- and penalty-free--after you reach age 59½ and after the account has been open for at least five years. There's no minimum distribution schedule, and you can use a Roth IRA to build up a stash of cash to leave for beneficiaries.

TCCU holiday business hours

September 4 - Closed

October 9 - Closed

November 23 - Closed (Open Friday, Nov. 24)

December 25 - Closed

January 1 - Closed

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

Town & Country CREDIT UNION

Dec. 2017

Log onto our website at www.towncountrycu.com

To Pay Down Debt, First You Have to Save

When you want to pay off debt fast, that impulse often means depleting your savings. So how do you pay off debt AND save money?

Mathematically, based on the interest rates of your loans versus your savings account (or other savings products), your debt is likely costing you more money every month than your savings is earning you. Thus, looking simply at the highest net impact of your dollar, it would make sense to use extra income to pay off debt rather than save the money.

But this strategy usually results in more debt. Crazy, right? But think about it. If you're taking all your spare dollars and diverting them to your credit card or other loans, completely neglecting your savings account, what will you do when an emergency comes along, things like car repairs, vet bills, etc.?

Life happens, and since you don't have a savings account, you'll probably have to slap these expenses onto your credit card. You know, the one you've been working so hard to pay off?

Here's how to get out of this cycle.

1. Put away the credit cards and stop adding to your debt.
2. Set a goal for your savings account that you're comfortable would cover most emergencies, for instance, \$500.
3. Pay at least the minimum payments on your loans while you build your savings account until you reach \$500.
4. Then dedicate more money to paying down debt.
5. If an emergency comes along that takes your savings below \$500, switch back to paying the minimum on debt and put extra money into savings to build that back up.
6. Once savings is steady at \$500 and you feel you've gotten your debt under control, start increasing your savings. Most personal finance experts say your emergency savings should be able to cover three to six months of living expenses.

And don't stop contributing to your retirement savings or dip into your retirement savings unless it's truly an emergency—your future self will thank you.

With patience and some baby steps, you'll soon have your finances under control and find yourself resting on a comfortable nest egg.

OPEN DECEMBER 1ST



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102 N. Elm Street (*Old Carley Drug Building*)

BEST RATES IN THE AREA ON ✓CDs ✓Auto Loans ✓Mortgages

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- Credit Unions are not-for-profit institutions
- Members share ownership of the credit union
- Members have a voice in how the credit union operates
- Since credit unions are not-for-profit institutions, any excess earnings are returned to the members in higher deposit rates and lower loan rates and fees (on average) than other financial institutions
- Credit unions focus on service to their members/owners
- Directors and committee members are all volunteers



MEMBER PROMISE:

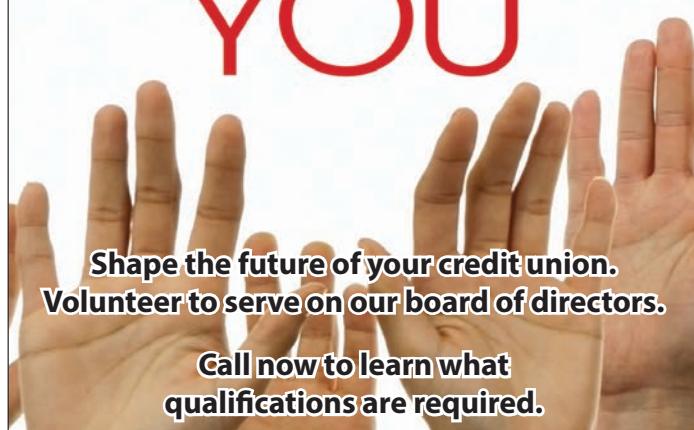
We promise to: simplify your financial life; work in your best interest; make your privacy our top priority; have fair and competitive rates and fees; and provide personalized options to help you achieve financial success.

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How To Get a Great Price on Your Next Car

Are you thinking of buying a car, but want to make sure you get the best price? Here are a few tips to help you find the right car at the best price.

Buy "off-season." Peak demand for cars is in the spring and fall, but if you want to find a bargain, shop for a car in December and January when the prices are lowered. That's when dealerships are eager to move the inventory off their lots to make room for newer models.

Know the real price of the car. Use websites like Edmunds.com, Kbb.com (Kelley Blue Book), and carsdirect.com to find the actual value of particular make and model. If you're looking at new cars, find the invoice price (what the dealer paid for the car) and the manufacturer's suggested retail price. If you're looking at used cars, find the wholesale price and the dealer's asking price. Also look for current rebates. Knowing this information will help you during your negotiations with dealers.

Comparison shop. Use online resources like TrueCar.com and Cars.com to compare the prices at dealerships in your area. This will save you time and gas money.

Zero Emission Vehicle (ZEV) states have the best prices for hybrids. If you live in a state with strict emissions regulations, like California, you can probably get a good deal on hybrids and battery-electric cars. Manufacturers must sell a certain number of zero-emission cars per year in order to continue selling in those states, so invoice prices will be lower there.

Look for discounts. Check the automakers' websites under their "current offers" webpages. Many offer discounts to students, military servicemembers, and members of credit unions. Deduct these discounts after you negotiate the price with the dealer.

Don't settle for dealer financing. Since dealers get a commission or flat fee for every loan they coordinate, he or she will probably try to get you to finance through the dealership. There are better options. You'll get a much better loan rate at a credit union -- typically 1-2 percentage points lower than the average.

Cash Rebate vs. 0% Financing. Some dealerships lure customers by offering a cash rebate or zero percent financing. Typically, only 10% of car buyers qualify for these incentives, and you may find you don't qualify. Even if you do qualify for their incentives, you'll likely save more money per month by taking the cash rebate and getting your loan through your credit union. To see for yourself, use the calculator at <http://www.bankrate.com/calculators/auto/car-finance-payment-calculator.aspx> to compare the two options.

Before you head to the lots, do a little research, then talk to one of our loan officers to ensure you get a great auto loan.

The image shows three panels of a magazine spread. The top panel features a man smiling with thought bubbles containing 'BAD MONEY ADVICE' (investing savings in Beanie Babies) and 'GOOD MONEY ADVICE' (opening an IRA with a credit union). The middle panel features a woman smiling with thought bubbles containing 'BAD MONEY ADVICE' (claiming squatter's rights to an abandoned house) and 'GOOD MONEY ADVICE' (getting an affordable home loan). The bottom panel features a woman thinking with thought bubbles containing 'BAD MONEY ADVICE' (getting a payday loan for car payment) and 'GOOD MONEY ADVICE' (refinancing at a lower rate).



No Credit Record? Can't Get a Card?

Maybe secured credit is the answer.

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

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

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

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

TCCU holiday business hours

December 25 – Closed
January 1 – Closed

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

Member Services

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

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

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

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

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in Harlan, IA

Plus Add
0.10% APR

Best Rates. Best Terms.

Best Investments In Town.

Good only at Town and Country Credit Union, Harlan, IA. The credit union reserves the right to limit deposits or terminate this offer anytime without notice.

This offer is limited to personal, non-commercial accounts. Penalty for early withdrawal. Offer subject to change without notice.

Open Roth IRA Now, Avoid Taxes Later

You've landed your first "real" job, you've got an awesome new apartment, and you're ready to conquer the world. Believe it or not, this is the perfect time to think about your retirement. Once you take care of bills and expenses, and contribute to your employer's 401(k), think about opening a Roth IRA (individual retirement account).

A Roth IRA lets you set aside a specified dollar amount of income after taxes, providing tax-free growth of your money. You won't get a tax deduction as you make contributions but, starting at age 59½, when you start making withdrawals, you won't pay taxes. With a traditional IRA, contributions are tax-deductible, but you'll pay taxes on withdrawals at retirement.

For young people especially, a Roth IRA can be a great investment because of:

Early withdrawals. You'll avoid the 10% early withdrawal penalty if you're using the money as a first-time home buyer, or if you're disabled.

Low tax rates. If you're in your 20s, you're most likely paying a lower rate than the anticipated higher tax bracket when you retire, making it a better deal for you to pay taxes now.

Ease and simplicity. When you retire, it's easier to take tax-free withdrawals than to calculate what you'll need for living expenses after taxes and to send estimated payments to the Internal Revenue Service.

Benefits of compounding. Because of your early start, you'll far outpace any progress your peers make if they start 10 years later, even though their incomes and ability to make contributions could be higher then.

For 2016, you can contribute up to \$5,500 to a Roth IRA. (Those older than age 50 can contribute up to \$6,500.) There are income restrictions, which you can find at irs.gov. The professionals at your Town & Country Credit Union can explain the differences between Roth IRAs and traditional IRAs, and can help you decide which option is best for you. Stop by or call us today at Town & Country Credit Union

**OUR
CREDIT
BUILDER
LOAN
IS YOUR
FRESH START**

Whether you need to build or "rebuild" credit, a credit-builder loan from our credit union can help.

Getting a credit builder loan today can be a great first step for other loan options down the road. Stop by and take this important first financial step.

Together We Can Do Anything

Mark your calendars for Town & Country Annual Meeting

February 16th, 2017 at 7 p.m.

at the American Legion Hall,

702 Chatburn Avenue, Harlan, Iowa.

Teach Kids About Money: Be Honest

Children are aware of money at an early age, long before they go to school. Interactive discussions—rather than lectures—are most helpful in teaching your kids about money. Allow kids to ask questions, express opinions, and have input to decisions.

With young children it's better to wait until they initiate discussions; even older children may be more receptive if they ask the question. Sometimes, however, important matters require a sit-down discussion:

1. Be reassuring and assess, based on the age of the child, how much they'll understand and how much detail to offer.

2. If the change will affect the child, such as a cutback in the family budget, that's something that needs to be explained. Children can understand this and relate to it. Indeed, parents often are surprised at how supportive their children are when cutbacks are required. If you discuss how you'll reduce spending, children may volunteer to cut their own spending.

3. Talk openly with your children about things you'd like to buy but can't afford. If you save for an item, let kids see you doing so. If you buy something you haven't budgeted for, discuss what you'll give up buying in exchange. Show that it's not just kids that have to go without—parents have limits too.

**How do you get from where
you are to WHERE YOU WANT TO BE?**

If you want to fix up your home, but the "how" feels overwhelming? Come see us.

We'll figure it out
together.

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Freedom is a car loan you can afford.**

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2.74% APR*
Up to 60 months –
2013 and newer models

See us for one today.

Be Smart and Use Those Gift Cards

More than 60% of people surveyed by the National Retail Federation requested a gift card for the 2016 holiday season, equaling an estimated \$24.78 billion. An estimated \$45.7 billion is estimated to be floating around on unused gift cards since 2005. If you were a gift card recipient, don't let your cards become part of this obnoxious statistic:

- Put all your gift cards in a single envelope or load them onto your phone. Note the dollar value so you know how much you have to spend.
- Consider picking out something that costs a bit more than the value of the card. That's so you don't leave a tiny balance on the card that goes unspent, especially if you're the kind of consumer who's going to tuck that card away and never look back at it. The trick here is to get something you need or want and to not go overboard by buying something you can't afford in the first place.
- Sell your card if it's from a store you'll never frequent. Of course, you have to anticipate an opportunity cost here. Check out sites like Cardpool, Raise, and Card Hub to get money for your unused cards.
- See if you can redeem the card at a retailer's online store. Most cards allow you to enter the unique card code to redeem a gift card. You can get more mileage this way at post-holiday online sales, especially if there's a free shipping offer.



**She just realized how much she is paying in
INTEREST CHARGES**

**Nothing's scarier than a bad credit card.
Switch to our low-interest card today.**

8 Ways to Save on Vacation

Here's one reason to cut costs during your next vacation: You can relax knowing that you won't be deep in debt when you get home.

Plan ahead to ensure that you get the most vacation for your money (click the infographic, right, to see it in full detail):



1. **Find cheap airfare:** Book flights on Tingo or Yupta and be eligible for a voucher if the airfare goes down after you've purchased your tickets. Sign up for alerts from Airfarewatchdog; follow other travel sites on social media as well. Call your airline agent and ask for a deal. Use a regional airport—low-cost airlines often don't service the large international airports.
2. **Get creative with lodging:** If you book by phone, ask the desk agent to beat the online rate. Consider an apartment or home rental instead of a hotel—you'll save even more by cooking your own meals. Consider booking a place to stay through airbnb.com.
3. **Save on food:** Make lunch your main meal. Lunches often are 30% cheaper than the same entrées on a dinner menu and you'll be less likely to splurge on expensive alcoholic beverages. Stock up on snack foods before you leave home and replenish your supply at local grocery stores rather than convenience marts.
4. **Look for vacation package deals:** Package deals often give great discounts. Find them on Expedia and Priceline, or daily deal sites like Groupon Getaways and LivingSocial Escapes.
5. **Investigate travel rewards cards:** Look for a card with no foreign transaction fee, a microchip and generous rewards. Credit union credit cards often offer freedom of choice for airlines;
6. **Book by your budget:** If budget is more important than destination, search whichbudget.com and get ready to be inspired.
7. **Add a free destination:** Find deals under "special offers" or by searching "stopover" on your airline's website. You might be able to squeeze in an extra destination at little or even no cost.
8. **Travel off-season:** If you're flexible, travel in the shoulder seasons—just before or after peak season depending on your destination. Prices are low, the weather could be really nice, shops and restaurants are open, and there are fewer tourists.

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 Lines of Credit 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

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 16th, 2017 at 7 p.m.

at the American Legion Hall,
702 Chatburn Avenue, Harlan, Iowa.

Get a Pre-approved Auto Loan and Take Control

Increase your bargaining power at the dealerships with a pre-approved auto loan. Our loans come fully loaded.

Auto Loans

- 100% financing includes taxes, title and tags
- Pre-approval—with a check in hand, you have strong bargaining power
- Wide selection of rates and terms
- Refinancing—lower the rate or change the term on a loan from another lender
- Guaranteed Asset Protection (GAP) available

Teaching Our Children To Save

Are you spending more and saving less? If so, you're not alone. Not since the Great Depression have Americans saved so little, and it's likely if you're not saving, neither are your children or grandchildren. But why is saving important anyway? Saving now means you'll have more choices in the future. Without savings, you have no freedom - you can't change jobs at will or take advantage of a sale or an investment opportunity.

For your own financial health and that of the next generation, it's time to get back to basics. Here are some ideas on how to save and how to teach children to save:

- Set goals, both individually and as a family. Make them real by posting pictures in a central spot, like the refrigerator. Set both short-term goals, like a family weekend, and long-term goals, such as a college fund or down payment on a new vehicle. Also set up a rainy day fund.
- Open a special share account at the credit union for yourself and separate accounts for your children.
- Start saving on a regular basis. You can use payroll deduction or automatic transfers to "pay yourself first." Whenever children receive money, whether from an allowance, gift or performing a job, show them how to set aside a certain percentage to be put in their savings accounts.
- Talk about the magic of compound interest. Use one of the savings calculators on the Web to show how, over time, money grows.

By taking these steps, you may find that saving money is as much fun as spending it. The key is to start now.

Roth IRA Conversion

You've heard the buzz about Roth IRA conversions. If you have an individual retirement account, what does this mean to you?

You're eligible to convert some or all of your traditional IRA to a Roth IRA. Unlike a traditional IRA, if you meet certain requirements, a Roth provides you with tax-free withdrawals, a tax-free inheritance for your heirs, and no requirement to take minimum distributions from the account.

It's a honey of a deal! Stop by the credit union and we'll help you figure out if it's sweet for you.

Yes it is true, we are now offering IRA's for our members. Give us a call and we will give you the details.



What HURTS your credit score?

Now that you know what you should do, you can probably guess what it is you shouldn't do. But given the importance of your credit score, the points are worth noting.

- Don't miss payments no matter how small - it can take 24 months to restore credit with one late payment
- Don't max out your credit cards
- Don't shop for credit excessively
- Don't open numerous trades in a short time frame
- Don't have the bulk of your payments be in revolving debt
- Don't close credit cards in good standing
- Don't borrow from finance companies



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FULL-FAMILY MEMBERSHIP

Have you signed up everyone in your family to become members of Town & Country?

How Do You Rate as a Money Manager?

Being a disciplined money manager requires that you assess where you stand from time to time. Make sure you are on track by answering these questions.

1. Do you save money every month?
2. Do you have a budget and keep track of or review how much money you spend each month?
3. Do you pay bills on time every month?
4. Are you making more than the minimum monthly payment on your credit cards?
5. Are your monthly credit card and loan (including car and mortgage or rent) payments no more than 40% to 45% of your pay after taxes?
6. Is your credit rating satisfactory?
7. Do you have an emergency fund?
8. Do you have enough life insurance?
9. Do you have an up-to-date will?
10. Is your net worth improving?

The first step in getting your spending under control is to develop a budget. Budgets are the only practical way to track how you use your money. Creating one generally requires three steps:

- Identify how your money is spent today.
- Evaluate your spending and set goals that take into account your short- and long-term financial objectives.
- Track your ongoing spending to make sure you stay within your guidelines.

Once you determine where you are spending too much, develop strategies to address this problem and identify where you should be funneling more money (such as your savings or paying down debt). If withdrawals from the ATM machine evaporate from your pocket without apparent explanation, keep a careful record of where you spend your petty cash. Because cash is so difficult to track, try to limit your out-of-pocket transactions to no more than 5% of your total spending. When projecting the amount of money you can live on, don't include dollars that you can't be sure you'll receive, such as tax returns. As your annual income climbs from raises, promotions and smart savings, don't start spending for luxuries until you're sure that you're staying ahead of inflation. In fact, many savvy money managers try to maintain their pre-raise spending level and put all of their extra pay in a savings or investment account.



No Credit Record? Can't Get a Card?

Maybe secured credit is the answer.

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

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

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

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

Member Services

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Free Check Imaging
Holiday Club Accounts
Certificates of Deposit
Kirby Kids Club
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Vehicle Loans
Home Equity Loans
Mortgage Loans
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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



Want to start the New Year in a new home?

See us today.



ATTENTION: KIDS AGE 14 TO 21

Do you have a job and would like to open a checking account?

We have a checking account for kids with no service charge with these guidelines:

1. Must be age 14 to 21 and
2. Must have parents sign on account with you.

Advantages to starting a checking account:

1. Learn how to handle money while you're young and parent(s) can help.
 2. Build your credit.
 3. At age 16, you can apply for a debit card.
- Starting good credit is important.



Put your personal savings plan on track.

Start saving for the future automatically. It's easy with our Save First program, reminding you to "pay yourself first."

Set your savings goals—money for a car, a new home entertainment system, a vacation or even for unexpected expenses. Then make your savings automatic. Combine the direct deposit of your income to your Town and Country account with regular automatic transfers to any of our savings products. Before you know it, your balances will increase!

We can help you make your savings automatic for 2017.

Contact 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

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Can you repair your credit?

This guy did.



That's where Craig* was in his financial life. He had filed for bankruptcy and had bad credit. The stress of his financial situation was also putting stress on his marriage. It was a bad place to be. On top of it all, he needed to buy a car so he could get to work. He needed someone to give him a chance.

"The hardest part of the whole thing was taking the first step. I had to be humble enough to ask for help," said Craig. He started with Town & Country Credit Union and talked to Denny. Through their discussion, Denny was able to help Craig - not just with a loan, but with advice on how to improve his credit. "He explained to me what I needed to do to take care of business. I trusted him because he was willing to take the time and explain it all to me." Denny told Craig that if he followed his advice of making his payments on time and work on paying down his debt, his score would improve and he would be able to come back and apply to refinance at a better rate. Craig did everything he was supposed to. When he came back in eleven months, his credit score had skyrocketed to over 700 and he was able to refinance his loan from 10.10% A.P.R. to 3.075% A.P.R.

With that great news, Craig chose instead to sell his current vehicle and get a newer model truck. Denny worked with Craig on helping him locate the truck he wanted. He also offered him some negotiating skills and insights of the car buying process so Craig would have confidence when he went to the dealer. "Everything he said would happen, happened - and I knew how to respond. Knowing everything when you walk into the dealership is power," Craig recounted.

Now financially, things are looking brighter for Craig. He knows how important it is to keep his credit in good shape and he knows how to do it. Not only did his hard work repair his credit, it also repaired his marriage. He credits Denny for going above and beyond and offering the encouragement he needed. To Denny, it was all in a day's work.

*The name of our member has been changed to protect his privacy.

■ Town & Country Credit Union is Opening a New Branch in Avoca

Town & Country Credit Union is pleased to announce our new branch location opening in Avoca in late July or early August.

"This is exciting news. Not only will the new branch be located in the heart of downtown Avoca, but it will also serve as our first new branch for new and innovative ways to serve our members. Our team is ready to guide members toward reaching their financial dreams."

The Avoca Branch will provide a wide range of financial products and services, including traditional savings, insurance, investments, auto and RV loans and a full array of mortgage loans and services. In addition, we will be able to provide an additional broad assortment of services, including real estate and business lending.

Pick up a pre-paid re-loadable debit card for your teens or travel

Load - Spend - Reload... so your wallet never runs on empty!

Now you can get all of the ease, convenience, and safety of plastic without the risk of debt with a Pre-Paid Re-Loadable Debit Card from Town & Country Credit Union. A VISA pre-paid card works just like a debit card and can be used worldwide at any location that accepts VISA. You choose the amount you want to load onto your card so you are in control of the amount you spend.

Convenient

- Perfect for travel, special purchases, and everyday expenses
- Flexibility to make purchases in person, online and over the phone
- No credit history required
- No swipe or pin fees



Controlled

- Great money management tool for teens and college students
- Helps you regulate your spending to what is only on the card
- Keeps track of your balances online Accessible Secure
- Get cash when you need it at more than a million ATMs worldwide
- Safe cashless options - not tied to your checking or savings accounts

Master Card Travel Memos

Give Town & Country Credit Union a heads up that you will be using your card while traveling so we won't think your card has been stolen.



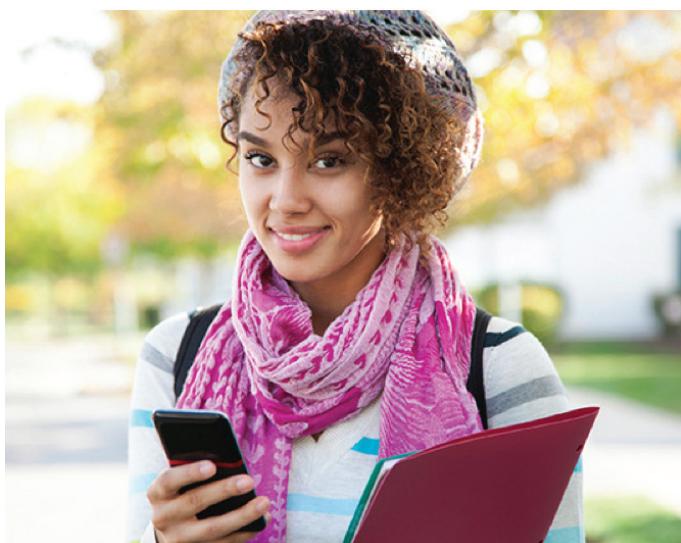
2017 tickets available for \$32.00
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Home Equity Lines of Credit: For More Than Just Home Improvements Have you thought about these ways to use your home's equity?

When you think of home equity loans, most likely you think of a loan to use for home improvements. But a home equity line of credit is a convenient way to pay for other expenses as well.

- **Buying a Car:** Though auto loan rates are low, some people may instead like the tax advantages they may get by using their home equity to purchase a car. Be sure to consult with your tax consultant on the eligibility of this type of deduction and how a home equity loan can affect your specific tax situation.

- **Purchasing Other Types of Vehicles:** Ready to hit the open road and travel in a RV or on a motorcycle? Or maybe you have fantasized about owning a boat or vintage model car. A home equity line of credit offers another option for financing your next dream.

- **Debt Consolidation:** If you are overwhelmed with having too many debts, such as credit card or medical bills, and are ready to simplify your situation, the equity in your home may provide some debt management at a better rate. Remember though, credit card debt consolidation is only beneficial if the cards you are consolidating are not used or used on a very limited basis until the consolidated debt is paid off.

- **Tuition:** If you have a college student in your family or have college students for consecutive years in your family, a home equity line of credit allows you to pay those tuition payments as they come due. As you pay the line of credit back, it's available to use again and again.

- **Ongoing Remodeling:** Are you starting to think about some larger updates to your home over a longer period of time. If so, a home equity line of credit allows you easy access to your home's equity, as you need it. No going through a loan process each time, for each project.

Different institutions offer different types of home equity loans. Here are some questions you will want to ask to be sure you are getting the home equity loan that fits your needs:

- What costs are associated with obtaining the loan?
- Are there fees for advances on the loan?
- Are there limits or minimums on advances taken?
- Many home equity lines of credit are variable, because they can be used for a longer period of time. When can the rate change and how it could affect my payments?
- Can I access the available funds with a credit card?

Understanding how your home equity line of credit will work is important, so a good rule of thumb is to work with a financial institution you know and trust.

Ready to get away? It's fun to go on vacation, but it's better if the bills for it don't follow you home.

Protect What Matters Most Home, Auto & Life Insurance

You may not be able to predict the future, but you can take steps to prepare for it. Whether it's your health, your family, your home, or your business, Town & Country Credit Union can help you protect the things that really matter to you. We offer a variety of insurance options.

Home: The things you love should be protected. Keep your home and valuables sound from the unexpected with a policy tailored to your needs and budget.

Renters: These policies help safeguard your personal property.

Auto Insurance: Help assure your loved ones some peace of mind with low premiums and high rewards.

Life: Help provide a financial safety net for your loved ones when they need it most. There are a variety of options designed to fit your budget and provide the right level of protection.

AD&D: Accidental Death & Dismemberment

Business: Whether your business is large or small, our business insurance plans can cover all aspects of your day to day.

Visit www.towncountrycu.com and click on Insurance to compare TruStage Programs and to get a quote today.

This summer, don't just
get in shape for the beach—
make sure your finances are
Credit Union Strong.

We'll get your finances in tip-top
shape by offering you better rates,
fewer fees, and superior member
service. See us today!



I'm Dreaming of the Kids going back to School

Are you dreaming of the
kids going back to school?
For a limited time, you can
borrow



up to **\$1,500** at 9.9% APR
for 10 months with our back to school loan!

These loans are very flexible and you can use the money for any purpose. Use it to pay for school clothing and supplies for your loved ones, a back to school loan or whatever the occasion calls for.

Our dreaming of the kids going back to school loans offer the ability to access cash quickly at a low rate without the use of high rate credit cards. We can approve, process and get cash into your pocket quickly.

Vacation Club - earns a little more than regular savings and allows you to make deposits whenever you like and up to four withdrawals per calendar year.

Like to keep savings for different purposes separate? Use your Vacation Club to earmark savings for a couple of weekend getaways, a family vacation, your two real estate tax installments, etc.

Cut Loose from your rate-

Lower current rate by 3%.

Rates as low as 2.99% APR.

No payment for 90 days.

Now is the perfect time to cut loose from your rate! For a limited time, you could lower your current auto loan rate by 3% APR¹, with rates as low as 2.99% APR!¹



Our Auto Loans feature:

- Rates as low as 2.99% APR¹
- No payments for up to 90 days
- Competitive rates & flexible terms
- Get pre-approved for easier, hassle-free car shopping

Apply online at towncountrycu.com or visit your TCCU to take advantage of this spectacular offer. This is a limited time offer, so apply online or in-person today!

¹Annual Percentage Rate. Offer applies to loans financed from another lender. Subject to approval & program guidelines. Rates subject to change. Limited time offer.

A Safer Way to Pay

Debit cards are re-issued as they come up for renewal. Please activate your new chip card as soon as possible. Once your new card is activated, your old card is no longer valid and should be destroyed.

What's an EMV Chip card?

Your new card will work hard to protect you. When making a payment at a chip enabled terminal, your card creates a unique code for each transaction. This helps reduce the risk of fraudulent charges on your account and reduces in-store fraud.

NEW! Choose your own PIN

You now have the option to select your own PIN (Personal Identification Number).

Call our office for details.

What if your favorite store isn't quite ready for this technology?

No problem. Your card can still be swiped using the magnetic strip.

Small Chip. Big Benefits.

With increased security, convenience and global acceptance, this little chip provides peace of mind on your everyday payments.

The Holidays Can Be Expensive Prepare for them with a Christmas Club.

Christmas Club - Christmas comes at the same time each year and yet it can still catch you off guard financially if you don't plan for it. Be ready for Christmas with an Town & Country Christmas Club.

Make deposits throughout the year and on or around November first each year we will deposit the balance of your Christmas Club account, including your dividends, into your savings. The account will start over with your next deposit. No withdrawals are allowed from Christmas Club.

Dividends are paid at the end of the last day of March 31 and September 30. Accounts closed before the payment of dividends won't receive any accrued dividends.

You could skip your July or August loan payment

Town & Country Credit Union's Skip-A-Pay program allows qualified members to skip their July or August monthly payments on certain loans. Call us for details.

Free up some extra cash this summer and sail past your next loan payment. This agreement extends the repayment period of your loan(s).

Loans on payroll deduction will still have the amount of the loan payment deducted from your check, but the money will be deposited to shares and can be withdrawn at your request. If you have an automatic payment, please allow 30 days before your due date for processing.

This offer does not apply to all loans including term loans, first mortgage loans, home equity loans New loans with payments less than one month, credit cards, delinquent loans, loans with poor payment history, or loans that have had an extension agreement within the last 6 months. A \$30 maintenance fee will be assessed for each loan.

It's the banking of the future available today eStatement FAQs

Q. When am I able to get my eStatement?

A. eStatements are usually available within 3-5 business days of the statement cycle date.

Q. Do I need Adobe Reader in order to view my eStatement?

A. Yes. Adobe Reader is required in order to view, print, or save your statement. Use the "Get Acrobat Reader" link if necessary to get a free download of the correct version for your computer.

Q. Are there any fees associated with eStatements?

A. No.

Q. How many months of my account history can I access at one time?

A. You can access at least 24 months of eStatements.

Q. How will I know when my statement is ready?

A. You will receive an eUpdate when your eStatement is available. Or you can check your statement in Internet or Mobile Banking whenever you check your accounts.

Q. How can I discontinue having paper statements mailed to me?

A. Click on "My Settings" and select "eStatement Options" then select "e-Statement."

Q. What can I manage through "eStatement Options"?

A. You can make changes in your email address and choose your statement preferences (eStatement or US Mail).

WE DO MORE THAN JUST AUTO LOANS.

No matter how you want to travel, we can help you with financing.



Personal Loans

Bill Consolidation Loan

Consolidate your debt into one low-rate loan. Get a fixed rate with terms up to 60 months. No security or collateral is required.

Signature Loans

Get a low fixed rate with terms up to 60 months. No security or collateral is required.

Savings Secured

Offers a lower rate because you use your savings account as collateral.

Call our Loan Department at 712-235-5555 for more information and to apply.



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

LIGHTNING FAST!

- ✓ Fraud alerts 24/7
- ✓ ATM locations, nationwide
- ✓ Account balance

ASK HOW YOU CAN ENROLL TODAY

Home Improvement Loan

For a limited time, borrow up to 100% of your home's value at a low rate. Call our Loan Department at 712-235-5555 for more information and to apply.

Mortgage Loans

Get a new mortgage or refinance your current mortgage with minimal closing costs and no points. Our mortgage experts work with you to get you a low rate and close your loan fast with minimal fees.

We love to work with people buying their first home and make the process simple and stress-free!

Our Advantages:

- Competitive rates
- Low closing costs
- Knowledgeable and experienced loan officers
- Payments accepted locally

Our Menu of Loan Products:

- Conventional (10, 15, 20 and 30 years available)
 - FHA
 - VA
 - 100% USDA Rural Development
 - Fixed & Variable
 - HARP
 - No Fee HELOC
 - 100% Home Improvement
- Call TCCU at 712-235-5555 to apply for a mortgage.



Credit Life and Disability Insurance

Protect your family and estate with Credit Life and Disability Insurance, which will pay off your loan should you not be able to in case of death or disability. Ask us about this service.

Get Pre-Approved

Pre-approvals for all loans are available and will be held at the specific rate for 60 days. All loan transactions are confidential.

There's no time like the present to get a mortgage for that house you've been eyeing up. We can help.

Member Services

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

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

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

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

- Enjoy the security of having a line of credit linked to your business checking account.****
- When funds are needed, simply write yourself a check. Funds are then transferred in increments of \$50 from your Reserve Checking Line.
- If your business checking account becomes overdrawn, your checks will be covered up to your available line of credit.

****Please refer to our services brochure for complete details regarding Applicable fees, interest rates and eligibility requirements.

Coming Soon Reserve Checking

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

America's Credit Unions Saved Members

10.2 Billion in 2016*



\$104 million
saved by state of Iowa

\$182
saved per member household in Iowa

*CUNA Economics & statistics, Dec. 2016

Teens: Save for More Than New Shoes This Summer

You've already decided that you're not going to repeat last summer's spending fiasco. Remember that sick feeling you had when September rolled around and you had nothing to show for your hard work...except a new pair of shoes and a few apps. So what's a good way to start growing the cash you earn?

For starters, it's smart to open a checking and savings account at Town & Country Credit Union. Next, create a savings plan. For example, set aside 50% of your earning for a long-term investment like college or a car. Set aside 30% to 40% for a big-ticket item you've had your eye on, like a tablet or a video game console, and finally keep 10% to 20% for immediate expenses like movies and eating out.

Another long-term savings option is to open a Roth IRA (individual retirement account). "What?" you say, "I'm too young to think about retirement!" But hold up. By investing while you're young and letting the earnings compound (earning interest on the interest), you'll be amazed at how it grows.

With goals and planning, you'll have something big to show for your efforts this fall—and far into the future.

We can help you with all of your financial goals. Stop by or call today at 712-235-5555.

Home Equity Loans: Low-Cost, Tax-Advantaged Credit

If credit card payments are eating up your disposable income each month, or if you need cash to remodel your kitchen—or to buy a new car—a home equity loan or home equity line of credit (HELOC) might be your best bet.

There's also a tax advantage. 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).

Home equity loans and HELOCs are two distinct products. With a home equity loan, you borrow a lump sum of money repayable over a fixed term, usually 5 to 15 years, giving you the security of a locked-in rate and a consistent monthly payment.

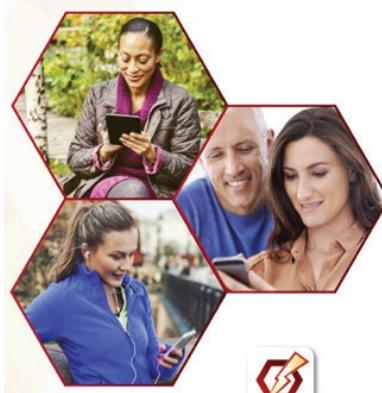
People tend to use home equity loans for large, one-time expenses like a major home-improvement project. You also might use one to start a business, make a big-ticket purchase, or consolidate high-interest credit card debt. This type of loan makes sense if you don't foresee future borrowing needs.

On the other hand, 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. If your lender offers online banking, you can transfer funds from your HELOC to your regular checking or savings 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 line of credit offers flexibility and ready access to funds, making it ideal for unexpected expenses like large medical bills. A HELOC also can help finance a child's college education, especially for higher-income families who don't qualify for financial aid.

Since home equity loans and lines of credit use your home as collateral, if you don't make your payments, you could lose your home. But if you don't take on excessive debt and you do make timely payments, you can't beat the low interest rates and tax-deductible interest of a home equity loan or HELOC.

A Town & Country Credit Union loan officer can explain which type of home equity loan may work for you. Call TCCU for more details. 712-235-5555.



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- ✓ Fraud alerts 24/7
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2017 tickets available for \$32.00
Savings of \$10.00!

**Freedom isn't the open road.
Freedom is a car loan you can afford.**

**Best Rate's In Town
or we'll give you \$50.00***

See us for one today.

* We will match or beat any rate in town. If we cannot beat it, we will give you \$50.00. Proof of rate and approval of the loan needs to be presented to the credit union at the time of the loan.

**HUGS.
FRESH AIR.
SUNSETS.
WATER FOUNTAINS.
PARKS.
CHECKING.**

Our checking accounts are free, because some things in life you shouldn't have to pay for.

* Minimum balance of \$100.00 is required to prevent any monthly fees

**COME SEE US
FOR YOUR SUMMER GET AWAY
UP TO
\$1,000.00
LOAN AT 9% APR**

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

First-Time Home Buyer Check List

- Are** you ready to settle down?
- Is** your credit history good?
- Do** you have all your documents ready?
- Have** you found a lender and gotten preapproved
- Have** you looked at the houses that are available?
- Do** you know how a mortgage will affect your budget?

Out in the Open: Landscaping Key to Home's Value

You don't have to get away to the great outdoors. The best outside spaces could be in your own back or front yard.

The outdoor evolution

Today's outdoor spaces are varied, intricate, and personalized. It's not unusual to see combinations of decks, patios, water features, and even fire elements. "Some of the best hours to enjoy the environment are not in the heat of the day," he says.

Evolving material selections also offer homeowners choices. For example, composite decking can eliminate splinters and maintenance. Pavers and retaining wall components fashioned from concrete offer uniformity in color and appearance, making them an attractive alternative to natural stone.

First looks

Curb appeal remains the foundation of that critical first impression when selling a house. An attractive, well-maintained front yard invites prospective buyers to take a closer look and conveys confidence that current owners paid as much attention to the inside of the house as they did the outside.

Homeowners without a deck or patio are wise to consider installing one before sale. "Some kind of deck or patio is essential to resale,"

The professional approach

Frugal homeowners often tackle their own landscaping projects to stretch their dollars. Dangelo encourages individuals to at least meet with professionals before taking on a significant landscaping project.

"Do-it-yourself projects always tend to look like you did it yourself," she says. If budgets are limited, Dangelo recommends developing a phased plan to implement over a series of years to spread out costs.

Money talks

Setting a budget is a smart step for homeowners who want to control cost and outcomes. Landscapers can work with homeowners to review options in broad strokes and then together can home in on a plan and budget that meet the client's goals.

Town & Country Credit Union can help you set a budget for your landscaping plans or provide the funding you need to make your landscaping visions a reality. Stop by or call Desirae today at 712-235-5555.

**SHE JUST REALIZED HOW MUCH SHE IS PAYING IN
INTEREST CHARGES**

**Nothing's scarier than a bad credit card.
Switch to our low-interest card 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

March 2017

Log onto our website at www.towncountrycu.com



Meet Our Employees & Board of Directors

Front row: Kristi Wegner, Shelia Slifer, Denise Wiig, Kathy Schafer, Lorrie Kohl and Desirae Baratta.
Middle Row: Trudi Buck, Donna Schmidt, Cindy North and Judy Knudsen. Back Row: Richard Hastert, Kirk Petersen, Brad Schechinger, Denny Siemers, Matt Andersen, Christine Petersen, Bob Seivert and Gervas Mgonja.

About Town and Country

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

By putting our members first and keeping deposits here in Iowa, Town and Country remains financially strong, secure, and continues to grow. We understand the dreams and goals you have for your family – we share those same dreams, and we're committed to helping you reach them by providing an unmatched level of financial value and superior service.

Our History

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

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

Home Mortgages from Town & Country Credit Union

*Competitive rates and
personalized service!*

• FHA • VA • USDA • Conventional

Low Down Payment Option Available



Apply
Online
Today!

Minimum Payment Affects Interest Expense



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

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

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

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

Rev Up your savings

on your next car purchase with our high-octane auto loan.

rates as low as

2.74% APR*



Up to 60 months – 2013 and newer models

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www.towncountrycu.com



Talk to Me About Money—

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

- I Hear You

Are your Kids on the Right Track?

With a KIRBY KANGAROO® Club Account

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

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



Best CD Rate In Town!

Call For Details & Current Rates.

We will MATCH the CD Rate of Any Bank
in Harlan, IA

Plus Add
0.10% APR

Best Rates.
Best Terms.

Best Investments In Town.

Good only at Town and Country Credit Union, Harlan, IA. The credit union reserves the right to limit deposits or terminate this offer anytime without notice. This offer is limited to personal, non-commercial accounts. Penalty for early withdrawal. Offer subject to change without notice.

What Can You Do With a Tax Refund?



Be prepared

Lower anxiety by starting an emergency fund.

Tackle debt

Pay down part of your home equity line of credit.

Invest in yourself

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

Fight hunger

Donate money to a food bank.

Re-charge

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

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

We Want

to Put You in Business

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

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

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

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

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.

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

Check Your Financial Health

If you have trouble keeping pace with financial goals, you could benefit from reviewing key behaviors that shape smart money moves

Definitions of financial health typically have three factors in common:

- You can manage your day-to-day financial life.
- You can absorb a financial shock.
- You are on track to meet your financial goals.

How do you get there? These eight behaviors can help:

You spend less than you earn. This is the foundation for financial health. You can't get out of debt or save for the future if your expenses eat up all your available income.

You pay bills on time. You manage your cash flow and meet your regular financial obligations. Missing payments costs you money in late fees, hurts your credit and causes stress.

You have a decent emergency fund. "Decent" varies according to your circumstances. The Center for Financial Services Innovation, which developed ways that financial institutions can measure consumer financial health, would like to see everyone have six months' worth of living expenses set aside.

But as little as \$250 can be enough to save a low-income family from a serious financial setback, according to a study by the Urban Institute, a policy research group.

What's more important than the amount is developing a habit of saving regularly so you continually replenish your coffers.

You are on track with retirement savings. How much you need will vary by age and circumstance, but you have done the calculations and are setting aside money regularly to get there.

If you have other goals, such as buying a home, you should be saving toward those as well.

Your debt load is sustainable. The Center for Financial Services Innovation recommends that mortgage payments consume no more than 28 percent of your pretax income and that all debt payments, including a mortgage, should be less than 36 percent.

Another benchmark is the 50/30/20 budget: Keep housing payments and other must-have expenses — transportation, food, utilities, child care, insurance and minimum loan payments — to 50

TIED UP BY DEBT?

Getting out of debt is hard, especially if you're trapped in a tangle of payments every month. We can help consolidate your payments into one easy-to-manage, low-interest loan—so you can get out of debt faster.



percent or less of your after-tax income.

That will leave you 30 percent for wants and 20 percent for debt repayment and savings. An even simpler gauge is whether your debt keeps you up at night.

You don't carry credit card or other high-rate debt. Mortgages pay for homes that can increase in value, and student loans provide an education that can help increase your income. That's why they are often described as "good" debt when used in moderation. There's typically nothing good about credit card debt, which often leaves you paying for items long after you have used them up.

You have good credit scores. Some people treat credit scores as a proxy for financial health. They really measure only how well you repay debt.

But good credit is a safety net when you need it. It's also a money-saver even if you are not planning to borrow; bad credit can increase your insurance premiums, prevent you from getting an apartment and force you to pay larger deposits for utilities.

You are appropriately insured. You want to be protected against financial shocks that could wipe you out, including medical bills, lawsuits, natural disasters or the death of a family member. Health insurance is a must, and so is homeowners or renters insurance.

If you have a vehicle, you need auto insurance with liability limits at least equal to your net worth. If anyone is dependent on your income or services — we are looking at you, too, stay-at-home parents — you likely need life and disability insurance.

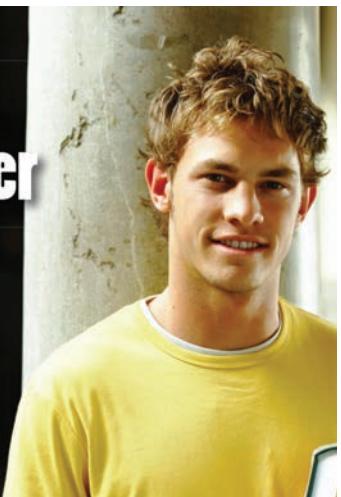
Anyone who can tick these eight financial health boxes is making the most of what they have.

New grads need help getting started in the real world.

Starting a Roth IRA for them at the credit union is a great way to put young adults in the saving mindset.



**Once a member,
always a member**



**Leaving for college?
Credit unions have you
covered with online banking.**

Watch for ATM Skimming Devices

ATM users beware: Look for irregular devices on ATMs you use. Crooks may attach an overlay swipe device, which gleans your name, account number, expiration date, and security features off the magnetic stripe on the back of your card. Review statements on a regular basis--more often online--and report transactions you didn't make. Use credit union issued cards that have other security features.



2017 tickets available for \$32.00
Savings of \$10.00!

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Audition Your Car Payment

Car shop at your credit union first

Your first stop when car shopping is not the dealership—it's the credit union.

Talk first to a credit union loan officer about how much car you can afford and what loan you qualify for, and you can walk into any dealership as a powerful cash buyer.

Not ready to buy? Save more money by trying out your car payment for a few months. You'll learn if you can live with the loan payment, and you'll save money toward the down payment, reducing how much you have to borrow.

rates as low as **2.74%** APR* Up to 60 months – 2013 and newer models

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.



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



Fall in **love** with your home loan.

Ask Us If You Qualify For \$7,500 FREE When Buying A Home!!!

Get Out of Your Rental and Into Your Own Home

If you've been renting and waiting to buy your first home, now is a good time to make your move.

A number of industry analysts predict that interest rates will rise slightly over the year, while continuing to stay very affordable. Home prices are also expected to rise, now that more buyers are again competing for houses for sale.

But rental rates are rising and expected to continue to rise even more—as much as 20% in some communities—making it smart and cost-effective for first-time buyers especially to consider home ownership. Real estate website Trulia found it is cheaper to buy than to rent in each of the nation's 100 biggest metropolitan areas.

If you're thinking about making the big move, do this now:

* **Check your credit reports for accuracy.** Go to annualcreditreport.com and request your free credit report. If you find errors or omissions, fix the problems as soon as possible.

* **Review your savings.** You will need money for a down payment as well as for the transition expenses of moving and setting up a new house. If your savings aren't up to snuff, make that your priority for the next several months.

* **Talk to a Town & Country Credit Union home loan officer about prequalifying for a loan.** This is the step just ahead of preapproval—it makes it possible for you to begin shopping for a house with your eyes wide open about what you can really afford. Your loan officer can help you prepare for the home buying process and help you line up your finances for success.

WISH YOU HAD SAVED MORE THIS YEAR?



We can help you make your savings automatic for 2017.

Contact 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

Log onto our website at www.towncountrycu.com

**How do you get from
where you are to
WHERE YOU WANT TO BE?**

Let us—your financial partner—
help make the day everything
you want it to be.



**Come see us.
We'll figure
it out together.**



**Take a look at the
Avoca branch opening soon**

The Avoca Branch will provide a wide range of financial products and services, including traditional savings, insurance, investments, auto and RV loans and a full array of mortgage loans and services. In addition, we will be able to provide an additional broad assortment of services, including real estate and business lending.

How to Protect Yourself from the Massive Equifax Hack

The bad news is that there's a good chance your personal information was stolen during the massive data hack of Equifax, one of America's three largest credit reporting agency. The thieves stole the social security numbers, dates of birth, names and addresses of 143 million Americans—that's about 60% of the adult population of the United States.

This is particularly dangerous because with that information, the thieves could steal your identity to take out new loans in your name, alter your existing accounts, and ruin your good credit. But the good news is...well, there isn't much good news to a hack of this size.

Still, if you act quickly, it's possible you can protect yourself. Here are the steps you need to take sooner rather than later.

1. Find out if your information was compromised. Visit <https://www.equifaxsecurity2017.com/potential-impact/> and click the "check potential impact" button.

2. If it says your information was likely stolen, at a minimum you should sign up for the free credit monitoring Equifax is offering for a year.

But that level of protection likely isn't enough. The thieves still have your personal information and could use it to apply to lenders who don't use Equifax. Also, because the thieves have your social security number, they could wait and use it a year or five or ten years from now—unless America totally rethinks the system it uses to identify everyone, that still leaves you vulnerable.

Here are some other steps you should consider taking, adapted from the Federal Trade Commissions recommendations:

- Start checking your your credit reports from Equifax, Experian, and TransUnion — for free — by visiting annualcreditreport.com. You can check each one time a year for free. Space them out in four month intervals, so you're regularly getting up-to-date information. If you see evidence of identity theft, visit IdentityTheft.gov to find out what to do.

- Consider placing a credit freeze on your files. A credit freeze makes it harder for someone to open a new account in your name. A credit freeze won't prevent a thief from making charges to your existing accounts, but implementing a freeze at all three of the major credit bureaus means they won't be able to issue a report to any company that doesn't already have you has a customer, making it harder for the thieves to use your information to open a new line of credit. You can unfreeze it with a special PIN when you want to apply for a new loan.

- Monitor your existing credit card and bank accounts closely for charges you don't recognize.

- If you decide against a credit freeze, consider placing a fraud alert on your files. A fraud alert warns creditors that you may be an identity theft victim and that they should verify that anyone seeking credit in your name really is you.

- File your taxes early — as soon as you have the tax information you need, before a scammer can. Tax identity theft happens when someone uses your social security number to get a tax refund or a job. Respond right away to letters from the IRS.

By putting a freeze on your accounts, checking your credit reports regularly, and monitoring activity on your existing accounts, you'll be doing everything you can to protect yourself.



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.

1414 Chatburn Ave., Harlan, IA 51537

712-755-3881 • 877-455-3015

www.towncountrycu.com





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.



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!



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

TIED UP BY DEBT?

Getting out of debt is hard, especially if you're trapped in a tangle of payments every month. We can help consolidate your payments into one easy-to-manage, low-interest loan--so you can get out of debt faster.



COLLEGE STUDENT



MONEY MANAGEMENT *Tips*

1 CREATE A BUDGET

List all of your essential expenses that stay the same each month (like rent or a bus pass) and all that change weekly (like groceries). Set aside money for those expenses. The left over money can be used for non-essentials, like entertainment, etc. Avoid overspending. If an unexpected expense comes up, decide which non-essential items to cut to pay for the expense.



2 APPLY FOR LOANS YOU KNOW YOU CAN REPAY



A good rule of thumb is don't borrow more than you can expect to earn your first year out of college.

3 APPLY FOR SCHOLARSHIPS



You'll need to write a few dozen essays, but the money you get will be well worth your time and effort.



4 BUY USED TEXTBOOKS



If they're the same edition, they have the same information as the new ones. Electronic versions are often available and can be rented through your campus bookstore or online at sites like Chegg and Amazon. Also, see if your library has a copy.

5 USE CASH

Paying with cash instead of using a debit or credit card helps you control miscellaneous purchases. Cash creates a sense of loss that cards do not.



6 JOIN A CREDIT UNION



Credit unions have lower loan rates, free checking accounts, and a nationwide network of surcharge-free ATMs. They also provide financial education to help you manage your money.



Sources: U.S. News (Money)
<https://money.usnews.com/investing/slideshows/15-money-management-tips-for-college-students?slide=15>

TCCU holiday business hours

November 23 - Closed (Open Friday, Nov. 24)

December 25 - Closed

January 1 - Closed

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

Oct. 2017

Log onto our website at www.towncountrycu.com

CREDIT UNIONS
DREAMS
Thrive
HERE

INTERNATIONAL
CREDIT UNION
DAY

THURS.
OCT. 19

Come and help us celebrate International Credit Union Day. Drop by to register for prizes. To chow down on treats, dogs, popcorn and surprises. See you October 19th.

This is the year for **Checking Your Way!**
Get \$100 when you make **THE SWITCH**
RIGHT NOW,
IT PAYS TO SWITCH

For a limited time, get \$50 when you open a **Checking YOUR Way** account with Town & Country Credit Union and set up direct deposit of \$100 or more per month.*

With **Checking YOUR Way**, you'll enjoy these great features:

- Free Online Banking, Mobile Banking and securely access your account online or by telephone 24/7 with up to date information
- Free eStatements
- Free Bill Pay to pay your bills securely online, on time, any time!
- Free Direct Deposit
- Free MasterCard Debit Card
- Surcharge free ATM access all Shazam locations



rates as low as
2.74%
APR*
Up to 60 months –
2013 and newer models

■ Jessica Feldman - Avoca New Branch Manager

Hi my name is Jessica Feldman, daughter of Mike and Lisa Feldman. I was raised in Panama, IA and still live there today. I went to high school at Harlan Community High School and graduated in 2013.

After high school I attended the University of South Dakota in Vermillion, SD. While there I ran both cross country and track and field all four years. I was also a member of the University honors program. I graduated from USD in May of 2017 with a degree in Business Finance. After graduation, I moved back to Panama and am enjoying being back in Shelby County.



I am excited to have the opportunity to work for Town and Country Credit Union and am looking forward to meeting and helping members of the community to the best of my ability.

Need a little help?
Ask about our
skip-a-payment
program!



Let us help you with our skip-a-payment program! To qualify, you must meet the following requirements: have a loan at TCCU, and the loan must be in good standing (not delinquent). There is a fee to skip a payment on a loan; \$30.00. This offer does not apply to mortgage or home equity loans.

So call or stop by today and ask about our skip-a-payment special on your loan!



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.

1414 Chatburn Ave., Harlan, IA 51537

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www.towncountrycu.com



MasterCard® Credit Card

9.9%



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

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

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

Make purchases virtually anytime, anywhere

- Great rates
- No balance transfer fees
- No annual fees
- No cash advance fees
- Flexible credit limits
- Personalized local service
- Manage your card with online banking--view account activity and make payments
- Easily replaced if lost or stolen

Are your Kids on the Right Track?

With a KIRBY KANGAROO® Club Account

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

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



Saving For Your Dreams

Most teenagers have big dreams. Some dream of owning a car, traveling, or starting a business. Many plan on attending college. All those dreams require cash.

So how do you turn that dream into reality? Be a dream achiever and start saving your money.

Think: \$1.67 a day! If you're 13 years old and you save \$50 every month until you're 18, you'll have \$3,000.

You might think, "I can't save that much a month!" Oh, yes you can! Think about it in smaller amounts.

Fifty dollars a month is about \$12.50 a week, or \$1.67 a day. An easy way to save \$1.67 a day is to skip the cafeteria and take your own lunch to school.

If you don't get an allowance, you can save some of your birthday and holiday money. You also can do odd jobs for your family, friends, and neighbors on weekends and during your summer vacation.

If \$50 a month is too much to manage, set a smaller goal. The main idea is to get started and to be consistent. You can raise your goal later.

Here are more ways to help you reach your savings goal:

- Keep your eye on your goal. To keep you motivated, find a picture that illustrates your dream and put it where you'll see it everyday.
- Drop all your spare quarters and dimes into a special container. Coins will add up quickly.
- Control your impulse spending. When tempted to buy something, ask yourself if that purchase is more important than your dream.
- Leave your money at home. Carry only the cash you'll need for the day so you won't be tempted to spend it all.
- Open a savings account at TCCU and earn interest. Your money will earn more money when you keep it in a savings account.

You've Waited Long Enough

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

Don't let the good years pass you by.

See us about an affordable home loan today.



Watch Your Money Grow

Do you know your regular allowance, gift money, or money you earn for jobs you do can make more money? When you put your money in a credit union savings account, it's called investing. The credit union then pays you for letting it use your money to give loans to other people.

So, how does your money grow in a savings account?

The first time you invest, you will be paid a dividend on just the amount you put in your account. Dividend and Interest are the same thing -- earnings you receive by allowing others to use your money.

The next time your account pays a dividend, you'll be paid on the money you put in your account, plus on the money you've already earned in interest. That's called compound interest.

The higher the dividend rate, the more money it earns.

Would you like to see how quickly your money grows?

Say you decide to deposit \$5.00 every week into your savings account. The interest rate for your credit union savings account is .50%. Here's a calculator to help you figure this out: <http://www.themint.org/kids/compounding-calculator.html>

$\$5.00 \times 52 \text{ weeks} = \260

In 3 years, you'll have \$787.83!

If you increase your weekly deposits to \$7.00, one dollar a day, you'll earn even more money!

$\$7.00 \times 52 \text{ weeks} = \364

In 3 years, you'll have \$1,102.96!

So, you see, if you promise yourself to put a bit of money into your savings account every week (and don't take it out!), you'll watch it grow so fast you'll soon have enough to pay for something really special, like a trip or a bike!

■ 'Go Green' With Your Personal Finances

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

Honey, Let's Talk Money

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

* **Relax**--Try to keep your voice down. Be pleasant, friendly, and respectful when talking about finances.

* **Listen as much or more than you speak**--Don't dominate the conversation, and pay attention to different points of view.

* **Voice your concerns**--Find out what underlying issues are at stake and discuss them with your partner.

* **Strive for a win-win situation**--Find a solution that will make each of you content. Pay attention to underlying concerns, not necessarily the issue you were fighting about.



Mortgage Rates Still Great

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

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

WE DO MORE THAN JUST AUTO LOANS.

No matter how you want to travel, we can help you with financing.



How to Improve Your FICO Credit Score

Payment history (35% of score)

* Pay all bills on time

Amounts owed to creditors (30%)

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

Length of credit history (15%)

* Keep fewer cards for a longer period of time

New credit (10%)

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

Types of credit currently in use (10%)

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

We want to be your BUSINESS PARTNER



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

Now Is The Time To Refi Or Buy A Home

Even with rising interest rates, home sales across Southwest Iowa are expected to continue at a healthy pace in the months ahead. If you are a renter looking to buy your first home or are a current homeowner thinking about upsizing, downsizing or refinancing in 2017, now may be the perfect time to act.

Town & Country's mortgage specialist can help you find the best home loan to fit your personal situation and budget. Options include 5% down first time home buyer financing, conventional loans, and loans for more unique circumstances such as seasonal properties, land loans and condos.

In addition to competitive mortgage rates, everything happens locally at Town & Country, from the processing of your application, to the loan decision, to the service after you close. If you would like to talk with one of our mortgage specialists, contact us at desirae@towncountrycu.com or call Desirae at 712-235-5555.

Love and Your Credit Score

The size of a person's credit score can make a real difference in his/her life. It can impact many things beyond loan approval. In fact, it may be a factor in getting a date.

According to a new study from Bankrate, 42% of Americans say that knowing someone's credit score would have an impact on their interest in dating them. Of those respondents, 13% say that credit score has a major impact; while 29% said it would be a minor influence on their decision to date a person. Women were nearly three times as likely to consider credit score a major influence on a potential partner compared to men (20% vs. 7%).

Unbelievable, isn't it? Nowadays, your credit score can be the difference between getting a job, or not – and even winning the heart of your dream date. And they say that romance is dead.

How to Qualify for a Small Business Loan

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

Here's how:

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

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

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

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

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



FULL-FAMILY MEMBERSHIP

Call for Board Member Candidates

Your credit union is looking for candidates to serve on the Board of Directors as volunteers. Terms will begin following the Town and Country Credit Union Annual Meeting February 20, 2018.

What do Board Members do?

Town and Country Credit Union Board Members oversee credit union operations. Regular meetings are normally held on the third Tuesday of each month.

Why should I volunteer?

Board membership provides an excellent opportunity for you to apply your financial and leadership experience. You will help others and yourself by determining the best way your credit union can serve its membership.

What qualification do I need?

Qualified candidates are Town and Country Credit Union members in good standing, at least 18 years old, have a sincere desire to serve the credit union in an official capacity and are willing to devote the necessary time to the position.

If you are interested in serving on the Board, please notify us in writing by submitting a short letter telling us about yourself. Written notification must be received no later than December 16, 2017.

Did you know?

Now is the perfect time to open a Holiday Club account for next year! By saving a little each week, you will have some money set aside for the next holiday season. If you already have a Holiday Club account, consider increasing your contribution to be ready for an extra gift or two next year.





Shelby County Community Chest

Annual Fund Drive

Assisting 18 different agencies at one time through our "direct mail" campaign. **THANKS TO YOU, we can make a difference in the lives of many deserving individuals in our area.** Concerned, Inc., Country Care Center, Danish Windmill Corporation, Faith Sound, Friends of Harlan City Parks, Friends of Prairie Rose, Girl Scouts, Harlan Comm. Library Foundation Inc., Harlan Comm. School District, Harlan Lions Club, Iowa Comm. Kitchen, Iowa State Univ. Extension & Outreach Shelby Co., Nishnabotna Conservation Foundation, Shelby Co. Comm. Outreach, Shelby Co. Fair, Shelby Co. Historical Museum, Time for Tots, West Central Comm. Action.

www.sccommunitychest.com

Member Services

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

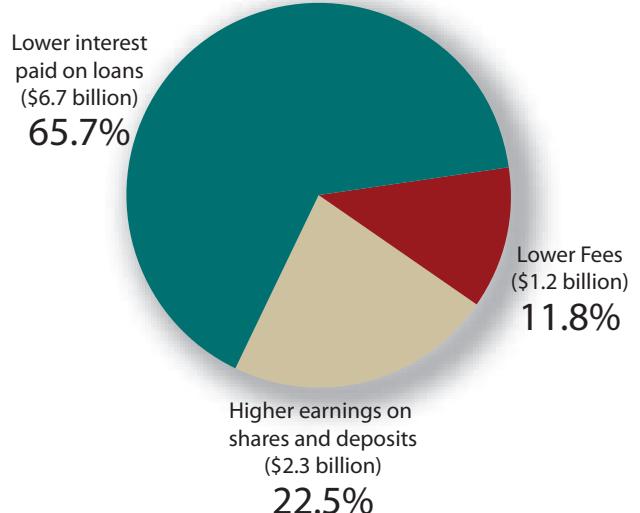
24-Hour ATM	On-Line Services	Term Life Insurance
Vehicle Loans	Free Internet Banking	Accident Insurance
Home Equity Loans	Free Notary	Whole Life Insurance
Mortgage Loans	Drive-up Services	Variable Annuities
Personal Loans	Wire Services	Fixed Annuities
Business Loans	Fax Services	Loan-term Care
Lines of Credit	Night Depositories	Insurance
Visa Gift Card	Credit Life and	Variable Universal Life
9.9% APR MasterCard	Disability Insurance	Insurance
Debit Cards	Gap Insurance	Mutual Funds
Direct Deposit	Draft Images	Folio Investing (50 Stocks)
Photocopy Services	Auto Insurance	529 College Savings Plan
Phone Transfers	Home Owners	
Payroll Services	Insurance	

Warning Signs You Have Too Much Debt

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

\$10.2 Billion a Year:

Estimated Credit Union Member Financial Benefits*



Credit union membership confers a real financial benefit, to the tune of about \$182 a year per member household.

*Source: Credit Union National Association's economics and statistics department (March 2017)

Tell Us About it: TCCU Survey

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

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

How might TCCU serve you better?

If you would like a reply, please complete below.

Name _____

Address _____

City _____ State _____ ZIP _____

Phone # _____

Email address _____

Please mail to: Town & Country Credit Union – Supervisory Committee, PO BOX 4, Harlan, IA 51537

TCCU holiday business hours

October 9 - Closed
November 23 - Closed (Open Friday, Nov. 24)
December 25 - Closed
January 1 - Closed

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

WE DO MORE THAN JUST AUTO LOANS.

No matter how you want to travel, we can help you with financing.



Savings and Benefits of Buying Used Wheels

Ever wonder why the used-car industry is such a big hit? The price tag attached to a used vehicle is usually several thousand dollars less than for new cars. If you buy a new car, it typically depreciates about 20% in value the minute you drive it off the lot.

Start looking for the right used car by doing some research. Check out websites such as Carfax.com, Edmunds.com, and kbb.com. These sites help you find exactly what you are looking for, including safety rating, vehicle condition, and a vehicle history report.

When you're selecting a used vehicle, keep in mind that insurance companies base insurance premiums on your age, year of the car, make, and how likely you are to get in an accident. In general, the cost of insurance on a used car is lower because the comprehensive and collision costs are usually lower.

Many dealerships offer certification programs that can protect you if any mechanical problems arise after you purchase your vehicle. Be sure to read the fine print of the certification to see what it covers.

Buying a certified used car can add on a significant chunk of money to the price tag but can be money well spent. On the other hand, if you plan to buy a noncertified used car, make sure to have a qualified mechanic inspect it first.

To find the best deal on financing your used vehicle, make Town & Country Credit Union your first stop. Call or stop in today to learn more about our low auto-loan rates.

How to Pay Off Debt with the Stack Method

1. **Add** up all your minimum debt payments
2. **Decide** how much on top of that amount you can afford to pay each month. This amount is your stash.
3. **Identify** the loan with the smallest balance.
4. **Make** minimum payments on everything except that loan.
5. **Put** everything left in your stash toward the loan you identified.
6. **When** that loan is paid off, **add** its minimum payment toward your stash.
7. **Repeat** the process with the next loan you want to pay off.
8. **Your** monthly stash will continue to grow as you pay off more loans!



**Opening soon
in Avoca.**

**Look for an announcement
in the near future.**

CD Laddering

- Earn** higher dividend rates while having access to cash.
- Divide** your savings among certificates of various maturities, for example, 1, 2 and 3 years.
- As each certificate matures** turn it over into a longer maturing certificate or cash it in.

**STRETCH
YOUR
BACK-TO-SCHOOL
BUDGET**

Stop in or call to ask how we can help.

1414 Chatburn Ave., Harlan, IA 51537

712-755-3881 • 877-455-3015

www.towncountrycu.com



Six Rules for Managing Credit Card Debt

If you want to be the master of your credit card debt load, follow these key rules:

1. Take inventory. How many credit cards do you have? What's the balance and minimum monthly payment on each? What's the total balance? If it's more than you thought or can afford, it's time to pare down.

2. Check out the cost of your credit cards. What's the interest rate on each card? What's the annual fee? Does your card offer a grace period? If the card doesn't have a grace period, or if you carry over a balance, or take a cash advance, you're usually charged interest right away.

3. Get one low-fee or lower-interest card and use it wisely. Make Town & Country Credit Union your first stop when starting your search. Check to see if you can transfer existing debt from your various credit cards to your new lower-interest credit card.

4. Make the largest monthly payment you can afford. Even though you may not be able to pay your balance in full, paying the monthly minimum may do little more than cover the accrued interest.

5. Watch out for "teaser rates." Your mailbox may be brimming with unsolicited credit card offers that promise attractive low-interest rates. But if you read the fine print, you'll see that after six months or so the issuer may double the low introductory rate.

6. If you get in over your head, don't bury it in the sand. If you're having trouble making your monthly payments, contact your creditors before they contact you. If you're already screening calls from bill collectors, or refusing to open your mail, you need help.

Contact Town & Country Credit Union at 712-235-5555. We're here to help you get your finances back in order.

AUTOS: Lease or Buy?

Use this table to compare buying vs. leasing an automobile. Ask your credit union loan officer to help you weigh your options.

	LEASING	BUYING
OWNERSHIP	You don't own the vehicle. You must return it at the end of the lease unless you choose to buy it.	You own the vehicle—it's your asset. You keep it at the end of the financing term.
UPFRONT COSTS	These may include the first month's payment, a refundable security deposit, a capitalized cost reduction (similar to a down payment), taxes, registration, and other fees.	These may include the cash price or a down payment, taxes, registration, and other fees.
MONTHLY PAYMENTS	These usually are lower than monthly loan payment—you're paying only for depreciation during the lease term, plus rent charges (similar to interest), taxes, and other fees.	These are usually higher than monthly lease payments—you're paying for the entire purchase price, plus interest and other finance charges, taxes, and fees.
GAP COVERAGE	This is often included in lease agreements. If not, you can purchase it.	This is usually not included in finance agreements, but you can purchase it.
MOVING OUT OF STATE	Some agreements restrict you from relocating the vehicle to another state or country.	There are no restrictions when relocating.
CHANGING VEHICLES	Leasing has advantages if you change vehicles frequently.	Buying has advantages if do not change vehicles frequently.
EARLY TERMINATION	You may be responsible for early termination charges.	You're responsible for any payoff amount—that is, the loan balance—if you end the loan early.
VEHICLE RETURN	You may return the vehicle at lease-end, pay any end-of-lease cost or purchase the vehicle if your lease includes that option.	You might sell or trade the vehicle if you want a different one.
FUTURE VALUE	The lessor—the party leasing you the vehicle—has the risk of the future market value of the vehicle.	You have the risk of the vehicle's market value when you trade or sell it.
MILEAGE	Most leases limit the number of miles you may drive; you will pay charges for exceeding those limits.	You may drive as many miles as you want; higher mileage will lower the vehicle's trade-in or resale value.
TERM LENGTH	A typical lease is 2–4 years.	A typical auto loan term is 4–6 years.

Source: CFPB website – www.consumerfinance.gov

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

How do you get from where you are to WHERE YOU WANT TO BE?



If you want to fix up your home, but the "how" feels overwhelming? Come see us.

We'll figure it out together.

Do You Need Credit Counseling?

Debt can sneak up on you and escalate out of control. Unfortunately, there are no quick-fix solutions for debt or resulting bad credit. The best repair is time, discipline, and debt repayment.

Nonprofit credit counselors are available to help you recover from debt and repair your credit. Many are free. Talk to the people at your credit union for referral to a credit counseling agency.

Useful Resources:

- * National Foundation for Credit Counseling at www.nfcc.org
- * American Consumer Credit Counseling at www.consumercredit.com

Cross-Cut Shred It

- Any document with your account numbers and/or Social Security number
- ATM receipts
- Canceled and voided checks
- Credit card bills, carbons, statements—and preapproved credit card offers
- Credit reports
- Credit union and bank account statements
- Documents with PINs and passwords
- Items with your signature
- Medical records
- Pay stubs
- Used airline tickets

New grads need help getting started in the real world.

Starting a Roth IRA for them at the credit union is a great way to put young adults in the saving mindset.



TCCU holiday business hours

September 4 - Closed
October 9 - Closed
November 23 - Closed (Open Friday, Nov. 24)
December 25 - Closed
January 1 - Closed

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