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## Five Resolutions to Trim Spending and Reduce Stress

With the new year approaching, now is the perfect time to make a resolution to save more money. These five tips will help you trim spending, beef up savings, and reduce stress.

### 1. Pay it off.

Pay off your credit cards to save money. Let's say you have a \$2,000 balance at 18% interest. If your minimum payment is 2% of the balance due each month, it will take you 19 years to pay it off and you'll incur \$3,862 in interest. But if you increase your monthly payments to 8% of the balance due--much more than the minimum--you'll reduce the payback time from 19 years to three years and nine months, and your interest costs now are only \$433. You've just "saved" \$3,429.

### 2. Conserve.

Small changes mean big savings on your utility bill:

- \* Properly insulate all ducts.
- \* Use programmable thermostats. Turn your thermostat back 10% to 15% for 8 hours each day during the winter to save as much as 10% a year on your energy bill.

- \* Use ceiling fans to reduce both cooling and heating bills.

### 3. So what's a buck?

Grab a calculator. Add up what you spend on so-called "little things" that end up being budget-busters:

- \* If you spend \$1.00 a day on soda, that adds up to \$365 a year.

- \* If you spend \$2.75 a day on coffee, that's \$1,003.75 a year.

- \* If you spend \$6 every weekday on fast food, that's \$1,560 a year.

- \* If you spend \$6.20 a day on cigarettes, that's \$2,263 a year.

### 4. Tune it up.

Regular automobile maintenance--including low-cost oil changes, filter changes, and tire rotation--can save big bucks by preventing costly repairs. Keep your engine tuned and your tires inflated to their proper pressure. On the road, stay within speed limits--gas mileage decreases when you drive faster than 60 MPH. Avoid "jackrabbit" starts, unnecessary idling, remove excess weight from the trunk, and combine errands.

### 5. Transfer it.

Pay yourself first--set up automatic transfers to your share or money market account. Have your paycheck automatically deposited to your credit union account. Consider using direct bill payment from your share draft account for recurring payments like household bills, insurance premiums, automatic investment and savings plans, mortgage payments, auto loan payments, and charitable donations. Set up a Holiday Club Account. Participate in your employer's tax-advantaged retirement plan.

It all adds up!

**NOW OPEN - COME ON BY AND VISIT US**



102 N. Elm Street (Old Carley Drug Building)

**BEST RATES IN THE AREA ON**

✓CDs ✓Auto Loans ✓Mortgages

The TCCU Advantage...

- 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



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**HOURS:**  
Monday-Friday 8:30-4:00  
Saturday 9:00-12:00



YOUR  
*Credit Union*  
NEEDS  
YOU

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



## Do we have your current address, phone number or email address?

In order to help protect your account information, it is important to keep your address, telephone numbers and e-mail address updated with Town and Country. If we determine we do not have your current mailing address, we will temporarily suspend electronic access to your accounts (e.g., Town and Country Online Account Access, ATMs) until you update your records.

To update your account information, simply: Call 24 hours a day 1-712-235-5555 or email us at [cuservices@towncountrycu.com](mailto:cuservices@towncountrycu.com).

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Making Dreams  
Come True One  
Member At  
A Time...

# Happy New Year



## Ways to Make Saving for Retirement Easier

It's never too early to plan for your retirement. In fact, the earlier you start, the better off you'll be. Use these helpful tips to make retirement as easy as possible.

**Max out your 401(k) match.** If your employer matches your contributions to your 401(k), see if you can contribute the maximum amount. Experts recommend contributing 15% of your pre-tax income to your retirement savings, so take advantage of an employer match to help you get there.

**Reduce your debt.** By reducing your debt now, it'll be easier to save money for retirement and live comfortably. Start with the smallest balance, reducing that to zero, then focus on the next lowest. It'll make you feel good, help create some momentum, and build your confidence to tackle larger debts.

**Diversify your retirement income.** Try to have your money come in from multiple sources and which don't have the same tax on them. For instance, have some money come in from stocks (capital gains tax), some from traditional retirement accounts (regular income tax), and Roth accounts (tax-free withdrawals).

**Build an emergency fund.** This will prevent you from tapping into your retirement funds should a crisis occur. You can start with a small amount, but try to be consistent about deposits. You'll soon build a safety net to fall back on when unexpected expenses show up.

**Reduce your cost of living.** Look at all your expenses and see if there are ways to reduce or eliminate them. Start with small things, like packing your lunch instead of eating out every day. Then work up to bigger changes, like selling your home and buying smaller one.

**Know your full retirement age for Social Security.** You can begin receiving Social Security benefits when you reach 62, but you'll get up to 30% more by waiting until your full retirement age. Check [www.ssa.gov](http://www.ssa.gov) for more information.



**Together We Can Do Anything**

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

**Mark your calendars for Town & Country  
Annual Meeting February 20, 2018  
6 p.m. at Town & Country Credit Union  
1414 Chatburn Avenue, Harlan, IA**

## 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.



## Add Value to Your Home

Move your remodeling fantasy into reality:

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

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

## Even in the Age of Chip Cards, Thieves Lurk

You may have noticed a lag in checking out at the store lately. If you're paying with a new microchip credit or debit card, the payment process takes about 15 seconds longer. In the age of insta-transactions, this can feel like a lifetime. But it's for a good reason!

That's because chip cards communicate with the financial institution as the transaction is being processed – which make them more secure. However, not everyone has made the switch to the microchipped cards yet, and even if you have, some stores and ATMs don't have the upgraded hardware to take advantage of the encryption they offer.

This means that we are still vulnerable to card fraud and theft. For example, financial data could be compromised online, too, as the new chip cards don't offer additional security when making online purchases.

What does this mean? Even with new chip cards, you have to keep an eye on your accounts for fraudulent activity.

Some people believe that as long as they didn't actually charge it, they won't be responsible for the debt. On some level, this makes sense. Why would I be responsible for a purchase I didn't make? This is only partly true.

According to the FTC Consumer website, your responsibility really depends on how quickly you report the incident:

\* If you report the loss within two business days after you realize your card is missing, you won't be responsible for more than \$50 of unauthorized use.

\* If you report the loss within 60 days after your statement is mailed to you, you could lose as much as \$500 because of an unauthorized transfer.

\* If you don't report an unauthorized use of your card within 60 days after the card issuer mails your statement to you, you risk unlimited loss; you could lose all the money in that account, the unused portion of your maximum line of credit established for overdrafts, and maybe more.

So keep an eagle eye on your accounts, and check in frequently to make sure the transactions posted match your activity.



**MY CREDIT CARD COULD BE BETTER**

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

### TCCU Credit Card: Your Best Bet

- Choose the card with nothing to hide
- No annual fees
- Low 9.90% non-variable APR
- No cash advance fees
- No balance transfer fees
- No penalty fee

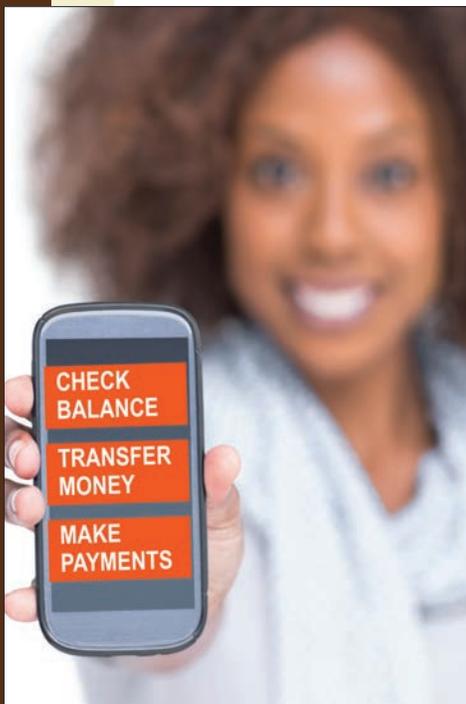
Give us a call to enroll you today, 712-235-5555

### Fraud Protection

- Never carry personal information like social security card.
- Use a mix of symbols, numbers, and letters for PINS and passwords.
- Never give out your personal information to a business or individual over the phone or email.
- Don't just toss invoices, financial statements, or other personal documents—shred them.
- Check your online banking accounts and credit reports regularly.

### What Do Crooks Do With Your Personal Information?

- Go on spending sprees with your credit/debit account numbers
- Change mailing address on your credit card accounts
- Take out loans in your name
- Establish phone service in your name
- File for bankruptcy in your name to avoid paying debt
- Give your name during an arrest



**BANK WITH US**

**ANYTIME,**

**ANYWHERE**

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

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

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

## Iowa Bankers Trying to Raise Credit Union Taxes — Your Help Needed

Credit unions provide a not-for-profit, cooperatively-owned choice in the financial marketplace. For decades, the credit union business model has saved Iowans money and provided access to credit that many could not get from a bank. With tax reform being discussed at the state level, bank lobbyists are using it as an opportunity to try and convince legislators to raise taxes on credit unions, effectively taxing their competition out of the market.

As a member-owner of your credit union - your voice matters – as any tax increase is ultimately a tax on you, our owners! Please contact your state legislator today and ask them to oppose bank efforts to raise credit union taxes, so Iowans like you continue to have the ability to choose a not-for-profit financial partner. We have made it easy to send your legislator an email. Please visit <http://cqrcengage.com/iowacreditunions/app/write-a-letter?0&engagementId=422753> to view, edit and send an electronic message. Visit [ProtectFinancialChoice.com](http://ProtectFinancialChoice.com) to stay up-to-date on important policy issues affecting your credit union.

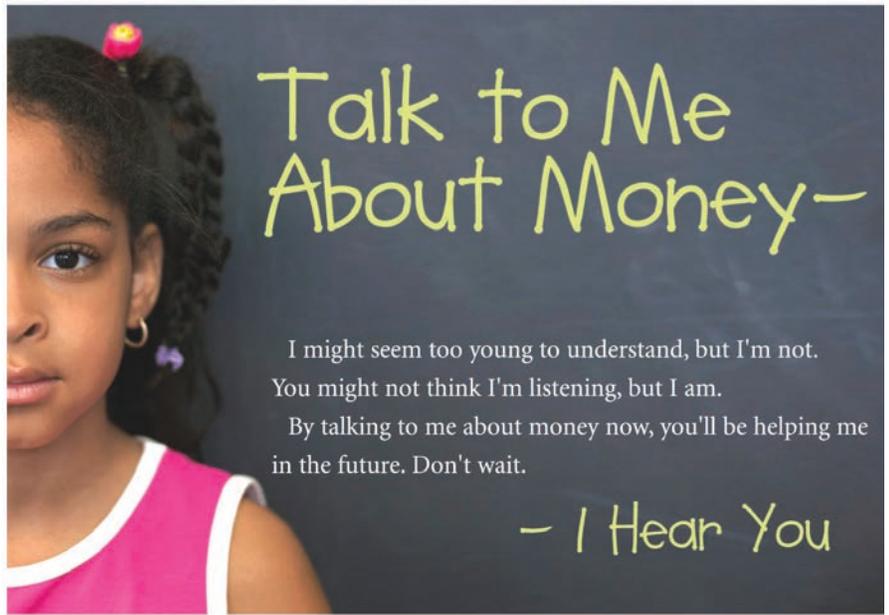
## How Will You Pay for the Holidays?



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

Take comfort.

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



## 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

## Time for a Change of View

### Loan Special

**\$1,500 at 8.5% APR for 10 Months**

\*Vacation Loan, Repairs, Winter Bills



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

## The Scholarship Search Made Easy

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

### 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 24 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.

Your money knows the difference

is **getting more**  
**paying less**  
**better value**  
**adding up**

Crunch the numbers.

**OPEN AN ACCOUNT 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

## The credit union difference is measurable

lower fees  
better rates  
getting more

Fair treatment, fewer fees and help reaching your goals — **the difference is clear!**

#### Harlan Hours:

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

#### Avoca Hours:

8:30 a.m. – 4 p.m. Monday-Friday; Saturday 9 A.M. – 12 P.M.

Log onto our website at [www.towncountrycu.com](http://www.towncountrycu.com)

## The Gift of Getting Organized

Organizing your financial records is one of the best gifts you can give your family. By setting up a workable system and telling family members about it will ensure they know how to pick up the pieces should there be a crisis or death.

Getting organized doesn't mean finding a place for everything. It means knowing what to keep and for how long, where to store documents, and when to shred outdated statements.

**Consider these tips to get started:**

**1. Eliminate waste.** Toss items you don't need, such as receipts for small purchases or groceries, or records on autos you no longer need. To prevent identity theft, shred documents with Social Security numbers or account numbers. Consider software organization tools, or going paperless. Sign up for online credit union and brokerage statements.

**2. File it.** Set up a simple filing system that anyone can follow, separating active from inactive files.

**3. Protect it.** Get a safe deposit box for anything that would be difficult to replace if destroyed, such as birth and marriage certificates, titles, household inventory, investment certificates, and military records.

**4. Establish a routine.** Open and sort mail daily. Arrange bills so you can pay them about the same time each month. Every year or so, weed your files.



## Together We Can Do Anything

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

## Mark your calendars for Town & Country Annual Meeting

**February 20, 2018 • 6 p.m.**

at Town & Country Credit Union  
1414 Chatburn Avenue, Harlan, IA  
(No dinner served)

## Carelessness Can Cost You

Many Americans are concerned about someone stealing their credit card, check, or debit card numbers, but they may be ignoring one easy way thieves can access financial accounts: receipts.

Disregarding receipts that have valuable information greatly increases the risk of credit and debit card fraud. Thieves easily can find receipts with valid account numbers in trash cans. Some easy steps you can take to prevent thieves from stealing your financial information:

- \* Shred all preapproved credit offers, credit and debit card receipts, insurance forms, financial statements, and other paperwork containing personal and financial information;

- \* Check credit union statements and other financial statements monthly for discrepancies and order a credit report once a year to make sure no one else is using your personal information to obtain credit cards or services;

- \* Don't print your Social Security number on your checks and don't carry your Social Security card in your wallet; and

- \* Be hesitant about giving personal or financial information over the telephone.



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get more

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

Need to buy a car, but you're not sure where to start?  
Don't sweat it—we can help you get the best deal.

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

## An Easy Plan for a \$500 Car Repair Bill

The average car repair bill costs between \$500 and \$600—an amount that would have many Americans reaching for their credit card.

A recent survey from AAA found that 33% of American drivers would need to go into debt to pay for a car repair. That translates to 64 million drivers without enough savings to cover a routine expense.

How can you avoid being one of them? AAA counsels putting \$50 a month aside in savings for a car-care fund.

"To avoid a surprise down the road, drivers should budget for monthly payments, insurance premiums, fuel costs and the inevitable expenses of routine maintenance and repair," says John Nielsen, AAA managing director of automotive maintenance and repair.

To avoid such a crisis, AAA makes the following suggestions:

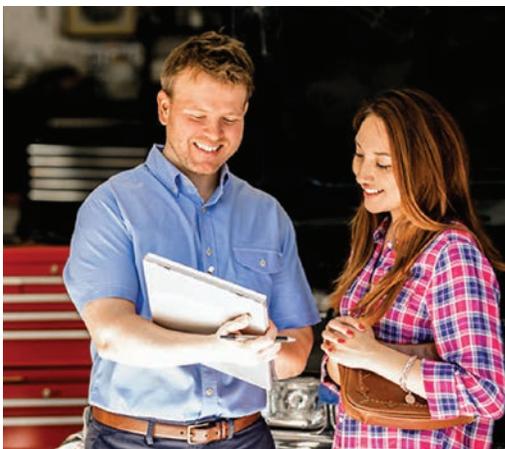
- When buying a new or used car, look at not only the price and the monthly payment, but also how much that car is likely to cost to own over coming years. Rankings such as Kelley Blue Book's five year cost to own rankings can give you some reasonable estimates.

- Stick carefully to the maintenance schedule recommended by the manufacturer. Today's cars are better made and can last longer than in the past. But to get the most out of them, keep up the maintenance.

- Find a repair shop you trust.

- When you do have to go in for a repair, get a written estimate for the work. Try negotiating the estimate and ask if the shop gives any applicable discounts

No matter how new or well-made your car, some repairs are inevitable. So avoid that anxious feeling when hearing the repair cost by knowing you have money set aside to cover it.



## Take These 4 Steps to Save for Retirement

Making small changes in how you spend money can help beef up retirement savings. But, being financially secure during retirement will take some commitment and planning along the way. Take these steps to get on track:

### Create a spending plan.

Often when people create a budget, they feel they're depriving themselves. Instead, think of your budget as a spending plan. This plan will help you set priorities so you can become more focused and save for your goals.

### Contribute to retirement savings plans.

In addition to contributing to an IRA (individual retirement account), contributing to your employer's retirement saving plan can help build your nest egg as well. Contribute as much as you can each paycheck, and contribute at least the amount needed to get your employer's match, if one is offered. If you don't, it's like leaving free money on the table.

### Plan for the unexpected.

Whether it's unexpected car trouble, a health problem, pet expenses, or housing repairs, a good rule of thumb is to have at least three to six months of income set aside in an emergency savings account. Not everyone has this much money on hand right away—start small and build your emergency fund as you're able to save more. Having an emergency savings account protects you from having to stop saving for retirement or dip into your retirement savings to pay for unexpected expenses.

### Start saving and keep saving.

No matter if you're saving for retirement or another goal, saving is a rewarding habit. It's never too early or late to start. If you have to, start small and try to increase the amount you save each month. Use automatic deposits and transfers at your credit union to build your savings without having to put a lot of thought into it. Make saving for retirement a priority by creating and sticking to your spending plan to meet your goals.

# What Newbie Home Buyers Need to Know

Buying your first house is an exciting time, but admittedly a little scary, as well. The allies at your credit union have your back. They can help you minimize anxiety by being prepared.

If you haven't already, call a loan officer there and have a conversation about your questions and your goals. The lender is likely to share with you some version of these steps:

## Know your credit report

Go to [annualcreditreport.com](http://annualcreditreport.com) and get your credit report from all three of the reporting agencies; you get one free report a year. This step is important because your credit score can make a huge difference in how much you qualify to borrow and what you pay for the money.

Usually, we suggest you order one credit report every four months from a different credit bureau. But when your plan is to buy a house, check all three at once because your goal is to identify anything that could scuttle your loan or drive up its cost. If you find errors, correct them. That won't happen overnight so, even if your home purchase is several months in the future, make sure your credit report is up to snuff now.

If the facts are accurate and reflect a sloppy credit history, expect to spend at least six to 12 months cleaning things up with flawless credit habits.

Here's how much difference it makes, if you qualify: On a \$150,000 30-year fixed-rate (3.85% annual percentage rate) mortgage, with an excellent score of 760 or higher, your monthly payment would be \$703 and you'd pay \$103,033 in total interest. But a credit score of 620 would cost \$846 a month (5.4% APR) and rack up \$154,407



in total interest payments.

## Know what other documents will be useful

When you talk with a lender about applying for a home loan, you might need several other records:

- *W-2 forms.* Make copies from the past two years.
- *Paystubs.* Copy your two most recent ones.
- *Financial account statements.* Collect statements, including those from retirement accounts, for the past few months.

• *Lines of credit.* If you've opened any in the past six months, you'll need copies of those statements because they might not show up on your credit report.

• *Information about vehicles you own.* Include make, model, and resale value.

• *Auto-loan account information.* Include account numbers and statements.

• *Credit card account information.* Include numbers and types of cards, balances, and minimum payments.

• *Other loan account information.* Include student loans and personal loans.

• *Gifts.* If any money for your down payment was given to you, identify how much and where it came from. Be prepared to document that it's a gift and not a loan.

When you call to make an appointment, ask what papers you should bring with you.

## Know what you can afford.

Have an appetite  
for a new home?  
We make home ownership  
as easy as pie.  
Apply online, call us,  
or stop by today!

## Thinking about a Home Equity Loan??

Are you thinking of remodeling your home? Now's a great time to get a home equity line of credit (HELOC) to help you finance a renovation or remodel.

### Here are just some of the changes you can make:

\* Add more living space: Open up your kitchen, add a nursery, update your bathrooms, or turn your bedroom into a master suite.

\* Personalize to fit your lifestyle: Add a three-season porch or a swimming pool.

\* Become more energy efficient: Replace your roof or windows or add solar panels.

### The advantages of using a HELOC include:

\* Potential tax benefits: Home equity interest payments are generally tax-deductible.

\* Lower monthly payments: Interest rates on HELOCs are typically lower than credit card or personal loan rates.

\* Greater financial control: With a HELOC, you withdraw and pay interest on only what you need when you need it.

Town and Country Credit Union can help you get a great rate on a HELOC. Call 712-235-5555 or visit us in person. Ask for Desirae.

## 5 Ways Good Credit is Your Safety Net

A healthy savings account is your best defense against life's curve balls. But sometimes setting aside some money every paycheck isn't enough—particularly when you're just starting out in life.

A good credit score can be an additional safety net, providing you access to low-interest credit options that can help cover any expenses your emergency savings can't. Here are your options:

1. Credit cards Can be useful for relatively small emergencies. Of course, this requires that you haven't maxed out your credit card on espresso and concert tickets. Keeping a decent chunk of your spending limit available will not only offer you a good lifeline, but can also boost your credit score. Plus, a good credit score can earn you the best rates.

2. Signature loans Also called personal loans, they can be used for making purchases like car repairs or for doing projects like updating your kitchen. Signature loans are good for moderate-sized projects.

3. Car equity loan Did you know that if you have paid off your car, or if you owe less than its worth, you can often take out a loan against your equity? If your car is newer than 10 years old, these loans usually offer significantly lower rates than signature loans or credit cards. Just keep in mind that you no longer own the car outright—you will have to pay off the loan if you decide to sell your car.

4. Home Equity Loan If you own your own home and have available equity in it (again, you owe less than your home is worth) you can take out a home equity loan. This is a one-time lump sum loan, usually of a sizeable amount. This can be good for big projects, like remodels, additions, building a shop, or paying off your other higher-rate debt.

5. Home Equity Line of Credit These are much like a home-equity loan, except instead of taking out one big lump sum, you can use the line of credit like a credit card. You can make purchases, pay the balance down, and make new purchases. This is great for regular projects or sizeable emergencies.

Your lender might be able to offer you other options, but these are the main tools you can use to build a safety net. Even better—by using your available credit options, making payments on time, and paying things off, you are continuing to build your credit score.



Open any TCCU Personal Checking Account with a  \$200 Deposit and Receive

**\$100**

**Plus We'll Give You Your First Box of Checks FREE!**

Plus: FREE Internet Banking • FREE MasterCard® Check Card  
Some restrictions apply.

**Auto Loan Rates**

As Low As:

**2.99%**

Model years 2013 & newer, with less than 60K miles.



**NO PAYMENTS FOR 90 DAYS**

**Best CD Rate In Town!**

We Will Match the CD Rate of Any Bank in the Avoca & Harlan Area

Plus Add **0.40%** A.P.R.

\* New money only. Minimum \$10,000 and Maximum \$250,000. Good only at Town and Country Credit Union, Avoca and Harlan, Iowa. The credit union reserves the right to limit deposits or terminate this offer any time without notice. Penalty for early withdrawal. Offer subject to change without notice.

**BEST RATES IN THE AREA ON**

**✓CDs ✓Auto Loans ✓Mortgages**

The TCCU Advantage...

- 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.

## Basic Steps to Financial Fitness

Your finances and the decisions you make about them change over time and are different from your friends' or your parents'. Still, some broad guidelines may help you get a handle on your financial plans.

\* For mortgages, lenders expect your payments to be no more than 28% of your monthly gross income (income before taxes, Social Security, and other deductions). Another method says that your PITI (principal, interest, property taxes and insurance) plus your total long-term debt (car payments, college loans, installment payments) should not exceed 36% of your gross income.

\* How much should you be saving? Financial experts suggest three to six months' take-home pay in a savings account. That can take time to build up, and you may need to raid your account even while you're adding to it. Still, if you consistently put aside 5% of your take-home pay, using payroll deduction, you'll reach your goal.

\* For long-term retirement savings, at minimum put a percentage into your 401(k) that equals what your employer will match. Anything less and you're actually giving up free money. Ideally, contribute the maximum your employer allows into your 401(k). Can't swing that much while you're saving for your child's future education expenses? Keep this in mind: You can borrow to meet higher education expenses, but you can't borrow for retirement expenses.

Talk to the professionals at your credit union to learn about all the services available to help you meet your goals.



## Teach Teens Financial Responsibility

When your kids were little, you frequently heard requests such as "Will you read me a story?" or "Can we go for a bike ride?" Now that your offspring have morphed into teenagers, their pleadings often involve asking for money—your money.

How can you tame their cash demands and avoid the money wrangles, while also instilling a sense of financial responsibility? Here are a few ideas:

- Make the most of "teachable moments"—Look for opportunities in your day-to-day interactions with your teen when you can slip in a money "lesson." For instance, if you're out shopping together, you can talk about your own shopping choices or why you're delaying a purchase.
- Provide hands-on experience—These types of experiences have more impact for teens than just listening to you talk. For instance, have your teenager make the grocery list for the week. At the market, he'll see for himself how big a chunk of the family budget goes toward groceries.
- Model money monitoring—Sit down with your teen to go over her list of expenditures for the week. Discuss such questions as: Was this a want or a need? Why did your balance get so low at this point? What could you have done differently in your spending?
- Introduce plastic, perhaps—You'll need to decide if your teen is mature enough to manage a debit card. You could give your teen a prepaid debit card with a spending limit. Again, go over transactions together.
- Talk about the future—What will come after high school? If it's college, what portion of expenses will the teen have to cover? Older teens also begin to think about career choices. This is a good time to talk with them about saving for retirement. It's never too early to have that conversation.

**The credit union difference**

is **measurable**

**lower fees  
better rates  
getting more**

Fair treatment, fewer fees and help reaching your goals — **the difference is clear!**

### 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

### Harlan Hours:

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

### Avoca Hours:

8:30 a.m. – 4 p.m. Monday-Friday; Saturday 9 A.M. – 12 P.M.

Log onto our website at [www.towncountrycu.com](http://www.towncountrycu.com)

happy  
st. patrick's  
day!

Celebrate by putting a little extra in savings today. You don't need to find a leprechaun's pot of gold to build lasting wealth.



## 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!

## America Saves Week: Making Savings Automatic

Americans have a hard time saving money. According to a report from the Pew Charitable Trusts, the typical household cannot replace even one month of income with liquid savings.

If building an emergency savings fund is one of your goals for 2018, join thousands of others during America Saves Week—February 26 through March 3, 2018—and step up your savings.

America Saves Week is coordinated by America Saves and the American Savings Education Council to promote good savings behavior.

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

Set a goal. Make a plan. Save automatically.

## TCCU Credit Card: Your Best Bet

- Choose the card with nothing to hide.
- Low 9.90% non-variable APR
- No annual fees
- No balance transfer fees
- No cash advance fees
- No penalty fee

Give us a call to enroll you today, 712-755-3881.



**102 N. Elm St., Avoca**  
**712-307-6881**

AVOCA HOURS: Mon.-Fri. 8:30 am- 4 pm; Sat. 9 am- 12 pm

Watch For  
Our Upcoming  
**GRAND  
OPENING!**

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102 N. Elm Street, Avoca, IA 51521 • 712-307-6881  
[www.towncountrycu.com](http://www.towncountrycu.com) • 877-455-3015



## ■ *Prep Your House for Sale*

- **Declutter**—Decide what to keep, toss, recycle, or donate. Move boxes out of the main part of the house.
- **Thoroughly clean** every nook, cranny, and corner.
- **Freshen up with paint**—Neutral colors are best.
- **Spruce up entryway**—Replace or paint the front door if necessary. Buy and install a new mailbox and house numbers, if needed.
- **Install** new carpet if yours is worn or outdated.
- **Remove** window treatments unless they are current and good quality.

## 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.**

Do not save what is left after spending, but spend what is left after saving.

—Warren Buffet



**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.**

## The Benefits of Consolidating Student Loans

The high cost of college tuition causes some students to graduate deeply in debt.

Today there are 44.2 million American graduating with student debt, with an average debt of \$25,550 for public school graduates and \$32,300 for private school graduates. The total amount of student debt is currently at \$1.31 trillion. This reliance on student loans is largely due to college costs that outpace inflation.

College borrowers frequently have several loans held by more than one lender, with varying rates on each loan. This makes figuring out whom to pay—and when and what to pay them—a financial nightmare.

Consolidating many loans into one with a fixed-rate monthly payment often is a wise choice for college graduates because it can decrease overall interest rates and extend the payback period to reduce monthly payments.

Still, potential consolidators should note that the extended payback period could increase your total costs. For this reason, it's important to try to pay off the loan early. As your yearly earnings increase, step up payments to avoid the longer interest payments.

## Science of Saving

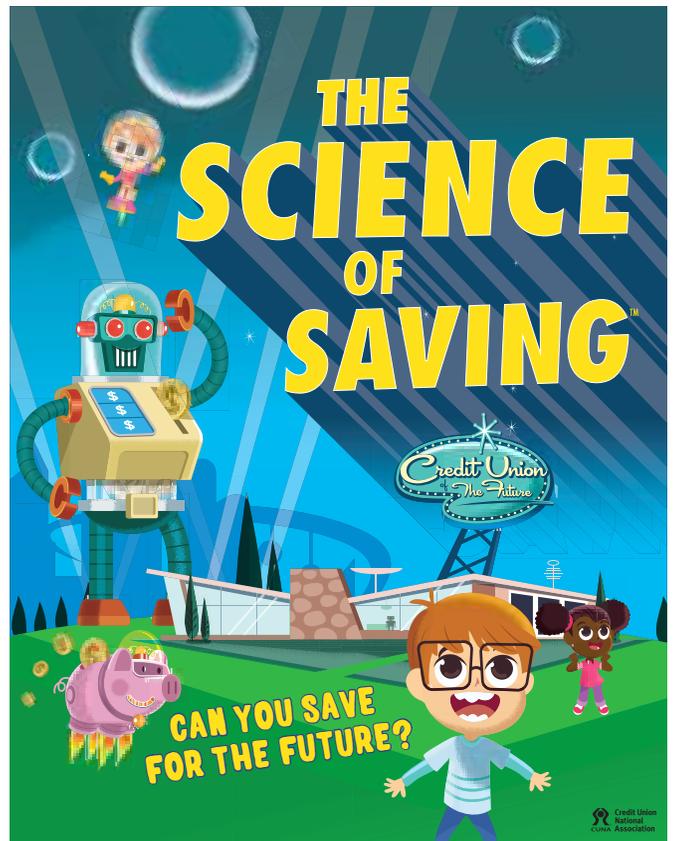
Saving your money isn't always easy, especially when you don't have a lot to spare. After paying all your usual expenses, there may be very little "fun" money at the end of the month. When we do find ourselves with some extra cash, like a tax refund, many of us rush out to buy those shoes or that electronic gadget we've been eying for months instead of putting it into our savings.

### Why do we do that? Why do we spend the money we planned on using for our future?

We can blame it on our brains. Behavioral science has shown that humans are hard-wired to act on impulse and that it takes conscious thought to delay gratification. It's also much easier to focus on the present than our future.

To help you save for your future, behavioral science suggests visualizing yourself as you might look when you're older. For instance, if you want to save for retirement, imagine yourself at age 67, living comfortably, maybe travelling the country, or having the time and the means to do something you've always wanted to do. According to a study done in 2014, this technique works. The researchers took photos of 50 college students and digitally altered each person's photo to make them look 70 years old. The participants were instructed to study the photos. Then they were told to imagine receiving \$1,000 and were asked how they'd like to use the money: buy something now for a special person or for extravagant night out, or put that money into a retirement fund. After seeing a photo of themselves at 70 years old, the majority allocated more of the money to their retirement fund than to the other options.

Another way to help you save for your future is by making it a habit. Start with small goals. For instance, commit to putting a certain amount, say \$10, into a savings account every week. If you have direct deposit, you might want to consider setting up an automatic transfer of \$10 into your savings



account every time your paycheck is deposited. Over time, you can gradually increase the amount by a dollar or two.

### Teach Your Children How to Save

To help your children get into the savings habit, start by having them cut out pictures of something they'd like to have someday and post the images where they'll see them often. Then help them open a savings account at Town & Country Credit Union. You can open an account with as little as \$25.00. Encourage your child to make regular small deposits each week. Tell them their money will earn interest while it's in their account. If they keep this routine going, they'll quickly see their savings grow.

This April, we're celebrating Youth Month. We encourage you to bring your children into any of our branches to enjoy fun games, win prizes, and learn more about the Science of Saving.



rates as low as **3.24%** APR\* Up to 60 months – 2014 and newer, with less than 60K miles



## The Benefits of Consolidating Student Loans

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

Get your **FREE** credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com) or toll free 877-322-8228

## Paying for your Child's Higher Education

Most parents assume their children will complete high school and attend a 2- or 4-year college. As higher education costs continue rising, it becomes even more important to plan ahead and determine how your family will pay for it. Ideally, you should start saving as soon as a child is born.

Begin by saving small amounts each month. "Even if it's \$25 or \$50, it's the act of saving consistently that counts," says Joseph Orsolini, president of College Aid Planners Inc., Glen Ellyn, Ill. "You'll be surprised how it builds over time."

### Ways to save

Every state offers tax-advantaged 529 plans, which families can use to save for future higher-education costs. Plan managers invest the funds you contribute and, when you withdraw the money to pay for educational expenses, the earnings aren't subject to federal taxes. Many states exempt the funds from state taxes, too, and many have minimum monthly contributions as low as \$15.

Other options for saving are contributing to Roth IRAs (individual retirement accounts) and Coverdell ESAs (education savings accounts).

Roth IRAs can be good for parents concerned that they're not saving enough for retirement, but who also want to help with their kids' education, according to Jean Chatzky, author of "Money Rules." "If you put money in a Roth IRA, when your kids reach college age you can decide if you'll use it for college or retirement."

Another option is to contribute to a Coverdell Education Savings Account (ESA). Contributions to an ESA are not deductible, but amounts deposited in the account grow tax-free until distributed.

If you'd like more more information about Roth IRAs and Coverdell ESAs, talk to one of our representative here at Town & Country Credit Union.

Contact Gervas about our different plans we offer at Town & Country Credit Union.

### Finding funds

Seek financial aid if you need additional funding. The first step is completing the Free Application for Federal Student Aid (FAFSA) at the beginning of your child's senior year of high school. You can apply online at [fafsa.ed.gov](http://fafsa.ed.gov).

Colleges you apply to will put together financial aid packages and send you award letters. They may include federal need-based grants, called Pell grants, or low-cost, need-based federal Perkins loans. They also may include federal Stafford loans, which have slightly higher interest rates. Schools may also offer need- or merit-based grants.

In addition to your savings, look for scholarships and grants. The guidance counselling office at your local high school can provide information about them. If that's not enough, use federal loans, which you and your child don't need to repay until after graduation.

### 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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Log onto our website at [www.towncountrycu.com](http://www.towncountrycu.com)

## The credit union difference is measurable.

Lower fees, better rates, getting more

It's amazing how the difference adds up when you're part of a financial institution that focuses on people instead of profit.

From fair treatment to fewer fees, to helping our members tackle their challenges and reach their goals -- the credit union difference is clear, once you experience it.



**102 N. Elm St., Avoca  
712-307-6881**

AVOCA HOURS: Mon.-Fri. 8:30 am- 4 pm

Watch For  
Our Upcoming  
**GRAND  
OPENING!**

## 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 2018, now may be the perfect time to act.

Town & Country's mortgage specialists can help you find the best home loan to fit your personal situation and budget.

Options include 5% down firsttime 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 [mortgages@tccu.com](mailto:mortgages@tccu.com) or 712-235-5555.

*Welcome to your first home.*



## Smart Homeowners Use EQUITY

Every time you make a mortgage payment, you build equity in your home.

Use that equity to finance your dream – from buying a new car to starting a new business.

Talk to one of our loan officers about your home equity loan options.



## The Best Ways to Use a Few Hundred Dollars

Sometimes it can feel like you need thousands of dollars to move the needle on your finances even a little bit.

So if you find yourself with a few hundred dollars--say from a tax refund or an unexpected windfall--the temptation to spend it can be great. After all, how much difference can \$500 make? But used wisely, even a few hundred dollars can put you on the road to a more financially secure future.

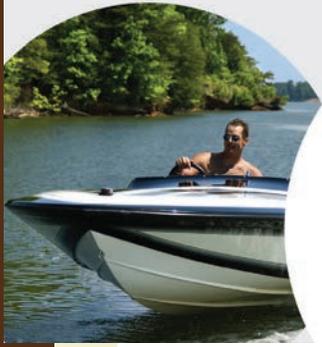
Here are some ways to make even a small amount of money count.

- Start an emergency fund. Ideally you want six months of living expenses stashed to cover unforeseen expenses, but \$500 is a good start. And once you have a good start, it can spur you to keep contributing.
- Take advantage of compound growth. Before spending that money, consider putting it into your IRA (individual retirement account). Not only will compounding increase your balance over time, but increasing your pretax contributions can cut your tax bill.
- Save for a bigger-ticket expense. Whether it's for a major house renovation or a dream vacation, put the money in a credit union savings account; whenever you have a little extra money come in, set it aside as well. You could end up with a gift the whole family will cherish for years.
- Donate to charity. If you itemize deductions on your tax return, consider helping an organization whose works you admire. Not only can you deduct the gift, but it might ultimately mean more to you than spending the money on yourself.



## WE DO MORE THAN JUST AUTO LOANS.

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



## How Many Credit Cards Should I Have?

If you're trying to build credit or boost your credit score you might be wondering if there is an ideal number of credit cards to have. The truth is there is no perfect number. However, there are factors you should keep in mind when deciding how many credit cards to have.

Your credit score is calculated by looking at five categories, each with varying levels of importance: your payment history (35%), credit utilization (30%), the length of your credit history (15%), new credit (10%), and type of credit used (10%). The first two categories carry the most weight, so focus on getting those percentages as low as possible.

Since payment history makes up 35% of your credit score, make sure you always pay your bills on time. That can be a challenge if you have multiple credit cards with different due dates. To ensure you pay all your bills on time, set alarms or schedule payments so that each one arrives before the due date.

Your credit utilization ratio shows how much of the total available credit you've used. To figure out your utilization ratio, first add the balance on all your credit cards. Next add the total amount of credit you have. Then divide your total balance by the total credit. Multiply that by 100 and you have your ratio. To improve your credit score, try to keep that ratio under 30%.

Using multiple cards can also make it harder to keep track of how much you're spending. Set balance alerts on your cards so you don't exceed a specified percentage of the card's available credit.

Rewards cards, which either give you cash back, points for merchandise, or airline miles, generally have higher APRs than other cards, so if you can't pay the balance on these cards in full every month, it's best to keep just one or none at all.

If you're a full-time student thinking of getting your first credit card, shop around for a card with low interest and no annual fee. Be disciplined and use the card for emergencies only. Then always pay your bill on time.

Some cards offer initial low rates if you transfer your balance from another card. If you do that, leave the older cards unused and pay off the balance on the newer card quickly. The cards with no balances help keep your utilization ratio low.

Do not save what is left after spending, but spend what is left after saving.

—Warren Buffet

# COME SEA US

FOR YOUR SUMMER GET AWAY

**\$1,500**  
at 9% APR  
for 10 Months



## Did you know...

Now is the perfect time to open a Holiday Club account! 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.

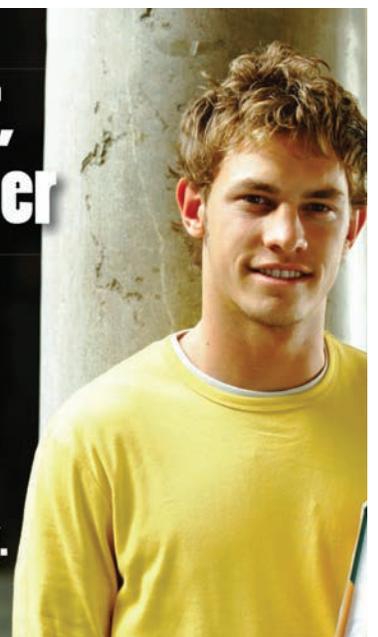


A VISA GIFT CARDS  
—THE PERFECT GRADUATION GIFT

Check out our VISA gift cards, the present with a **100% success rate.**

## Once a member, always a member

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



# Spring Clean. Spring Ka-Ching!

Did you finish spring cleaning and find a bunch of stuff to sell? Here are some places to unload it all and make some money in the process.

**eBay** - [www.ebay.com](http://www.ebay.com)

This website is accessed by millions of people all over the world. You're likely to find the right buyers, especially if you're willing to ship internationally.

If you've never used it before, you'll need to set up an account. You'll also need a PayPal account, which is the service most eBay users use for sending and receiving payments.

**Craigslist** - <https://www.craigslist.org/about/sites#US>

Craigslist is the free classifieds website that allows you to list items for sale in your community. For safety's sake, it's best not to use your personal email address for this account. Instead, use the proxy email address Craigslist provides or a disposal email address from another site. It's also smart to meet potential buyers in a public place, and to bring a friend with you.

**Amazon** - [www.amazon.com](http://www.amazon.com)

If you're selling books, movies, games, or music, Amazon is easy because you don't have to take photos or describe your product. Find your product on Amazon—you can search by the item's ISBN to make sure you find the exact version, as many titles are released in multiple versions—and click "Sell" in the menu under the search bar. You will need to set up an Amazon seller account.

**Resale shops**

If you're selling clothing, look for a resale or consignment shop in your town. Call ahead and ask what the shop is looking for—does it accept vintage or

only newer, lightly used stuff? To get the best price, be selective about what you bring in and make sure your clothes are clean. Also, be prepared for them to not accept everything.

**Used book, music, and video game stores**

Do a quick Google search for stores that sell these items. If your town has a Half Price Books, that store buys books, music, movies, and video games and will recycle whatever it doesn't accept. Gamestop, a video game retailer, will buy used games.



## 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 clicks on your phone. You'll be up to speed in no time.

# Spring Cleaning Tips



## Finances

1. **Tune-up finances.** Create a budget, review and correct your credit report, add a little more to your retirement contributions, and tweak your investments.
2. **Review important records and clean out files.** Keep copies of tax returns, supporting tax documents, and receipts for as long as you can be audited, up to six years.
3. **Switch to a CU.** You'll benefit from a nationwide network of free ATMs, lower interest rates on loans, and higher interest rates on savings.



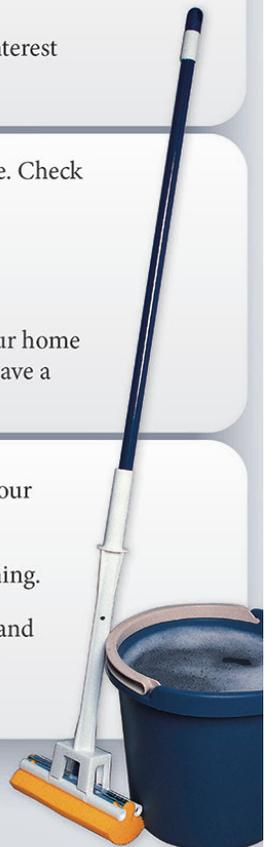
## Home

1. **Outdoor Projects.** Shake off the winter blues and refresh the look of your home. Check the following items, and clean up, repaint, or replace as needed.  
**House:** Windows, Gutters, Siding, Garage  
**Deck:** Flooring, Furniture, Grills, Lighting  
**Garden/lawn:** Litter/raking, Fertilizing, Mulch
2. **Indoor projects.** Time to open the windows and let in some fresh air. Make your home a clean and efficient space. Don't be afraid to get rid of things. You could even have a yard sale to make a quick buck.



## Health

1. **Reorganize your pantry.** Throw out any food that prevents you from reaching your health goals. Replace them with fresh fruit and vegetables.
2. **Get outside.** Find a fun activity or hobby outside, whether it be hiking or gardening.
3. **Get a check-up.** Instead of waiting until you're sick to see a doctor, be proactive and make appointments with your primary care physician, dentist, etc., to make sure your health is good and to prevent illness.



# Refer a Friend

We're excited about you belonging to Town & Country Credit Union! Family members, friends, employers, employees, everyone you know can take advantage of all Town & Country Credit Union has to offer.

**Town & Country**  
CREDIT UNION

## PASS IT ON! WIN A \$100.00 GIFT CARD!\*

Complete the form, print and refer a friend to become a TCCU member and take advantage of all the great benefits you already enjoying.

PERSON REFERRED: \_\_\_\_\_ REFERRED BY: \_\_\_\_\_

When you refer a friend to Town & Country Credit Union, you'll have a chance to win a \$100 gift card each month that a new member comes in with your coupon. The more people you refer, the more chances you have to win!

### Home Equity Loans

Whether you want to remodel the kitchen, refresh a bath, add a room or preparing your home after another winter, we'll help you find the right home equity loan for you with flexible payments that will fit your budget. So, make your home the place you love to be. Apply today. Summary:

- Utilize the equity you've built in your home as collateral
- Competitively low rates
- Fixed rate options
- Flexible terms that fit your budget
- No annual fees or early cancellation penalties
- Discounted loan rates with automatic payment
- Borrow up to 85% of your home's value
- Loans up to \$250,000
- Local, decision-making for faster approvals
- Personalized, friendly service from start to finish
- Apply in just minutes - online or over the phone
- Convenient online access
- Refinancing available

### Secured Loans

Building credit is a delicate business. We've all missed a payment here or there or bounced a check. But if it happens too often, you can end up with a credit rating that's hard to bring back up. Let us help you get out of that hole.

A Secured Loan offers a great way to start getting things back on track. Use your Town & Country savings or certificate accounts as collateral to get financing to be used however you like. On top of building credit, we offer competitive rates and terms that are customized to your unique situation. Summary:

- Competitively low rates for a wide range of personal needs
- Secured by other assets
- Added security helps secure lower rates
- Flexible terms that fit your budget
- Discounted loan rates with automatic payment
- Local, decision-making for faster approvals
- Apply in just minutes - online or over the phone
- Personalized, friendly service from start to finish

### Auto Loans

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

You'll get the payment you want with great rates and flexible terms, as well as a fast decision.

#### Finance with Town & Country

In the market for a new car or truck? You can finance your new or used vehicle loan directly with us. Just apply on-

line. Or call 712-235-5555, or stop by our Harlan or Avoca location to apply.

#### Refinance Your Existing Loan

By refinancing an existing loan from another financial institution, you may be able to lower your monthly payment, shorten the terms of your loan, and pay it off sooner. Call 712-235-5555, or stop by to see how you can save.

- Great rates on new and used vehicles
- Flexible terms that fit your budget
- A wide range of financing options available:
- Terms up to 84 months
- Up to 120% financing available
- Discounted loan rates with Town & Country products
- Easy application process
- Get pre-approved for extra bargaining power at the dealership
- Apply in just minutes - online, in person, or by calling 712-235-5555, or stop by our Harlan or Avoca location to apply.
- Personalized, friendly service from start to finish

### Recreational Vehicle Loans

With summer right around the corner, now is the perfect time to purchase that outdoor toy you've been thinking of and plan your fun. Whether you are shopping for a ATV or dreaming of hitting the snowy trails with a new snowmobile, Town & Country has a recreational loan that is right for you.

You'll find competitive loan interest rates as well as flexible payment terms with low monthly payment options. Plus, with little or no money down, you'll be able to buy your new recreational vehicle and start enjoying the great outdoors in no time. Summary:

- Competitively low rates for recreational vehicles:
- Boats, snowmobiles, motorcycles, RVs, ATVs, and more
- Flexible terms that fit your budget
- Loans up to \$100,000
- Discounted loan rates with automatic payment
- A wide range of financing options available
- Pre-approvals and NADA resources to negotiate a great deal
- Local, decision-making for faster approvals
- Apply in just minutes - online, over the phone, or in person
- Personalized, friendly service from start to finish

**Refinancing-** If you've already got a loan with another financial institution, refinancing might be the solution. With our low rates, we could save you a bundle.

### A Better Checking Account

"A Better Checking Account," to us that means providing our members with a checking account that meets their needs. We know what you're looking for—you need a free checking account

that saves you time and money, so you have more of both for yourself and for your family.

With free convenient services like free online banking, bill pay, and eStatements, Better Checking provides all of these things and a whole lot more. So you can get back to the better things in life—like your life! Summary:

- No monthly service fee with balances above \$100.00
- No minimum balance requirements
- Unlimited check writing
- Direct deposit available
- Free online banking with bill pay
- Free E-Statements
- Free MasterCard® debit card
- No minimum opening deposit

### E-Services

#### Online Banking

- Manage finances from a computer or mobile device
- Deposit checks from your smart phones
- Utilize personal financial management system

#### Communication Suite

- View and access enhanced e-statements
- Set up custom alerts

#### Mobile Banking

- Available on Apple and Android devices
- Deposit checks directly from your phone
- Text banking to check balances

#### Mobile Payments

- Faster, easier, more secure way to pay
- Use your smartphone or other mobile device to make payments
- Easily enroll your TCCU debit or credit card

#### Funds Transfer

- Move Money between your accounts at Town & Country
- Easy set up
- Set up one time or recurring transfers

### Savings Accounts &

#### Certificates

#### Savings Account

- Competitive dividend rate
- No monthly service fee
- Establishes membership with Town & Country

#### Share Certificates

- Fixed rates for guaranteed savings
- Higher dividends than regular savings
- Terms ranging from 3 months to 5 years

#### Individual Retirement Accounts (IRA)

- Competitive rates
- Tax-advantaged retirement savings
- Knowledgeable and friendly advisors

#### Club Accounts

- Competitive dividend rates
- Save for your perfect occasion year-round
- No monthly service fee

### Business Services

#### Online Banking

As a busy business, your day is usually predetermined before it even starts,

which doesn't leave a lot of time to run to the bank every time you need to check your balance, see if a check has cleared, or transfer funds. With Online Banking, you can manage all of these things and more without ever leaving your desk.

Our encrypted software is secure, easy to use, and completely free. So you can do your banking whenever it's convenient to you from home, the office...just about anywhere! Summary:

- Free, safe, and secure for Town & Country members
- Town & Country's new online banking will offer many convenient features, including:
- Mobile banking for Apple and Android devices
- Account alerts to email or text alerts to phones
- Deposit checks with smart phones
- FinanceWorks™ personal financial management system
- View images of cleared checks
- Single sign on for T&C MasterCard credit card information
- Enhanced bill payment service
- Downloadable statements

### Business Savings

There's no reason that your unused capital can't be working to improve your company's bottom line. Put your funds in a Town & Country Savings Account and start earning a competitive dividend rate today.

Our Business Savings Account offers a convenient safekeeping for your funds and establishes your company's membership with Town & Country. And when you're a Town & Country member, you always have access to our full suite of products and services, designed to keep your business ahead. Summary:

- Competitive dividend rate
- No monthly service fee
- Establishes your company's membership at Town & Country\*
- Utilize direct deposit for an easy way to build savings
- Automatic transfers to business checking
- Free online banking
- Free E-Statements
- \$25 minimum opening deposit
- \*Must maintain \$25 within account at all times to remain a member.
- Bill Pay
- Pay one-time or recurring bills from your desk, laptop, or anywhere else you have an internet connection.
- Free, highly secure service for Town & Country members
- Pay bills anytime, anywhere with internet access
- Pay all bills through one screen
- Conveniently pay bills from a smart phone
- Make one-time or recurring payments
- Schedule payments in advance
- Reduce postage stamps and paper waste
- Save time; eliminate unnecessary trips to a branch

#### Harlan Hours:

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

#### Avoca Hours:

8:30 a.m. – 4 p.m. Monday-Friday; Saturday 9 A.M. – 12 P.M.

Log onto our website at [www.towncountrycu.com](http://www.towncountrycu.com)

## Deposit Checks in a SNAPP

Deposit checks without driving to a branch or putting checks in the mail! Use the Mobile Banking App to make deposits by simply snapping a photo of a check for electronic deposit into your checking account. Look for the camera icon within the Mobile App.

Deposits are quick, convenient and secure.

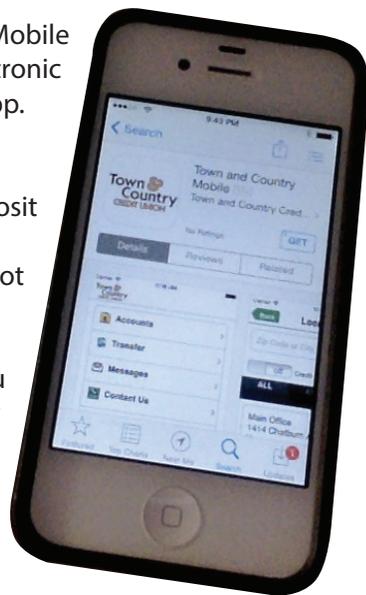
- Mobile deposit is available for checking accounts
- To endorse checks accurately; on the back of the check write: For Mobile Deposit to Acct # \_\_\_\_\_

- Make check deposits any time day or night; even on weekends. Deposits will not be credited to account until next business day.

- Save time and money by reducing trips to the Credit Union

Remote Deposit is available to members\* via the free Mobile Banking App. If you don't have the Mobile Banking App, download it for free today and if you already have the app, be sure to download any updates to enjoy making deposits anytime, anywhere!

\* You must be enrolled for online banking to use the Mobile Banking App. Once enrolled, you must register your device. Once your device is registered you can access accounts just like you do with online banking. Remote Deposit is free, however, usage rates from your mobile carrier may apply when using the Mobile Banking App.



## Skip-A-Payment



When life happens and you need a little extra cash to get by, try skipping a monthly payment on one of your Town & Country loans.

It is a simple and convenient way to free up some cash when you need it the most. Town & Country's Skip-a-Payment program is now available year-round. Just log in to your online banking account any time from your computer

or laptop, click on the Skip-a-Payment from the menu bar, and follow the four easy steps to sign up. It is fast, easy and secure.

### Here's How It Works

You can skip a loan payment on eligible Town & Country loans when it is convenient for you:

- Choose to skip a loan payment any time of year
- Skip up to two payments on eligible loans every 12 months
- Skip a payment on multiple loans including auto and flex loans
- Real estate loans and credit cards are not eligible
- \$30 participation fee

To qualify, a loan cannot be past due at anytime of the Skip-a-Payment request. Interest will continue to accrue on unpaid balances through the skipped payment period. Real estate loans and credit cards are not eligible for the Skip-a-Payment service.

The \$30 Skip-a-Payment participation fee can be deducted from your Town & Country checking or savings account or be added to the loan balance.

Community Connectedness

Trust

Shared Ownership

Run by a Volunteer Board of Directors

Exceptional Service

Personalized Experience

Belonging

In the Neighborhood

Not-for-profit

**Priceless Moments of Joining a Credit Union**



## We Participate In The



### Program

A Federal program that offers down payment and closing cost assistance to qualifying home buyers.



## Looking to Own your home?

Eligible borrowers can apply for up to \$5,000 in grant funds through the HomeStart program to purchase their home.



We have a variety of mortgage loan options that require little to no money down.

**Ask us for a  
FREE  
Mortgage  
Pre-Approval  
today!**

## Credit vs. Debit: What's the diff?



You swipe your debit card and it appears: Credit or debit. Which one should you pick? With three people stacked up behind you in line, impatiently waiting,

you can feel your heart beat a little bit faster. You choose an option and, instantly, the pressure is gone.

But did you make the right choice?

This scenario is all too familiar. I honestly thought pressing the credit button over the debit button was exactly the same, with the exception of having to put in my PIN for the latter choice.

I'm here to help explain why choosing "credit" is good for YOU and for us!

First, a little background. Every time you swipe your debit card, there is a small fee that is generated called the Interchange Fee. When you press "credit," this fee goes back to people who issue the card; when you press "debit," that fee goes to the retailer.

What this means to you is every single time you use your Town & Country Credit Union debit card and press "credit" to sign that receipt, we receive the fee (yay!). In turn, we're able to return it back to YOU through lower rates and fees (yippee skippy!). Pretty cool, right?

So what happens if you press "debit"? Well, the retailer that you are shopping at gets the Interchange Fee. Is that a benefit to you? Nope.

So, remember – press "credit," SWIPE your card, and then SIGN your John Hancock.

Another misconception I had was that "credit" suggested I was using a credit card. Nope, not at all. Your credit card, if you have one, is not linked to the money in your checking account.

So next time you're out at the store and you are faced with "credit" or "debit" debacle, be sure to SWIPE and SIGN. (Another trick to remember: Give your CREDIT Union some CREDIT.)

## What we wish members knew!

We totally recognize that "banker's hours" aren't always the most convenient for the average working person. At Town & Country Credit Union, we want to do everything possible to make sure that your transactions with us are quick and, dare I say, enjoyable!

When I'm working on the frontline on Saturdays, I often times think to myself, "Shoot, if only members knew \_\_\_\_\_, they would have been able to save themselves some time!"

So here is a small list I've compiled with the help of a few of my fellow co-workers that might help you in the future:

- Write your account number on your check and sign the back. Every check that we take in has to have an account number on it. If you do this for us, it helps find your account and get it deposited quicker!

- When depositing cash, count it first and know the total. Why? Well... it's just a good to know that your total and my total agree.

- If you aren't able to get to us during business hours, don't forget that you can always deposit in our night drops. Each location has one and it is first priority the next business morning. Yes, even over the ATMs!

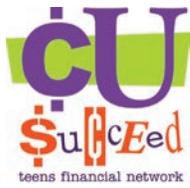
- And even though we LOVE to see your smiling face, we know that getting to a branch can be time consuming. We can take care of most things over the phone at 712-235-5555. This includes common transactions like checking balances, transferring money (including loan payments, credit card payments, or maybe saving your teenager from an overdraft). You can update your contact info, too!

These simple tips just might save yourself a whole lunch break or allow you to sleep in on a Saturday morning instead of rushing to see us.



# Youth Accounts

All of our youth accounts earn dividends on a lower balance than a regular share account. This allows children to save smaller amounts and still see their savings grow and earn money.



**CU Succeed** – CU Succeed is a program designed for teens ages 13-17 that provides valuable, age-appropriate financial education and information. Rather than a one-size-fits-all solution, CU Succeed focuses specifically on the financial needs and interests of young adults.



**Kirby Kangaroo Club** – The Kirby Kangaroo Club is a program for children ages 0-12 and is specifically tailored to their interests. Members receive a quarterly newsletter packed with age-appropriate financial education (and this age group loves to receive mail!).

## Seven Steps to Protecting Your Child from Identity Theft

It's a shocking experience thousands of parents have endured: finding out someone else has been using their child's identity. It's heartbreaking to think of a young person trying to start out in life with an unjustly tarnished credit history. To guard against a future of frustration for your child, take the following kid-specific identity theft prevention measures.

### 1. Get the credit report

You might think your child is too young to have a credit report, but identity thieves have been targeting even newborns recently, figuring the younger the child, the longer before anyone finds out. Use the website [www.annualcreditreport.com](http://www.annualcreditreport.com) to access the reports for your child. Since everyone who has a report gets one free copy each year from each of the three bureaus, stagger your requests for your child's reports, attempting to access a different report every four months. If you get a response that your child has no report, be happy – a child shouldn't have any information yet to compile a credit file. If the child does have a report, examine it to find out what information is being reported and why.

### 2. Get the social security earnings record

This is another source of information that may seem silly to try to access for your child, but if someone is using the child's identity to work illegally, the earnings may show up here.

### 3. Keep important papers locked up

Items like a birth certificate, social security card or passport should be kept in a secure location like a safe or a hidden lock box. Don't carry them with you unless absolutely necessary.

### 4. Monitor the mail

If your child gets business mail that isn't age appropriate



– like credit card offers or collections notices – contact the sender and ask them to provide you with more information about why they are sending these items to your child. Do not provide any of your child's personal information to the sender.

### 5. Be careful with sensitive information

If someone – even a doctor or school administrator – is asking for your child's social security number, birth certificate or other potentially dangerous information, ask them why they need it, how it will be used, what security measures are being taken, and if there are alternatives to providing this information.

### 6. Talk about safe Internet habits

Young people spend a tremendous amount of time online these days, so have a discussion with them about the difference between secure and unsecure sites, the need for strong passwords, computer security settings and other issues related to Internet safety. Since a lot of kids share movies and music using peer-to-peer software, make sure the anti-virus software on the computer is updated to protect against malware.

### 7. Be especially careful with social media sites

Identity thieves have been known to monitor social media accounts to build information profiles for children. Therefore, it is a good idea to advise your child to avoid giving out an address, birth date, or any information that could be used to guess a password.

*If you can*  
**DREAM it...**  
*You can*  
**DO it!**  
**LOANS**  
**Call Today for Rates**



Enjoy a Promotional Fixed Rate of just **3.99% APR\*** until 9/30/2018!

## Loans

### Auto Loans

- Finance your new or used car purchase
- Refinance your existing auto loans and save
- Tell the dealer you want a Town & Country auto loan

### Home Equity Loans

- Fund improvements or anything else
- Enjoy competitive rates and flexible terms
- Fast, friendly, Town & Country service

### Home Equity Line of Credit

- Utilize your home as collateral for funds
- Accessible for anything, at anytime
- Easily reuse funds without reapplying

### Mortgage Center

- Competitively low rates, flexible terms
- Local decision-making and personalized service
- Easy pre-approvals for better bargaining power

### Recreational Vehicle Loans

- Competitive rates for your recreational needs
- Flexible terms to fit your budget
- Easy pre-approvals and local decision-making

### Secured Loans

- Secured by balance in savings account
- Competitively low rates
- Flexible terms to fit your budget



We show an interest in home equity loans

A home equity loan lets you to tap into the value of your home for major renovations, education expenses, or any good reason. Talk to us about a home equity loan with a very competitive rate. We're a credit union. Member-owned and not-for-profit. So we offer home equity loans with a difference: personal service. We're an equal housing lender.



There's a **Difference**™

© MTI Studios



For car and truck loans, park it with us.

Want to drive a bargain? We're a credit union. Member-owned, and not-for-profit. We offer a full range of loans on all kinds of new and used cars and trucks. And since you're an owner, imagine the difference that makes.

There's a **Difference**™

© MTI Studios

### Harlan Hours:

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

### Avoca Hours:

8:30 A.M. – 4 P.M. Monday-Friday

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

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[www.annualcreditreport.com](http://www.annualcreditreport.com) or toll free 877-322-8228

Log onto our website at [www.towncountrycu.com](http://www.towncountrycu.com)

## The RAIN Method for Buying a Car

The average cost of a new vehicle today is around \$30,000. Whether you desire the shiny, brand new car or if you are content with a reliable used ride, you want to get the most for your money. The actual process of finding, researching, financing and buying that car doesn't need to be scary or intimidating. In fact the process can be broken down into a simple acronym: RAIN.

After you have met with Town & Country Credit Union and have your financing secured, you are now ready for the RAIN technique, an effective acronym for making a wise purchase. The R stands for research. The A means ask questions. The I stands for investigate or inspect. And the N is for negotiate.

**Research** - In this step you will use information from publications like Consumer Reports, Kelley Blue Book and other sources to make sure the vehicle you are looking at is a wise choice. You want to check out the reliability of the vehicle to make sure it is wise investment for us. You also need to use the buyer's guide to find out pricing of the vehicles you are looking at. It's easy to find the sticker or retail price, but your goal should be to find out the wholesale price. That means the price the dealership paid minus any rebates, hold-backs or incentives. That is the price you will use to negotiate when the time is right.

**Ask** - You want to contact the insurance company and find out the rates you can expect with the vehicle you are looking at. You'll also want to ask the dealership for information about the average cost of upkeep. This information is critical as you examine the overall costs of the purchase you are going to make. There are a lot of costs associated with vehicle ownership - insurance is a major one. Ask your agent for a quote so there are no surprises later.

**Investigate or inspect** - If you are considering a brand new car, you will go to the dealership and investigate it. Be sure the salesperson knows that on this trip you will be test driving only and not looking to make a deal quite yet. This is your opportunity to get a feel for the car. Is it the one that is going to meet your needs? How does it handle? Will you be happy with it for years to come?

If you are in search of a used vehicle, the inspection process is very important. Even if you have limited knowledge of automobiles, everyone can conduct a basic inspection. Check out the exterior and interior. Take it for a test drive and see



how it handles, how it accelerates and how it brakes. When this inspection process is complete and if this is a car you are serious about, take it to a certified mechanic for a full diagnostic check. It may cost you \$100 but not only will you get a detailed report of the condition, most will provide you with a list of problem areas and the cost to fix them. This will be helpful for your last step.

**Negotiate** - For many the negotiation process is one that is intimidating. Everyone wants to get the best deal and there are salespeople that are seeking to make the most money possible. Pick out two to three dealerships to visit. Since you already have done your test drive, you are ready to make the deal.

A good way to take the pressure off of you is to tell the salesperson that you have other dealerships you will be visiting and the one that offers the best deal will be getting your business, so, "What is the lowest price you can offer on this vehicle?" Take that number and visit your other dealerships. See which offer comes in the best. If you still aren't happy with the offers, you may share what you think is fair based on the research you have done. If they say no, move on.

Purchasing a vehicle is probably going to be the second largest expenditure in your life. Being prepared is key to getting the best deal should be your goal. Following these steps will help you tremendously. Always remember, Town & Country Credit Union can provide not only the best financial deal for you, but they are also there for support, guidance and education.

## Smart Ways to Save for College

Since they were created in the '90s, tax-advantaged 529 savings plans have been among the most popular investment vehicles for families saving for college. Since fees for 529 funds have been declining over the past few years, the plans are even more affordable.

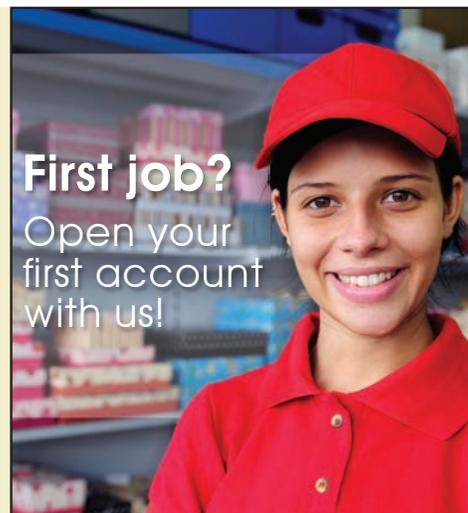
If you're interested in starting a 529 Plan, here are some strategies to help you make the most of it:

**Take advantage of tax breaks.** As long as you use the money for qualified college expenses, the primary benefit of the 529 Plan is you don't pay taxes on your investment gains. However, 34 states allow you to deduct or receive a credit for 529 contributions to offset your state income taxes.

**Research your state's plan.** You can invest in any state-sponsored plan, regardless of where you live. However, if your state offers a tax break, in most cases you're better off staying in that plan as it takes years of high performance to offset the tax savings. But if your state's plan is expensive, it's worth considering another state's

plan, especially if there's no penalty for rolling the balance over.

**Ensure the plan has the right mix for you.** Most 529 Plans offer age-based portfolios managed by a sponsor; these are the easiest choice for parents. But within those plans the asset mix can vary greatly. Make sure that as your child gets closer to college age, the portfolio's risk decreases appropriately.



## Three Steps to Fixing Your Money Worries This Holiday Season

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

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

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

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

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

## Save on Your Vacation Lodgings

Vacations are meant to give you some much needed rest and relaxation. Since lodging expenses can eat up a huge chunk of your vacation savings, you'll want to make sure you find the best prices for them.

**Here are a few websites to help you find the best deals on lodgings.**

If you're strictly a hotel-type of person, check out Hotels.com, Priceline.com which include filters that let you choose by star-class, reviewer ratings, neighborhood, etc. To get really discounted, last-minute bookings, use phone apps like SnapTravel and HotelTonight.

For cozier dwellings, check out BedandBreakfast.com or BBOOnline.com. These places tend to be more pet-friendly than others, so this is an especially good choice if you're traveling with your pooch.

If you're looking for lodgings for four or more people, renting a home may be the perfect choice. You'll have the comforts of home, including a kitchen and laundry facilities, at a much better price than renting multiple hotel rooms. Check out Airbnb.com, VRBO.com, HomeAway.com, and VacationRentals.com to find hundreds of homes you can rent for a day or longer.

What if you really just need a place to sleep and shower? Check out Couchsurfing.com where you can even rent a person's couch or guest bed for a few nights!

## LEVEL UP!

Take advantage of all the benefits of a **BIGGER membership**, and make us your primary financial institution.



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

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

# ADVENTURELAND

We've got your ticket to summer fun.

Purchase your ticket at any branch location for \$38



# 7 Tips to Avoid Identity Theft

Every two seconds an American becomes a victim of identity theft. If the thought of having to clean up your credit report because someone stole your identity frightens you, and you don't want to become another statistic; here are some tips to stack the odds in your favor.

1. A winning night, can turn into a nightmare really fast if your wallet is lost, or stolen, especially if personal information like your social security card is in there. Do not carry your social security card. And, just as importantly, make copies of all your cards. That way, if they're stolen you can report it fast, and accurately.

2. You can bet that if you use easy to guess passwords and PINS—like your house number, or birth date—some hacker will figure it out. Use a mix of symbols and numbers, and upper and lower case letters.

3. Use your instinct. If an overly generic e-mail address doesn't look legit, don't reply, and don't click on any links. Go to your account log-ins manually using a bookmark, or typing the URL.

4. Know that your credit union will never call, or e-mail asking for your social security number, or birth date. If a business, or individual asks for personal information, passwords, or credit card numbers--do not give them. Instead, call any financial institution requesting information directly at a number you know is legitimate

5. Make sure all your electronic devices are as secure as possible by up-dating your operating systems, software and browsers; being up-to-date will minimize chances of being hacked. And, password-protect all of your devices, so that if stolen, logging in will be more difficult.

6. Shred, Yes, some of the easiest targets for identity thieves are home trash bins. Shred invoices, financial statements, or any other personal type documents. Don't just toss them; shred them.

7. Check your online banking accounts and credit reports regularly. There are three credit-reporting bureaus...a trifecta-for analyzing your activity. Check a different bureau every four months at [annualcreditreports.com](http://annualcreditreports.com). If you see anything suspicious, report it.

Follow all these steps, and your odd of being a victim of identity theft will drop dramatically.

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

**Get your FREE credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com) or toll free 877-322-8228**



**Annual Credit Report.com**

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

**Your credit reports matter.**

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

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

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

## FOUR FAST WAYS TO MAKE

*Your Financial Life Better This Year*

### 1) Review Your Credit Report

Get a look at your financial landscape by reviewing your credit report. You can do so for free, up to three times annually, from the three major credit reporting agencies. The only source for your free credit reports is [annualcreditreport.com](http://annualcreditreport.com). Other sites may say free, but they are trying to sell services such as fraud alerts, credit monitoring, and debt consolidation.

### 2) Set Up Account Alerts Through Your Credit Union

Institutions like Financial Plus offers free text and e-mail alerts to let you know when your account is getting low in funds, when a purchase has been made, when funds have been deposited and more. Having a better understanding of where your money is going is not only good financially, but also a good thing for security.

### 3) Automatically Save a Portion of Your Paycheck

Over 50% of Americans have less than \$1,000 in savings and often have to rely on credit cards or other forms of financing for emergencies such as a broken down car or furnace. Setting up automatic savings from each paycheck makes saving easy and often financially painless. Once you get the saving started, let it grow. When a true emergency arises, you'll be happy you did.

### 4) Say No More Often to Impulse Purchases

You know the old joke, "I went in for one thing and \$300 later I walked out of the store." It's easy to get caught up in the marketing web of coupons, cash back, sales and rewards. Create a new shopping rule: All purchases you didn't plan on making when you walked in must pass a 24 hour wait period. Walk out of the store, go home and think about it. Will that item make you happy and for how long? Avoiding impulse items can save you a lot of money over the year. Instead, consider putting that money in a Christmas Club or Vacation Account.

**Be in the know... All the time, and take charge with help from your credit union!**

## The Credit Union Difference

A credit union is a financial cooperative composed solely of member-owners who share the philosophy of "not for profit, but for service." Unlike some financial institutions, the people on our volunteer Board of Directors are member-owners, who work in the best interest of other fellow member-owners. Without shareholders to pay, profits are returned to members in the form of lower loan rates, low or no-fee products and services, and higher savings rates. At a bank, the only people who benefit from profits are the investors.

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

Financial markets fluctuate over time. When the market dips, banks tend to either raise loan interest rates or close altogether. Credit unions rely on financial reserves to absorb unexpected losses, so members are protected when times get tough. Also, credit unions are insured by the National Credit Union Administration

(NCUA), a U.S. government agency, for deposits up to \$250,000.



Keep your money  
NCUA-safe

NCUA protects your money in a federally insured credit union up to \$250,000 per account.

Visit [NCUA.gov](http://NCUA.gov) and use the e-Calculator



## Our Auto Loans Are A Breeze!

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

- Get a rate as low as 4.49% APR\* for a new or used vehicle.
- Apply for a pre-approval, then shop with ease and confidence.
- Finance up to 100% of your purchase, including tax, title, and license.\*\*
- Choose your preferred application method: Apply online, call us, or visit any branch and a friendly lending expert will walk you through the process.

### Dad Joke #42

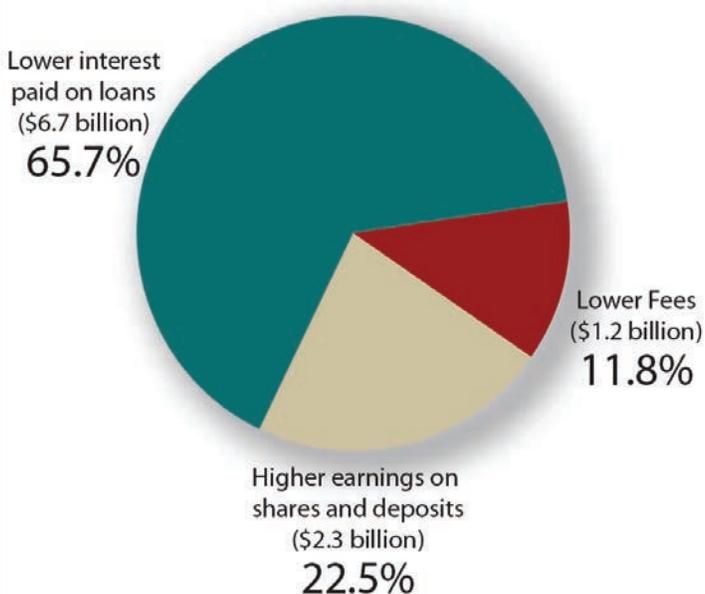
What happens to a frog's car when it breaks down?

It gets toad away.



## \$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)

With our online bill pay, paying your bills is almost too easy.



## 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.

### Harlan Hours:

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

### Avoca Hours:

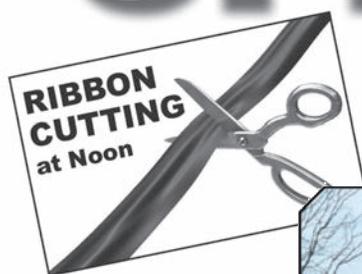
8:30 A.M. – 4 P.M. Monday-Friday

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**Avoca Branch**

# GRAND OPENING!



**Wednesday, July 11**  
8:30 AM - 4:00 PM



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We Have to Offer

**GRAND PRIZE**  
Trip to  
Las Vegas,  
Nevada!

Plus, Sign Up for Many More  
Prizes & Giveaways!

Also See Us at the  
**Avoca Farmer's Market**  
After 5:00 PM

## 3 Things to Learn From a Summer Job

Your dream summer may consist of traveling and laying on a beach, but for most of us, reality probably means working. Having a summer job can help with tuition, housing, books, and other expenses, but a summer job is much more than an income source. A summer job also can teach you skills relevant to your academic and future careers according to Varsity Tutor's from USA Today College

### 1. Managing your money

Although a summer job is great experience and a reference for future jobs, making money is typically why most people find one. Once you have a job, managing your income can be tricky. A summer job can teach you the value of money and how to spend and save wisely.

If you aren't one already, become a member of your local credit union. Credit unions are financial cooperatives, which means they're owned by the people who bank there. Credit unions offer saving accounts, debit cards, and loans just like banks do, but at a credit union the money you deposit-no matter how paltry-makes you a partial owner or "member."

To take control of your spending habits, the next time you want to buy something, think about how many hours it will take to save enough money to purchase it. Is it a "want," like the newest pair of headphones? Or is it a "need," such as textbooks for next semester? Decide what you can go without.

### 2. Time management

Allowing enough time to get ready in the morning and making it to work in traffic or giving yourself enough personal time away from friends to unwind after long days to get enough sleep are great time management examples.

It's also important to manage time wisely while on the job. Wasting time checking personal social media sites or arriving late will make you fall behind on tasks and stress you out.

Time management is one of, if not the most important skill that you learn as a college student. You can apply what you've learned during your summer job when you get back to school in the fall. You'll find that everything moves smoother as your time management skills improve. Not to mention, by the time you get a full-time job you'll be a pro.

### 3. Team building

A summer job can teach you basic teamwork skills such as problem solving, collaborating, and sharing. All are essential for group projects in college and effectively communicating and working with colleagues in a professional career.

Make sure you listen and notice how your colleagues communicate in a team setting and mimic them. Also, let your voice be heard as a part of the team. Your co-workers will respect what you have to say even if you're the youngest one in the office.



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# How Can I Pay Off Credit Card Debt?

If you're up to your eyeballs in credit card debt, it probably seems sometimes like you'll never pay off those bills.

No one is saying it'll be easy, but with some focused strategy, and help from your credit union providing this calculator, you'll be able to pay off those credit cards--probably sooner than you think.

The key is having a plan of how and when you'll pay off debt.

By paying just an extra \$25 to \$50 a month toward one of your credit card bills, you'll be able to pay off that card, then move to the next one.

You're probably wondering, "How can I come up with extra money?" Curbing spending is the place to start. Here are some ways to identify spending leaks so you can redirect small savings to credit card debt:

- Adjust your tax withholdings and put the extra money toward debt each month. The average tax refund is around \$2,400--don't lend money to Uncle Sam.
- Pack your own lunch. Fast food at \$4 a day adds up to around \$1,000 a year. Brown bagging is a good place to start.
- Pay bills online. You'll avoid late fees (late payments also can raise your interest rate) and save on postage as well.
- Review telephone and ISP (Internet service provider) bills. Are you paying for features you don't use?
- Adjust your thermostat at night or when you're not home so temperatures--and expenses--stay under control.
- Consider traveling during off-peak/off-season times or think about putting that big vacation on hold. Travel in-state or make day trips instead.
- Save on gas by combining errands instead of making several little trips the same day.
- Trade in high-interest bank credit cards for a low-rate credit card from your credit union.
- Use your credit union for all your financial needs. Credit unions often charge lower fees than banks--you keep the difference.

A handful of credit card issuers have raised minimum payments from 2% to 4% of the balance due. If you can afford these higher payments each month, you'll benefit over the long haul. If you can't afford this increase, chances are you're in over your head. Ask someone at your credit union for help in straightening out your finances.

Consider the example of a \$2,000 balance at 18% interest. If your minimum payment is 2% of the balance due each month, it will take you about 19 years to pay it off and you'll pay \$3,862 in interest. (A 2% minimum payment would start at \$40 and taper to \$20. Maintain the \$40 and you'll pay off the debt faster. That's what our calculator assumes.)

If you're paying 4% of the balance due, you'll pay off the balance in seven years and four months and cut your interest costs to \$1,031. (A 4% minimum payment starts at \$80 and tapers to \$20.)

By paying 8% of the balance due, much more than the



minimum, it will take you three years and nine months to pay off, and you'll pay about \$433 in interest. (An 8% minimum payment starts at \$160 and tapers to \$20.) Remember, these calculations assume you add no more charges to the card.

Always pay the minimum amount due so you don't incur a late fee, and if possible, pay more than the minimum.

This calculator assumes you are going to pay no less than your "starting" minimum payment. It also assumes that you will pay off the credit card with the highest interest rate first--by throwing all your newfound cash at that bill while paying the minimum on the other bills--and that you'll add no more debt. That means, no matter what--unless for a real emergency--you won't use those cards. Print your results to save for future reference and to track your progress.

Provision of this calculator is not an offer of credit. Its use in no way guarantees that credit will be granted. This calculator is solely for informational purposes and provides reasonably accurate estimates; the calculations are not intended to be relied upon as actual loan computations.



## Upcoming Parades

Watch for us at the Avoca 4th of July Parade at 2 P.M. Please cheer us on to promote Town & Country Credit Union's new location in Avoca. Bring yourself, your spouse, children & grandchildren and watch for giveaways on the Butler Family Fire Truck through the parade.

But Wait, There is more we will also be attending the Shelby County Fair Parade on Thursday July 12 at 6:30 P.M. Please come to the parade and look for us.



## Help Kids Gear Up for Holiday Giving

Do you remember the best gift someone ever gave you? What made it so special? Were you really excited? "Giving" gifts can make us feel the same way—even children.

To help get your kids in the holiday spirit and reinforce that giving is just as great as receiving, have kids do the following:

- Make a list of all the people they want to give gifts to and how much each gift will cost. This will help them figure out how much money they will need to save.
- Help parents and neighbors with odd jobs to earn money. Suggest offering to walk dogs, mow lawns, or babysit.
- Save part of their allowance. If they put just \$2 a week in their credit union savings account they'll have more than \$100 by the end of the year. Putting the money in a Holiday Club account, is an option to help them save just for buying gifts.

Remind kids that thoughtful gifts are the ones people keep for a long time. They don't have to cost a lot—if anything. Encourage children to shop sales, or check out second-hand stores for special and unique items. Here are some inexpensive gift suggestions for kids:

- Put together a photo album, or frame a picture of themselves with the person who will receive the gift.
- Buy or make a calendar and fill in birthdays and anniversaries. Add small pictures.
- Make a clay flowerpot or pencil holder.
- Knit a scarf, or make a beaded bracelet or necklace.
- Give chore coupons for a free car wash or night of babysitting.
- Wrap presents in homemade wrapping paper.



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Find an abandoned house, claim squatter's rights.

**GOOD MONEY ADVICE:**  
Get an easy-to-manage affordable home loan from us.

Because we're about more than the bottom line, we can afford to give you good advice.

EQUAL HOUSING OPPORTUNITY

## 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](http://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.





Alana Monson



Molly Gubbels



Morgan Eckmann

## Town & Country Credit Union Awards Scholarships

Town & Country Credit Union announced the recipients of their annual educational scholarships. TCCU Members Molly Gubbels, Morgan Eckmann and Alana Monson have each been awarded a \$750.00 scholarship to continue their education.

Applicants were required to prepare an essay revealing their knowledge and feelings about credit unions, youth financial products, and any other financial services which they might find to be beneficial.

Denny Siemers, CEO, Town & Country Credit Union says, "We are proud of the innovation shown by all of our applicants and the grasp they have on the importance of saving and establishing a good financial home."

This year TCCU awarded a total \$2,250 to its scholarship recipients as a way to illustrate its goal of helping youth members on their financial journey through life.

## Are You Eligible for Student Loan Forgiveness?

Student loan debt in the U.S. stands at approximately \$1.4 trillion. Many have difficulty paying off their loans or realize that their student loan debt may prevent them from getting other loans to help them buy a home or start a business.

Historically, some workers have been eligible for loan forgiveness. Here's a list of jobs that may qualify you to apply. Keep in mind that your profession could place you in more than one of these categories.

### Teacher

- Public school teachers and some other public education employees

### Veterinarian

- Must work on animals raised for food or teach veterinary medicine

### Health professional

- For example, a Pharmacist, Dentist, or Mental Health worker, and must work in a Health Professional Shortage Area (HPSA)

### Nurse

- Must work in a HPSA or teach nursing

### Physician

- Must work in an HPSA, a not-for-profit, or public institution or join the military

### Military Service

- Active duty and reserve members, some veterans

### Lawyer

- Public defenders, prosecutors, public interest lawyers, government employees

### Public Service

- Federal, state, and local government workers and some not-for-profit workers

### Volunteer

- Peace Corps, AmeriCorps, VISTA volunteers, and others are eligible for loan forgiveness.

Victims of the following kinds of fraud or deceptive behavior can apply to have student loans discharged.

### School Closing

- School closed during your enrollment or within 120 days of your withdrawal



### False Certification

- Someone used your identity to enroll or borrow school accepted financial aid on your behalf without your permission school falsely claimed you could benefit from enrollment certification from the school was not valid in your profession school inaccurately declared you eligible for its programs

### Unpaid Refund

- You left school early and the school failed to refund the financial aid balance

### Borrower Defense

- School violated laws or misled you about typical student outcomes

Student loans are forgiven in the cases of total, permanent disability and are discharged upon the borrower's death. Income dependent repayment could lower monthly payments and reduce your total outlay. If you can prove that repaying the loans would cause extreme financial hardship, you might be able get them discharged under some forms of bankruptcy. Your financial situation may allow you to get free legal assistance, or you could hire a student loan lawyer.

To qualify for debt relief, pay attention to the rules. The programs listed above are limited to specific loan types, and you must apply. Be sure to double check requirements and your paperwork to remain qualified once you're accepted to a plan.

This list doesn't include all the possible roads to debt relief. Some employers offer student loan repayment assistance, and some professional positions offer signing bonuses that could go toward reducing your debt. Your state may offer its own plans. Use this information to springboard your research.

Student loan policies are shifting. Apply for forgiveness as soon as possible and keep your eyes on news about changes in the scope and requirements of repayment programs.

### Harlan Hours:

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

### Avoca Hours:

8:30 a.m. – 4 p.m. Monday-Friday

## Member Services

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

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

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

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

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## 5 Smart Money Moves to Make This Fall

It's time to start thinking about your year-end money strategy. Christmas and New Year's are closer than you think. Use the following strategies to make the rest of the year count.

**1. Clean out your closet.** Ever feel tempted to head to the mall and buy new clothes because you just have \*nothing\* to wear? Clean out your closet and bring the cold weather clothes to the front before swiping your card. Remember to try old clothes on to make sure everything still fits, and donate appropriately.

**2. Add holidays into your budget.** Say you've followed your winter, spring and summer budget perfectly, then don't forget that Thanksgiving, Christmas, Hannukkah, Kwanzaa and New Year's Eve are just around the corner. It's easy to blow your budget on these holidays, so if you haven't already, plan for them now.

**3. Up your 401K.** If you can afford another percent off your paycheck, why not up your retirement deductions? The more you save now, the more tax benefits AND the less you have to worry about the future. Throw another percent at it and watch it grow.

**4. Spend your FSA dollars.** Use it or lose it. You've already saved this money, so don't leave it on the table. If you waste it, it's your money you're throwing away, not your employer's!

**5. Plan to use your vacation days.** Using your vacation days is key to living a successful, balanced life. Even if you have a staycation, it's critical to use your well-deserved days off. If you plan now, you can even save for a weekend getaway before the end of the year.

Life is all about balance. As the weather turns colder, it's a great time to reflect on the money progress you've made throughout the past year and start focusing on small wins to finish the year right.

## 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?

## Home Mortgages

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*Competitive rates and personalized service!*

- FHA • VA • USDA
- Conventional

\*Low Down Payment Option Available\*



## Rev Up your savings

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



## 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!

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**Take credit for using your credit union credit card.**

Apply today!

## Business Loans Help Realize Your Dreams

Many people dream about a job that fits their special skills and needs. But entrepreneurs face daunting odds: An estimated four out of five businesses fail. Why? Poor management is cited most often, while inadequate financing is a close second. If you can work on perfecting your management skills, your credit union may be able to provide you with the money you need to start your own business.

## How to Get a Small Business Loan

First, you'll need to write business plan. This plan should explain how you will manage, operate, and finance your company. Call the credit union and ask what our lending officers look for in a plan. There is a lot of free assistance available in creating a business plan, such as through SCORE--Service Corps of Retired Executives [<https://www.score.org/>] or through the Small Business Administration [<https://www.sba.gov/>]. To obtain a loan, make sure your plan answers these 10 questions:

**1. How much money do you need and what is the owner's capital commitment?** A rule of thumb is that 20% to 30% investment in the company needs to come from the owner, from either personal cash and savings or equity in the business.

**2. What will you use the money for?** Give a clear description of how you'll use the money and how you intend to pay it back.

**3. How will the loan affect your financial position?**

**4. What will you pledge as collateral?** You'll have to pledge some tangible asset--such as stocks, certificates of deposit, or property--to obtain a loan. If the loan is for the purchase of equipment or real estate, that can become collateral.

**5. How will you repay the loan?**

**6. When will you repay the loan?**

**7. If you don't realize projections, can you still repay the loan?** For example, do you have a spouse with outside employment?

**8. How much can your business afford to lose and still remain viable?**

**9. How will the business manage risk?**

**10. For an existing business, how has it performed to date?** Is the financial position of the business improving or declining?

### Preparing to Meet with the Lender

You'll need to provide the following information when you visit the credit union to apply for a business loan:

- Purpose of the loan
- History of the business
- Projected opening day balance sheets
- Lease details
- Amount of investment in the business by the owner(s)
- Projection of income, expenses, and cash flow
- Signed personal financial statements
- Personal résumé
- Names and contact information for at least three credit references
- List of business and personal assets that could be used as collateral

For existing businesses, also bring financial statements for the past three years, schedule of term debts, and aging of accounts receivable and payable. The next time you're in the credit union, ask what resources we offer to get your business dream started.

With our online bill pay, paying your bills is almost too easy.



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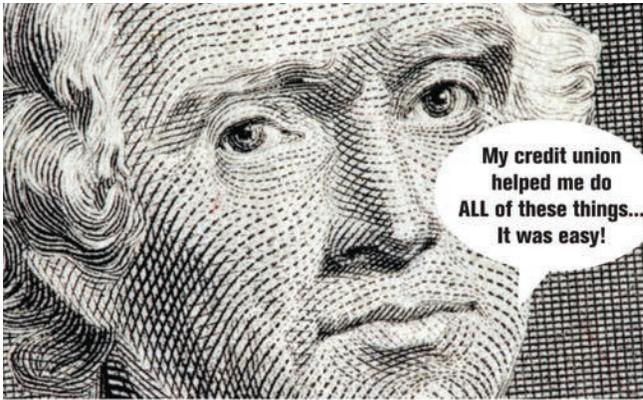
Purchase your ticket at any branch location for \$38

## What Do Crooks Do With Your Personal Information?

- \* Go on spending sprees with your credit/debit account numbers
- \* Change mailing address on your credit card accounts
- \* Take out loans in your name
- \* Establish phone service in your name
- \* File for bankruptcy in your name to avoid paying debt
- \* Give your name during an arrest

## ■ 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.



## Financial To-Do List

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

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

## Smart Homeowners Use EQUITY

Every time you make a mortgage payment, you build equity in your home.

Use that equity to finance your dream – from buying a new car to starting a new business.

Talk to one of our loan officers about your home equity loan options.



## 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!

## Four Signs You Need to Clean Up Your Finances

It's easy to see when your house needs cleaning: clothes are on the floor; dirty dishes are stacked in the sink. But it may be a little harder to know when to "tidy up" your finances. Here are a few signs:

### 1. You're living paycheck to paycheck

If you barely make ends meet at the end of the month, it's time to buy yourself some wiggle room for unexpected events. Start by cutting back on at least one major expense and putting that money into an emergency fund. The goal of an emergency fund is to be able to cover a three-month period of unemployment, at a minimum. Consider downsizing to a smaller home or apartment, going from a two-car household to one, or commuting by bus or bike. Getting a side gig is another way to boost your emergency funding.

### 2. You're not saving for retirement

According to Northwestern Mutual's 2018 study, 21% of Americans have not saved for their retirement. If you're one of those people, it's time to start. Your goal should be to save 15% or more of your monthly income for your retirement. If you're not used to saving, going from 0 to 15% might be hard. So, start small and simply set aside \$50 each month. Increase that amount when you get a raise or get a better handle on your expenses.

### 3. You're carrying credit card debt

There is good debt—mortgages for homes and loans for education—but there is also bad debt. Credit card debt is the worst kind of debt you can have, and the longer you carry it, the more money you end up losing in interest. If you're up to your chin in credit card debt, maybe it's time to create a budget and move to a cash-only system until your debt is under control.

### 4. You don't have a budget in place.

Do you follow a budget? Many Americans don't, even though it's probably the most effective way to manage money. Without a budget in place, you'll have a hard time seeing where your money is going, where you're overspending, and where you can make changes.

If any of these signs apply to you, it's time to clean up and learn how to manage your money. You'll be thankful in the long run.

## Time is on your side



IRA or 401k + compound interest = great retirement

## Ways to Save in College

Going off to college is an exciting time! Your world is about to open wide, providing you with new opportunities to expand your mind, meet new people, and begin the groundwork for your career (or figure it out). One very important skill you'll need is learning how to save while living on your own. The easy first step is finding out what you don't need to buy.

- **A printer.** They take up too much space, and the cost of ink and paper can add up. Check with your college to see if they have a printer allowance (usually included in the school's technology fee), giving you access to the school's printers. Also, many professors prefer that you turn in your papers electronically through the school's educational portal (e.g., Blackboard or Moodle.)
- **Computer software.** Most schools have special arrangements with Microsoft to provide the Office Student to their students for free. For virus software, if you have cable at home, virus software is usually available to download through the cable provider.
- **Toilet papers and bathroom cleaning supplies.** If you're living in a dorm, you won't need these products. But if you're living in a suite style dorm with its own bathroom, check with the school to see if room and board fees include janitorial services.
- **Television.** First of all, with classes, homework, and studying, you'll have very little free time to watch TV. Second, your laptop will be able to stream most of your favorite shows. Third, most colleges have TVs in common rooms.
- **Ironing board and iron.** They take up too much space and you'll likely use it...maybe never. If wrinkled clothes really bother you, get a small steamer instead.
- **A car.** You're going to spend most of your time on campus, so there's little reason to pay for monthly loan payments, parking fees, gas, and insurance. Use public transportation or a bike to get to places too far to walk.

Another way to save is to keep track of small expenses, like eating out or buying cigarettes. Those expenses add up over time. For instance, just buying a Starbucks latte (around \$4.00) every day means you'll spend \$300 on coffee in one semester! Make a budget and do your best to stick to it. It'll make saving money much easier and make living on your own a little less stressful.

## The Key to a Successful Budget Is Minimalism

The easiest way to abandon your budget? Make it complicated and tedious.

A minimalist budget can help you clarify your financial goals, provide you guidance on how to meet them, and allow you the freedom to spend a little on yourself.

To keep your budget from growing too unwieldy, try these three methods:

**1. Set up a multiple accounts.** Open multiple accounts and give them names for the different categories you're budgeting for -- main account, emergency savings, vacation, etc. This allows you to easily shuffle money back and forth between them as needed;

**2. Have a "spend on whatever I want" category.** Decide on a set amount you get to spend on whatever you want each month. As long as you're setting aside enough for expenses, savings, and needs, this gives you some freedom to indulge without the guilt; and

**3. Keep the budget simple.** Making it as simple as possible will help you stick to it. In her book *All Your Worth: The Ultimate Lifetime Money Plan*, U.S. Sen. Elizabeth Warren (D-Mass.) recommends allocating your paycheck—assuming taxes and retirement savings have been automatically deducted—accordingly: 50% to needs (bills and groceries), 30% to wants (clothes and entertainment), and 20% to saving or paying down debt.

These guidelines can help making budgeting easier, but they also assume you're doing relatively OK financially and have a steady income. If you're drowning in debt or your income is irregular, you'll have to adjust your priorities accordingly. (Remember to visit Town & Country Credit Union if you're having trouble wrangling your daily finances.)

Otherwise, keep your budget simple and uncluttered, and you'll find it easy to follow.

## Fraud Protection

- Never** carry personal information like social security card.
- Use** a mix of symbols, numbers, and letters for PINS and passwords.
- Never** give out your personal information to a business or individual over the phone or email.
- Don't** just toss invoices, financial statements, or other personal documents—shred them.
- Check** your online banking accounts and credit reports regularly.

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

Get your **FREE** credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com) or toll free 877-322-8228

### Member Services

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

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

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

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

### Harlan Hours:

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

### Avoca Hours:

8:30 a.m. – 4 p.m. Monday-Friday

# Town & Country CREDIT UNION

Sept. 2018

Log onto our website at [www.towncountrycu.com](http://www.towncountrycu.com)

Community Connectedness  
Trust  
Shared Ownership  
Run by a Volunteer Board of Directors  
Exceptional Service  
Belonging  
In the Neighborhood  
Personalized Experience  
Not-for-profit

## Priceless Moments of Joining a Credit Union

### FREE Bill Pay

FREE Bill Pay is now available on our upgraded Virtual Branch Home Banking system. You can customize this for you to pay each time or set up for automatic payments and change or update at your convenience. You can also set up automatic transfers within your credit union accounts. Check out the new features at [www.towncountrycu.com](http://www.towncountrycu.com) and click on-line banking and then enroll now to get yourself set up!!

### Free eStatements

We are happy to offer you the availability of eStatements. Your statement copies will be retained for you to view in online banking for 12 months for your convenience.

### Become A Part Of The TCCU Family!

We would love for you to become a member of Town & Country Credit Union! You are eligible for membership if you live or work for a business located in Shelby, Pottawattamie, Crawford, Cass, Carroll, Harrison Counties. Family members are also eligible for membership. Family members are defined as: Spouse, sons, daughters, dependent children, foster children, adopted children, stepchildren, parents, brothers, sisters, parents-in-law, brothers-in-law, sisters-in-law, grandchildren and stepgrandchildren of the primary member. These persons can join through the family affiliation no matter where they live or work. Becoming a member is as simple as opening a share savings account with a minimum deposit of \$5.00. Experience the Credit Union difference!



We are happy to offer you the availability of FREE E-Statements. With enrolling in E-Statements you will be able to view your statement within a day or two of the following month. Your statement copies will be retained for you to view in online banking for 12 months for your convenience. Stop in today to see how to sign up!

### TCCU Credit Card: Your Best Bet

- Choose the card with nothing to hide.
- Low 9.90% non-variable APR
- No annual fees
- No balance transfer fees
- No cash advance fees
- No penalty fee

Give us a call to enroll you today, 712-755-3881.



### Important Security Notice

The Town & Country Credit Union will never initiate a request for sensitive information from you via e-mail (i.e. SSN, password or account numbers). You should reject any request you receive by e-mail, phone or mail if they ask for any account or personal information from you. If you have given out any personal information over the phone, email or by mail, call us immediately.

### BE ON THE LOOK-OUT FOR ACCOUNT SCAMS!!!

Efforts are being made to contact our members to obtain account numbers, social security numbers and other personal information. These are being sent to members in the form of e-mail, phone text messages and/or phone calls and are targeting Town & Country Credit Union members and members of other area credit unions. THESE ARE ATTEMPTS TO GET YOUR PERSONAL INFORMATION AND ARE NOT FROM THE CREDIT UNIONS. DO NOT GIVE OUT PERSONAL OR ACCOUNT INFORMATION TO ANYONE NO MATTER HOW THEY ARE TRYING TO GET IT FROM YOU. It is always a scam. Contact your credit union if someone threatens to close your account and we will verify that your account is open. We do everything we can to safeguard your account information and you can help by refusing to give out your information to anyone. Please call the office or stop in if you have questions or concerns.

### On-Line Security Enhancements

We have on-line security enhancements that will require you to pick out pictures, phrases and to set up some security questions that you may be required to answer when you access your account. These are required by the NCUA and are designed to help protect you and your transactions. This is a free service provided by your credit union.

1414 Chatburn Ave., Harlan, IA 51537 • 712-755-3881  
102 N. Elm Street, Avoca, IA 51521 • 712-307-6881  
[www.towncountrycu.com](http://www.towncountrycu.com) • 877-455-3015



**If You Can Dream It,  
You Can Do It**

**With A hoME1<sup>st</sup> Equity  
Line of Credit!**



Enjoy a  
Promotional  
Fixed Rate of just  
**5.00% APR\***  
until 4/1/2019 then  
adjustable!

## FOUR FAST WAYS TO MAKE

*Your Financial Life Better This Year*

### 1) Review Your Credit Report

Get a look at your financial landscape by reviewing your credit report. You can do so for free, up to three times annually, from the three major credit reporting agencies. The only source for your free credit reports is [annualcreditreport.com](http://annualcreditreport.com). Other sites may say free, but they are trying to sell services such as fraud alerts, credit monitoring, and debt consolidation.

### 2) Set Up Account Alerts Through Your Credit Union

Institutions like Town & Country Credit Union offers free text and e-mail alerts to let you know when your account is getting low in funds, when a purchase has been made, when funds have been deposited and more. Having a better understanding of where your money is going is not only good financially, but also a good thing for security.

### 3) Automatically Save a Portion of Your Paycheck

Over 50% of Americans have less than \$1,000 in savings and often have to rely on credit cards or other forms of financing for emergencies such as a broken down car or furnace. Setting up automatic savings from each paycheck makes saving easy and often financially painless. Once you get the saving started, let it grow. When a true emergency arises, you'll be happy you did.

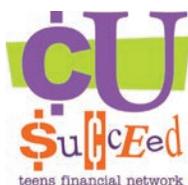
### 4) Say No More Often to Impulse Purchases

You know the old joke, "I went in for one thing and \$300 later I walked out of the store." It's easy to get caught up in the marketing web of coupons, cash back, sales and rewards. Create a new shopping rule: All purchases you didn't plan on making when you walked in must pass a 24 hour wait period. Walk out of the store, go home and think about it. Will that item make you happy and for how long? Avoiding impulse items can save you a lot of money over the year. Instead, consider putting that money in a Christmas Club or Vacation Account.

**Be in the know... All the time, and take charge with help from your credit union!**

## Youth Accounts

All of our youth accounts earn dividends on a lower balance than a regular share account. This allows children to save smaller amounts and still see their savings grow and earn money.



**CU Succeed** – CU Succeed is a program designed for teens ages 13-17 that provides valuable, age-appropriate financial education and information. Rather than a one-size-fits-all solution, CU Succeed focuses specifically on the financial needs and interests of young adults.



### Kirby Kangaroo Club

– The Kirby Kangaroo Club is a program for children ages 0-12 and is specifically tailored to their interests. Members receive a quarterly newsletter packed with age-appropriate financial education (and this age group loves to receive mail!).





# bring 'em in!

## Refer a friend and you could both get \$50!

### What's that? You say you're a superfan!?! (We LOVE that!)

Now you can refer friends, co-workers and family members to join Town & Country Credit Union... and we'll show you our appreciation by dishing out \$50 for you and \$50 for your peep\* when you bring in someone who opens a checking account with direct deposit, online banking with eStatements.

Spread the word to everyone you know — we make it easy to bring 'em in!

#### Make a referral today!

Got questions? Contact us at 712-235-5555 or [cuservices@towncountrycu.com](mailto:cuservices@towncountrycu.com), or ask us about it the next time you visit our new branch in Avoca.

\*Offer valid through 12/31/18. Available to prospective members who are 18 years or older. Referral bonus of \$50 awarded to new member and \$50 to referring member after new member opens a new checking account with direct deposit OR online banking with eStatements. New member must meet account and membership eligibility requirements. \$55.00 is the minimum balance needed from new member to open an account. The \$50 incentive will be provided as a checking account credit within 60 days of account opening after verifying the new checking account promotion requirements are fulfilled. Dependent upon daily balance of \$2,500 to 2.00% APY (with minimum). Town & Country Credit Union reserves the right to modify or end this promotion at any time. Cannot be combined with any other offers, specials, or promotions. Funds are Federally Insured by NCUA. Please do not inquire about the status of your referrals since Town & Country CU is not able to disclose the nature of new memberships due to privacy concerns. If any of your referrals become new members, you will receive the bonus payment in your checking account per these terms however no specifics will be included in your statement concerning which new member account was activated.

### Credit vs. Debit: What's the diff?

You swipe your debit card and it appears: Credit or debit. Which one should you pick? With three people stacked up behind you in line, impatiently waiting, you can feel your heart beat a little bit faster. You choose an option and, instantly, the pressure is gone.

But did you make the right choice?

This scenario is all too familiar. I honestly thought pressing the credit button over the debit button was exactly the same, with the exception of having to put in my PIN for the latter choice.

I'm here to help explain why choosing "credit" is good for YOU and for us!

First, a little background. Every time you swipe your debit card, there is a small fee that is generated called the Interchange Fee. When you press "credit," this fee goes back to people who issue the card; when you press "debit," that fee goes to the retailer.

What this means to you is every single time you use your Town & Country Credit Union debit card and press "credit" to sign that receipt, we receive the fee (yay!). In turn, we're able to return it back to YOU through lower rates and fees (yippee skippy!). Pretty cool, right?

So what happens if you press "debit"? Well, the retailer that you are shopping at gets the Interchange Fee. Is that a benefit to you? Nope.

So, remember – press "credit," SWIPE your card, and then SIGN your John Hancock.

Another misconception I had was that "credit" suggested I was using a credit card. Nope, not at all. Your credit card, if you have one, is not linked to the money in your checking account.

So next time you're out at the store and you are faced with "credit" or "debit" debacle, be sure to SWIPE and SIGN. (Another trick to remember: Give your CREDIT Union some CREDIT.)



Children's Miracle Network  
**Bake Sale**

**Friday October 26, 2018**  
**Credit Union Lobby**

*Looking for volunteers to bring in baked items to help this great cause.*

All Proceeds go to C.M.N.

# We Participate In The



## Program

A Federal program that offers down payment and closing cost assistance to qualifying home buyers.



### Looking to Own your home?

Eligible borrowers can apply for up to \$5,000 in grant funds through the HomeStart program to purchase their home.

#### MYTH BUSTER #1:

You need  
10% down in house loan;  
20% down on the  
secondary market  
loan to buy  
a home.



We have a variety of mortgage loan options that require little to no money down.

**Ask us for a  
FREE  
Mortgage  
Pre-Approval  
today!**

### Deposit Checks in a SNAPP

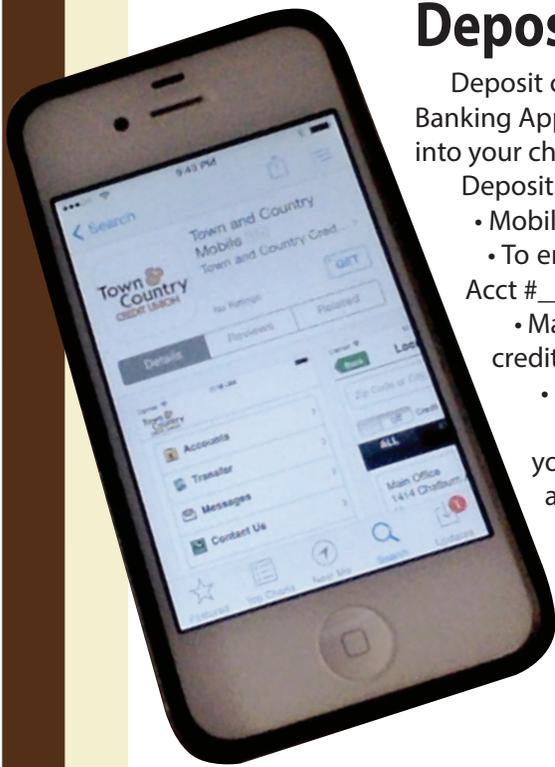
Deposit checks without driving to a branch or putting checks in the mail! Use the Mobile Banking App to make deposits by simply snapping a photo of a check for electronic deposit into your checking account. Look for the camera icon within the Mobile App.

Deposits are quick, convenient and secure.

- Mobile deposit is available for checking accounts
- To endorse checks accurately; on the back of the check write: For Mobile Deposit to Acct # \_\_\_\_\_
- Make check deposits any time day or night; even on weekends. Deposits will not be credited to account until next business day.
- Save time and money by reducing trips to the Credit Union

Remote Deposit is available to members\* via the free Mobile Banking App. If you don't have the Mobile Banking App, download it for free today and if you already have the app, be sure to download any updates to enjoy making deposits anytime, anywhere!

\* You must be enrolled for online banking to use the Mobile Banking App. Once enrolled, you must register your device. Once your device is registered you can access accounts just like you do with online banking. Remote Deposit is free, however, usage rates from your mobile carrier may apply when using the Mobile Banking App.



### 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.

#### 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

9/11 Remembrance Day

**WE WILL  
NEVER FORGET**

09.11.2001



#### Harlan Hours:

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

#### Avoca Hours:

8:30 a.m. – 4 p.m. Monday-Friday

Log onto our website at [www.towncountrycu.com](http://www.towncountrycu.com)

## MORTGAGES

In an often hectic, crazy world, wouldn't it be nice for once to just ring a bell and have all of your needs taken care of for you? Ok, so there may not be a bell to ring for your bags to be carried to your room, but with one simple ring on the phone to our Call Center, we can get you started on your way to a new mortgage with less hassle and more ease than you would expect. Introducing...our new Full-Service Mortgage Concierge!

Getting a new mortgage or refinancing your existing mortgage has never been easier. You will experience...

- Personalized, Professional Service
- Closings at YOUR Convenience, when and where you want to close
- Low Rates & Flexible Terms
- Complete Product Offerings

Whether you are looking for a new or Mortgage Refinance, let our mortgage professionals help you through the process. We will answer all of your questions and assist you in finding the loan that best suits your needs, thereby helping you achieve your financial goals with respect to your mortgage.

Who knows, maybe there will even be a mint waiting for you at the closing table!

### Apply Today!

- Apply online 24/7,
- Apply over the phone at 712-235-5555. Ask for Desirae
- Apply in person at any Town & Country Credit Union location

*\*Mortgage qualification is based on an assessment of individual credit worthiness and our underwriting standards. Program, terms and conditions are subject to change without further notice. Contact Credit Union for current rates, terms, and conditions.*

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

- FREE Home Banking
- Online access to your loan 24/7
- Add the convenience of Direct Deposit and Payroll Deduction!
- Options to pay weekly, biweekly, semi-monthly or monthly.
- Pay your loan when you get paid.
- No payment for 90 days\*



## HOME EQUITY LINE OF CREDIT

After all the years of paying for your dream home, now it's time to let your home pay for your dreams. With a Home Equity Line from Town & Country Credit Union, you can get the money you need to take a vacation, consolidate your high interest credit cards, make home improvements, or pay for college tuition.

### Benefits of a Home Equity Line

#### of Credit Include:

- Offers a competitive variable interest rate
- Available credit is restored as you make payments
- Funds are easily accessible

### Here is a list of items that may be required for a Home Equity Line of Credit closing:

- Current pay stub. If self-employed, 2 years tax returns
- Warranty Deed (showing legal description)
- Payoff Statement, if refinancing from another financial institution (if applicable)
- Copy of home owners insurance
- Document showing current balance of mortgage

### Apply Today!

- Apply online 24/7
- Apply over the phone at 712-235-5555
- Apply in person at any Town & Country Credit Union Branch Location

*\*Closing cost fees apply. Qualification is based on an assessment of membership eligibility, individual creditworthiness, value of property and our underwriting standards. Program, terms, conditions and rates are subject to change without further notice. Loans are subject to credit review and approval. Members are required to have a minimum of a \$10 Share Account.*

If you're looking to borrow or save, check out our rates!

THEY'RE UNBE-LEAF-ABLE!

## Survey Question

Town & Country is surveying our membership to see what interest there is if we would purchased safe deposit boxes for our members. Please contact the credit union at 712-235-5555 or email us at [cuservices@towncountrycu.com](mailto:cuservices@towncountrycu.com). If there is enough interest, we will take the steps to purchasing them in 2019.



## Remote Deposit

QUICK, EASY AND FREE!



TAP the Town & Country Credit Union  
"Iowa" App  
SNAP a Picture of the Front & Back  
of Your Check  
DEPOSIT the Check Into Your Account

LEARN MORE & ENROLL TODAY!\*

## Introducing Remote Deposit... our New Mobile Check Deposit Feature

Now you can alleviate the hassle of visiting a branch or ATM to deposit your checks and make your deposits at your convenience from anywhere, anytime using your iPhone, iPad or Android device. This new feature is available within the Town & Country Credit Union eMobile app in the Apple and Google Play Stores. Please be sure to pick the "correct" Town & Country Credit Union app.

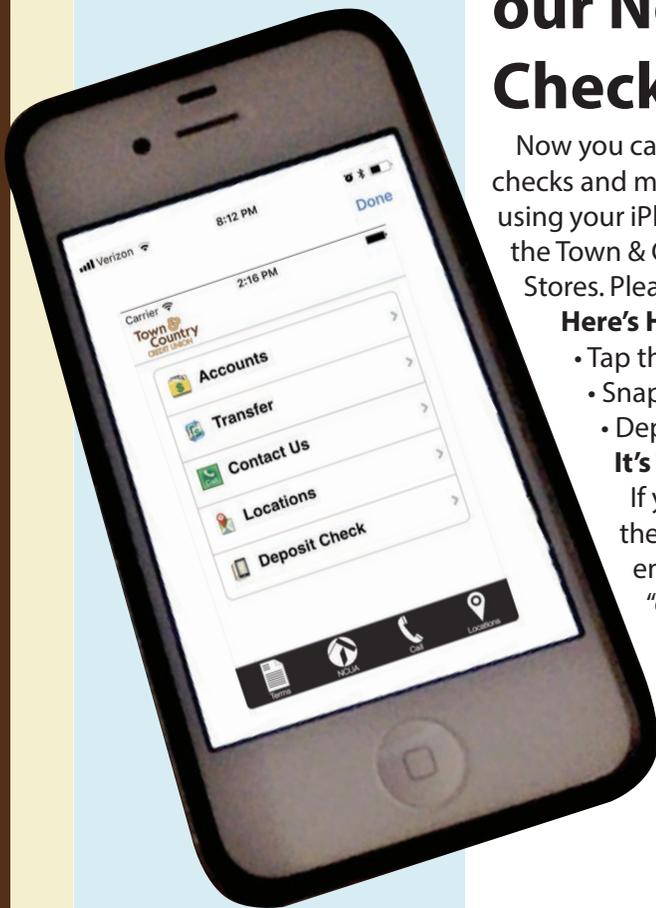
### Here's How It Works:

- Tap the Credit Union App on your iPhone, iPad or Android device
- Snap a picture of the front and back of your endorsed check
- Deposit the check into your account

### It's That Simple!

If you would like to enroll your account in eDeposit please contact the Credit Union. Please allow up to two business days for the enrollment process to be completed. Once complete, you will see "eDeposit" appear on the home screen of your eMobile app.

*\*Account eligibility requirements apply for eDeposit enrollment. As with other deposits, the first \$200 will be available immediately and the remainder will be placed on a 2 day hold. If you feel you need your eDeposit limit increased, please contact Credit Union directly. (Limits vary.)*

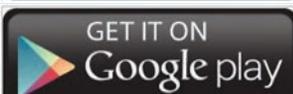


## MOBILE Apps

Access your accounts  
anytime, anywhere  
with our Mobile App!

- Keep Tabs on Your Finances
- Transfer Money Between Accounts
- Pay Bills via ePay
- Make a Deposit via eDeposit
- Track your eAlerts
- Find ATMs & Branch Locations Near You

Download Our FREE  
App Today...



## BROWN BAG SAVINGS CHALLENGE

Instead of buying coffee or lunch every day, make them at home and bring them to work. Keep track of what you **didn't** buy. At the end of the month, deposit the money you saved into your savings account.



**DID YOU  
KNOW?**

YOU CAN GET  
YOUR MORTGAGE  
RIGHT HERE AT  
**Town &  
Country**  
CREDIT UNION

NMLS ID # 807403

**CONTACT US TODAY!**



## Protect Yourself From Identity Theft

### HOW TO FREEZE YOUR CREDIT

It's important to know how to prevent your identity from being stolen. One way to do this is by placing a freeze on your credit. If you've never heard about this process, here's what you should know about placing a hold on your credit.

### WHAT DOES FREEZING MY CREDIT MEAN?

Freezing your credit means that no one can evaluate your credit report for the purposes of opening an account, such as a credit card or loan, under your name without a pin number.

Freezing your credit will not affect your overall score. You can also still receive your free annual credit report. It's important to continue to monitor your statements and report any future fraud immediately.

### HOW DO I FREEZE MY CREDIT?

You will need to notify each of the three credit bureaus (Transunion, Experian, and Equifax) that you are freezing your credit. You can expect to pay about \$5 – \$10 per bureau per freeze. You can contact each company either online or by phone:

- Equifax | 1-800-349-9960
- Experian | 1 888 397 3742
- TransUnion | 1-888-909-8872

It's important to make sure you contact all three bureaus for the highest level of security.

### HOW DO I UNFREEZE MY CREDIT?

You can do this by notifying the bureau that you would like either a temporary or permanent lift of the hold. There is usually a fee associated with this. While the process itself takes about 15 minutes, it usually takes three business days to go into effect. If you want to apply for credit or a loan, you will need to initiate a thaw prior to the application process.

## ■ The Shred Truck will be at the Credit Union

**Monday October 29, 2018**

4:00-6:00 p.m.

Open to the public.

## Equifax Announces Security Breach 2017

Equifax, one of the nation's three main credit reporting agencies, has announced a Cyber Security Incident that could potentially impact roughly 143 million U.S. consumers, according to a statement released on the company's website. Equifax has set up website to help consumers determine if their information has possibly been exposed.

The company states it is also sending notices in the mail to consumers whose credit card numbers and/or dispute documents were possibly exposed. In addition to the website, Equifax is also offering consumers the option to sign up for free credit file monitoring and identity theft protection — as part of its TrustedID Premier offering — which includes:

- 3-bureau credit monitoring of Equifax, Experian and TransUnion credit reports;
- Copies of Equifax credit reports;
- Ability to lock and unlock Equifax credit reports;
- Identity theft insurance;
- Internet Scanning for Social Security numbers

The offer is completely free to U.S. consumers for one year.

The dedicated website also provides more information on ways consumers can protect their personal information, as well as ways to contact Equifax directly, including a dedicated Call Center (1-866-447-7559) that is open seven days a week from 7am to 1am EST.

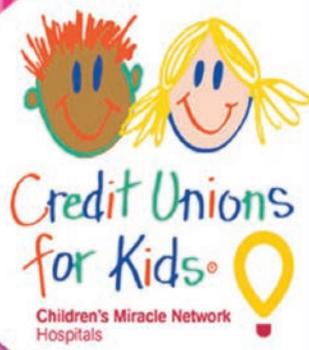
**Make Your Move**

TRUE LINES OF CREDIT ARE BACK!

LEARN MORE & APPLY FOR A TLOC TODAY!\*



**As a fundraiser  
for Children's  
Miracle Network**  
the Credit Union is  
selling T-shirts.  
Adults \$20,  
Children's \$15  
**Stop in to see  
them!**



Children's Miracle Network  
**Bake Sale**  
**Friday October 26, 2018**  
**Credit Union Lobby**  
*Looking for volunteers to bring in  
baked items to help this great cause.*  
All Proceeds go to C.M.N.

## YOU CAN JOIN!

**Exciting news if you live, work, worship or play in  
Shelby, Harrison, Pottawattamie, Crawford,  
Cass, Audubon & Carroll County.**  
Join today & start enjoying all the exclusive benefits of membership.



## News All Members Need To Know

- 1. All debit cards have daily limits.** Limits can be changed for a day by calling the C.U. Permanent limit raises need to be approved by management.
- 2. Night drop deposits and payments need to be in envelopes.** The weight of a check alone is not enough to get it to drop all the way in. Gets caught in the mechanism. Envelopes are available in the top half of depository.
- 3. If you change your e-mail address let the Credit Union know.** Internet banking will not work unless the correct e-mail address is in the system.

## Cleaning Tips Year Round



**Finances**

- 1. Tune-up finances.** Create a budget, review and correct your credit report, add a little more to your retirement contributions, and tweak your investments.
- 2. Review important records and clean out files.** Keep copies of tax returns, supporting tax documents, and receipts for as long as you can be audited, up to six years.
- 3. Switch to a CU.** You'll benefit from a nationwide network of free ATMs, lower interest rates and higher interest rates



**Home**

- 1. Outdoor Projects.** Shake off the winter blues and refresh the look of your home. Check the following items, and clean up, repaint, or replace as needed.  
**House:** Windows, Gutters, Siding, Garage  
**Deck:** Flooring, Furniture, Grills, Lighting  
**Garden/lawn:** Litter/raking, Fertilizing, Mulch
- 2. Indoor projects.** Time to open the windows and let in some fresh air. Make your home a clean and efficient space. Don't be afraid to get rid of things. You could even have a yard sale to make a quick buck.



**Health**

- 1. Reorganize your pantry.** Throw out any food that prevents you from reaching your health goals. Replace them with fresh fruit and vegetables.
- 2. Get outside.** Find a fun activity or hobby outside, whether it be hiking or gardening.
- 3. Get a check-up.** Instead of waiting until you're sick to see a doctor, be proactive and make appointments with your primary care physician, dentist, etc., to make sure your health is good and to prevent illness.



### 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

### 2018 Holiday Closings

**TCCU will observe and be closed on the following holidays.**

Columbus Day - Monday, October 8, 2018  
Veteran's Day - Monday, November 12, 2018  
Thanksgiving - Thursday, Nov. 22  
Christmas Eve - Monday, December 24, 2018, Close at 12 pm  
Christmas Day - Tuesday, December 25, 2018  
New Year's Day - Tuesday, January 1, 2019

#### Harlan Hours:

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

#### Avoca Hours:

8:30 a.m. – 4 p.m. Monday-Friday