

JULY 2022

# THE MONTHLY MEETUP

Town &  
Country  
CREDIT UNION

Happy  
4th of July

Our branches will be closed on Monday,  
July 4th in honor of the holiday.







## GIVE YOUR FAMILY ROOM TO GROW WITH A HOME EQUITY LINE OF CREDIT

A home equity line of credit, also known as a HELOC, is a line of credit secured by your home that gives you a revolving credit line to use for expenses or to consolidate higher-interest rate debt on other loans. A HELOC often has a lower interest rate than some other common types of loans, and the interest may be tax deductible.

With a HELOC, you're borrowing against the available equity in your home and the house is used as collateral for the line of credit. As you repay your outstanding balance, the amount of available credit is replenished – much like a credit card. This means you can borrow against it again if you need to, and you can borrow as little or as much as you need throughout the draw period. At the end of the draw period, the repayment period begins.

What to know more? Contact our Mortgage Specialist Desirae Baratta at 712-755-3881 OR [Desirae@towncountrycu.com](mailto:Desirae@towncountrycu.com)



# Summer Loan Special

Borrow up to \$2,500  
@ 7.90% APR\* for up  
to 12 months.

APR\* = Annual Percentage Rate.  
Member must qualify.

Special offered May 15, 2022 - August 15th, 2022

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency





MEET:

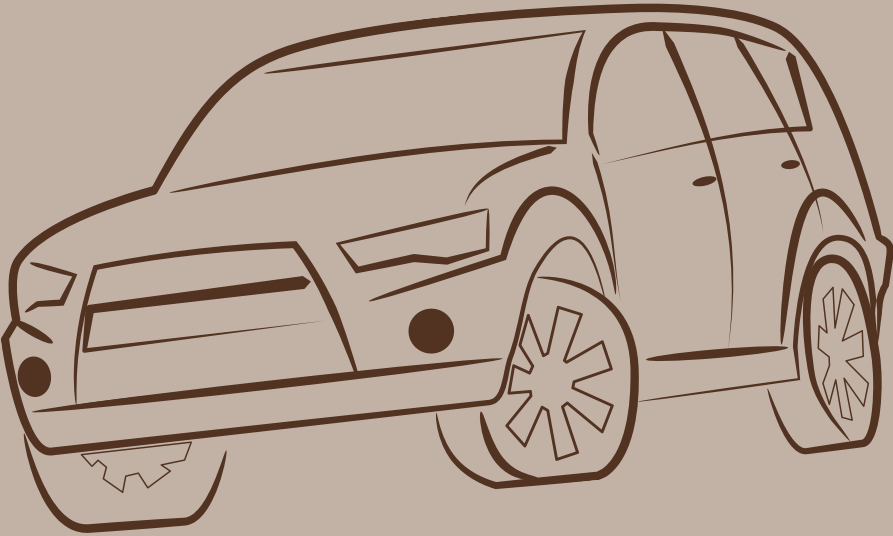
SUMMER  
INTERN

*Julia Kock*

Julia is our new summer intern in the Avoca Location. Julia is the daughter of Steve and Jennifer Kock and from Hancock, IA. She's an AHSTW graduate and currently a student at Iowa State University. Stop in and welcome Julia to the Town & Country team!



TCCU LOAN OFFICERS CAN  
HELP YOUR SUMMER  
WISHES COME TRUE!



## Auto Loan

Rates as  
low as

**2.24%**

Enhance your  
summer experience  
with a new vehicle or  
camper!

## Camper Loan

Rates as  
low as

**4.49%**



Need more information?

Contact a loan officer at 712-307-6881 OR 712-755-3881



# GOING ON A SUMMER VACATION?



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





ARE YOU SENDING A STUDENT TO COLLEGE IN THE FALL? HERE'S A CRASH COURSE IN PERSONAL FINANCE.

**College years are the time when many people establish financial habits that will carry them for the rest of their lives. Pay attention to these items to get off on the right financial foot.**

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

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

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

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

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





10 IDENTITY THEFT 11

Financial Experts  
recommend guarding  
yourself 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



# ARE YOUR KIDS ON THE RIGHT TRACK? WITH A KIRBY KANGAROO CLUB ACCOUNT THEY CAN BE!



**KIRBY  
KANGAROO®  
CLUB**

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!



KIDS IN A KIRBY KANGAROO ACCOUNT WILL BE GIVEN A PUNCH CARD FOR MAKING DEPOSITS. ONCE THEY HIT 10 PUNCHES/DEPOSITS, THEY GET TO CHOOSE A PRIZE FROM KIRBY'S TREASURE CHEST!



# **IS YOUR CREDIT CARD RATE HARD TO SWALLOW?**

**GET FAST RELIEF WITH A TCCU MASTERCARD. IF YOUR CREDIT CARD'S HIGH INTEREST RATE IS MORE THAN YOU CAN STOMACH, RELIEF IS HERE WITH A LOW RATE, NO ANNUAL FEE MASTERCARD FROM YOUR CREDIT UNION. WHILE MANY CREDIT CARD COMPANIES ARE INCREASING RATES – SOME AS HIGH AS 32% APR – AND LOWERING CREDIT LIMITS, YOUR CREDIT UNION CONTINUES TO OFFER A RATE AS LOW AS 9.99% APR.**

**ALREADY CARRY A BALANCE? WITH FREE BALANCE TRANSFERS AND NO CASH ADVANCE FEES, A TCCU MASTERCARD PROVIDES RELIEF WITHOUT THE HARSH SIDE EFFECTS.**