

MAY 2022

THE MONTHLY MEETUP

05.08.2022

Happy Mother's Day
to all our members
who have the role
"Mom"



#PEOPLEHELPINGPEOPLE

Town & Country Credit Union is dedicated to becoming the financial provider of choice for our members by building lifelong relationships and supporting our communities through continuous involvement and service. The credit union prides themselves on not only giving back to their communities financially, but also through community involvement and volunteer time. The credit union is proud of their employees and board members who continue to show love for their communities through the giving of their time and resources.

PINEWOOD DERBY



Town & Country's Asst. Branch Manager, Christina Rauch, and her son, Cael, participated in the Avoca Boy Scout Troop's Annual Pinewood Derby on behalf of the credit union. Cael said, "It was so much fun! My car was super fast!"

CLEAN UP @ THE FAIR!

Credit union employees Alexis Meek and Christina Rauch volunteered their time on several Sunday afternoons this Spring to clean up at the East Pott. Fair grounds in preparation for warmer months and the 2022 fair.
#Peoplehelpingpeople





Chelsie Madden

Recognized for excellent leadership and volunteer service.



Every year Main Street Iowa celebrates the successes of downtown and commercial district revitalization during an awards celebration held, this year on Friday, April 22, 2021, in downtown Des Moines. The event recognized local Main Street innovation, leaders, entrepreneurship, private investments and the catalytic power of Main Street. This year Avoca Main Street recognizes Chelsie Madden for the Leadership Award. Madden is Avoca Main Street, Inc.'s Vice President and Chair of the Economic Vitality Committee. She also serves on Holidays on Main, helping to plan one of the district's largest annual events. Madden is a district employee, serving as Vice President of Marketing and Member Experience for Town & Country Credit Union as well as the Avoca Branch Manager. Chelsie is a lifelong resident of Avoca, and the daughter of a district business owner (Lorie Espeseth of The Hair Factory). Chelsie said of the recognition, "Avoca Main Street has always held a special place in my heart. As I grew up and watched my mom build her business on Main Street and frequent other downtown stores and offices, it emphasized the importance of a thriving downtown for residents and entrepreneurs alike. I am glad to have a volunteer opportunity where my time and resources can continue to grow our district and support local."



If you could stop fraud in its tracks, at the very first attempt of someone else trying to use your card, wouldn't you want to do it? Of course you would! You can do just that with the Brella™ app.

Brella is a free mobile app that helps protect you from fraud by sending alerts when your card is used so you can quickly detect unauthorized activity. You choose which alerts to receive and when. Alerts include:

- Purchases exceeding thresholds you set.
- Purchases made via the internet or over the phone.
- Suspicious or high-risk purchases.

If you receive an alert, you can quickly take action to prevent fraud.

With Brella, you can also:

- Check your account balance without logging in with the Quick Balance feature.
- Find nearby ATMs.
- Submit travel notices.
- Log in with just your fingerprint.

Use the Brella app along with the Town & Country Credit Union app for increased protection against fraud.

Visit your app store and search for “Brella Card Manager” to download now.

We hope you take advantage of this powerful tool. If you have any questions, please give us a call at 712-307-6881.



Get a loan that gets the whole family *excited!*

Put your home to work for you! If you're a homeowner, you can tap into the equity in your home as a form of credit. When you subtract the balance owed on your mortgage from the value of your home, you get the equity in your home which can be used for a home equity loan or home equity line of credit.

Home Equity Loan

A Home Equity Loan has a fixed rate and term that allows you to make schedule payments that fit your monthly spending plan for a set amount of time. This is a great option when you know exactly how much you need it! With a Home Equity Loan, you can pay for major home renovations, consolidate high interest debt or even pay for college expenses.

Home Equity Line of Credit (HELOC)

When you want the flexibility to access funds and use them when needed over a period of time, a HELOC may be the better option for you. First you get approved for a total amount based on your equity, and then you can transfer funds from your HELOC to your checking account when you need it. These funds are ready when you are, similar to a credit card, but with lower interest.



We have auto loans for every stage of life.

Whether your high-mileage ride isn't so reliable or you simply want something different, we can help you get the ride you want. With Town & Country Credit Union, you will receive the best financing available that offers you a wide-range of lower interest loans.

Before you head to the dealership, talk to one of our Loan Officers who can help you establish a budget and get you pre-approved.

New or Used Cars & Trucks

With the option to finance your car or truck up to 84 months, we help you find the payment option that makes the most sense for you. If you own your car outright, you can use it as collateral and get the cash you need quickly for debt consolidation, bills, or vacation.

Vehicle Refinancing

Already have the vehicle of your dreams and just want a lower interest rate? Refinance your current vehicle with us.



Join our Summer Reading Challenge! Let's fill your summer with imagination. Pick-up your Summer Reading Challenge flyer at either credit union location today.

Drivers need to do their part to keep summer a safe time for children to play outside and walk in their neighborhoods.

- Slow down and be especially alert in residential neighborhoods
- Take extra time to look for kids at intersections, on medians and on curbs
- Enter and exit driveways and alleys slowly and carefully
- Watch for children on and near the road during daytime hours
- Never leave a child alone in a vehicle
- Always lock car doors and trunks and keep keys out of children's reach
- Remember that children may move in unpredictable ways
- Reduce any distractions inside your car so you can concentrate on the road and your surroundings

