

## What Does Town & Country Credit Union Do With Your Personal Information?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product of service you have with us. This information can include: 1) social security number and income 2) account balances and payment history 3) account transactions and checking account information. When you are no longer our member, we continue to share your information as described in this notice.
<b>How?</b>	All financial companies need to share members' personal information to run their everyday business. Below, we list the reasons financial companies can share their members' personal information; the reasons Town & Country Credit Union chooses to share, and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does TCCU Share?	Can You Limit This Sharing?
For our everyday business purpose, such as to process your transaction, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	YES	NO
For our marketing purposes, to offer our products and services to you.	YES	NO
For our joint marketing with other financial companies.	YES	NO
For our affiliates' everyday business purposes, information about your transactions and experiences.	NO	We do not share.
For our affiliates' everyday business purposes, information about your creditworthiness.	NO	We do not share.
For nonaffiliates to market to you.	NO	We do not share.

### Who We Are

<b>Who is providing this notice?</b>	Town & Country Credit Union—TCCU
<b>How does TCCU protect my personal information?</b>	To protect personal info from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files and buildings. TCCU regularly tests and assesses its information security measures, systematically trains employees, and adopts upgrades and enhancements as necessary to protect your information.
<b>How does TCCU collect my personal information?</b>	We collect your personal info, for example, when you 1) open an account or apply for a loan 2) show your driver's license or provide contact information 3) use your credit or debit card. We also collect your personal info from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only 1) sharing for affiliates' everyday business purposes; information about your credit worthiness 2) affiliates from using your information to market to you 3) sharing for nonaffiliates to market to you.

### Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non financial companies. TCCU has no affiliates.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial or non financial companies. TCCU does not share with nonaffiliates so they can market to you.
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include investment, insurance, and other financial service companies.

# Privacy Notice



## Fee Schedule For All Accounts

*The following fees and charges may be assessed against your account. Effective April 2011.*

Monthly Service Charge (Share Draft Accounts)	\$6.42
Insufficient Funds Checks (NSF)	\$26.00
ACH, ATN or Debit NSF Returns	\$26.00
Return NSF Check	\$26.00
Deposit Item Return NSF	\$5.00
Stop Payment Per Check	\$25.00
Stop Payment Per Book	\$0.00
Statement Copies	\$1.00
Photocopies of Original Check Per Check	\$1.00
Overdraft Protection from Savings (Max 3 transfers per month)	\$5.35
Corporate checks made payable to someone other than our member per check.	\$1.00

Wire Transfer (Incoming)	\$15.00
Wire Transfer (Outgoing)	\$15.00
Fax In or Out Per Page	\$1.00
Copies (5 per member, per month)	FREE
Copies after 5	\$0.25
Hourly Charge for Reconciliation	\$25.00
Share Draft Printing	Varies
Plastic Check Card Replacement	\$10.00
ATM Usage Fee	\$1.50
Collection Items (Member)	\$10.00
Account Closing (Within 90 Days)	\$20.00
Reopen Account (Within 90 Days)	\$25.00
Internet Banking	FREE
Charge Back Items on Debit Card	\$35.00

### Town & Country Credit Union—Harlan Branch

1414 Chatburn Ave  
Harlan, IA 51537  
Phone: 712.755.3881  
Fax: 712.755.5536

[www.towncountrycu.com](http://www.towncountrycu.com)

Email: [cuservices@towncountrycu.com](mailto:cuservices@towncountrycu.com)

#### Hours of Operation—Harlan

**Lobby: Mon, Tues, Thurs, Fri**

8:30 am — 4:30 pm

**Lobby Wed: 9:00 am — 4:30 pm**

Lobby Sat: Closed

**Drive-Up: Mon, Tues, Thurs, Fri**

7:30 am — 5:00 pm

**Drive-Up Wed: 9:00am—5:00pm**

**Drive-Up Sat: 8:30 am — Noon**

### Town & Country Credit Union—Avoca Branch

102 East Elm Street  
Avoca, IA 51521  
Phone: 712.307.6881  
Fax: 712.307.6883

**Hours of Operation—Avoca**

**Lobby: Mon, Tues, Wed, Thurs, Fri**

8:30 am — 4 pm



EQUAL HOUSING  
LENDER



**Town & Country**  
CREDIT UNION

**Fee Schedule**