

DECEMBER 2021

THE MONTHLY MEETUP

*Season's
Greetings*

WE WOULD LIKE TO EXTEND
WARM WISHES FOR A HAPPY,
HEALTHY HOLIDAY SEASON TO
OUR VALUED MEMBERS AND
THEIR FAMILIES.





SPECIAL ANNOUNCEMENT



Denny Siemers, CEO at Town & Country Credit Union, has announced his retirement. His last working day will be December 31, 2021.

Denny has been an integral part of the credit union for the last 17 years. His contributions will always be valued and remembered. His hard work, commitment, and dedication are worthy of admiration.

Denny will be greatly missed.

Town & Country Credit Union's Board of Directors is pleased to announce that they have named Gervas Mgonja as the new CEO. Gervas brings a wealth of credit union knowledge, leadership experience, and a passion for positive change to the role. Gervas will assume his new role on January 1, 2022.

Please help us in wishing Denny all the best in his retirement. Town & Country will be hosting a retirement party in the Spring 2022. Watch the upcoming newsletters for details.

#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.

COMMUNITY FUN



Town & Country employees Lexi Meek, Chelsie Madden, and Christina Rauch (not pictured) handed out treats at Avoca Main St. Trunk or Treat event in October.

VOLUNTEER SPOTLIGHT

Town & Country employees, Denise Wiig and Kristi Wegner, were #peoplehelpingpeople during the month of November as they volunteered for Meals on Wheels in Harlan.



GIVING BACK TO OUR MEMBERS

The Sotelo family lost their home in a fire on Tuesday, November 2, 2021. The fire started in the early morning while the family was still asleep. Luckily the fire alarms in the home woke the family and everyone made it to safety. The local fire department fought the fire for several hours and got the fire under control, but the structure and all their belongings were a total loss.

After hearing of this loss, Town & Country CEO, Denny Siemers, wanted to help. He reached out to the Iowa Credit Union Foundation for support. Because the Sotelo family are credit union members, Denny started the grant process through the Iowa Credit Union Foundation. The Iowa Credit Union Foundation approved the Sotelo family for a grant. Town & Country is proud to financially support the Sotelo family during this time. We also encourage our credit union members and community members to do the same by visiting the Sotelo family Go Fund Me page.

[Gofundme.com](https://gofundme.com) & search "Sotelo Family Fire Loss"





**PLEASE
JOIN US!**

TOWN & COUNTRY CREDIT UNION 2021 ANNUAL MEETING

DECEMBER 21, 2021

5:30PM

TOWN & COUNTRY CREDIT UNION

1414 CHATBURN AVE.

HARLAN, IA 51537

Notice: Attendees are asked to wear a mask. Social distancing will be in place per the recommendation of the Public Health Department.

Coffee, Drinks, and Cookies will be served.

CHRISTMAS LOAN SPECIAL

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

Loan Special offered November 15, 2021 - January 15, 2021.

*Annual Percentage Rate.

Membership and Approved Credit Required.



Let Town & Country give you the gift of extra spending cash this holiday season with our **Skip-A-Pay Program**. Enjoy some relief from your holiday expenses with a little extra cash when you really need it. To qualify, your TCCU loan must be in good standing and have at least one month payment history. Not applicable to First Mortgage Loans, Home Equity Lines of Credit, or Mastercard Credit Cards. Fee of \$30.00. Interest will continue to accrue during skipped pay period.

I would like to Skip-a-Payment

(circle only one)

December or January

Member Name: _____

Member Number: _____ Loan Number(s): _____

By signing and returning this form you are requesting TCCU to advance the due date equal to one month's payment on your eligible loan. Please return your request in time to allow 5 working days for processing. There will be a \$30.00 fee.

X _____

*Subject to approval. Delinquent loans are not eligible.



NEED A CHRISTMAS GIFT IDEA FOR THE GRANDCHILDREN WHO HAVE IT ALL?

Invest in the ones you love by opening them a savings account at Town & Country Credit Union.

Opening a savings account for an infant grandchild gives you 18 to 21 years to make deposits to support their future needs and dreams.



2022 Scholarship Applications Now Open



IOWA CREDIT UNION
FOUNDATION



The Iowa Credit Union Foundation's (ICUF) 2022 Warren A. Marrow Memorial Scholarship application is now open to Iowa Credit Union members who are high school seniors or post-secondary students.

- **High School Scholarship** - Designated for high school seniors planning to enter college in 2022.
- **Post-High School Scholarship** - Designated for individuals entering or attending an accredited undergraduate or vocational program in 2022.



Visit
IowaCreditUnionFoundation.org
to get started.



5 FINANCIAL TO-DO'S TO PREPARE FOR THE HOLIDAYS

THE HOLIDAYS ARE FAST APPROACHING. SEASON'S GREETINGS AND GOOD CHEER ARE OFTEN COUPLED WITH EXTRA EXPENSES. TIME SPENT WITH FRIENDS AND FAMILY OFTEN INCLUDE TRAVEL, ENTERTAINING AND GIFT GIVING. AND JUST LIKE GIFTS, THE DEBT CAN START PILING UP. KEEP YOURSELF FROM TURNING INTO A HOLIDAY GRINCH AND FOLLOW OUR FIVE FINANCIAL STEPS TO MAKE THE HOLIDAYS MERRY AND BRIGHT.

PLAN EARLY. MAP OUT WHAT YOU PLAN TO SPEND, AND STICK TO IT! LOOK AHEAD TO WHAT YOU WILL ACTUALLY BUY, FROM PRESENTS TO DECOR TO SPECIAL FOODS.

SAVE A LITTLE AT A TIME. OPEN A HOLIDAY SAVINGS ACCOUNT YOU CAN DEPOSIT MONEY INTO YEAR ROUND. THAT'S MONEY YOU CAN COUNT ON (WITH INTEREST!).

CASH IN REWARDS. REDEEMING POINTS FOR MERCHANDISE OR GIFT CARDS IS A SMART STRATEGY. SHOP EARLY AND FIND OUT WHAT PROMOTIONS MAXIMIZE YOUR REWARDS.

GET REAL WITH THE FAMILY. WATCHING LOVED ONES OPEN GIFTS IS PRICELESS AND PRICEY. SET BOUNDARIES, MAKE A BUDGET AND RESIST THE URGE TO KEEP BUYING.

START BAKING AND GET CRAFTY. STIR YOUR CREATIVE JUICES BY GIVING HOMEMADE GIFTS OR BAKED GOODS, WHICH ARE OFTEN THE MOST THOUGHTFUL AND TREASURED.



Stop in the Avoca branch and use the
NEW self-serve coin machine.
Cash in your change for holiday
shopping or your next vacation.

Mon, Tues, Thurs: 8:30am - 4:30pm

Wed: 9:00am - 4:30pm

Fri: 8:30am - 5:00pm