

NOVEMBER 2021

THE MONTHLY MEETUP



SHRED DAY

Harlan Branch
1414 Chatburn Ave.
November 6, 2021
9:00AM - 11:00AM
Open to the community.

#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.



VOLUNTEER SPOTLIGHT

Town & Country board member, Judy Knudsen recently volunteered at the Rosebud Indian Reservation in Missions, South Dakota. She crocheted mats for the people in Missions. Amazing work, Judy!

GIVING BACK TO LOCAL COMMUNITIES

Town & Country committed a \$5,000 donation to the Petersen Family Wellness Center's "Make a Splash" fundraising campaign, as well as a \$1,000 donation to Avoca Main St.





A LETTER FROM

TOWN & COUNTRY
BOARD CHAIRMAN

Rich Hastert

To all of our Town & Country Credit Union Members,

First of all, I would like to thank you for your loyalty. We as a country are going through some interesting and difficult times. We at the credit union want our members to know that we are always here to help you, and we understand that each one's situation is different. We are here to listen and our staff is ready and eager to guide you through these times with the many options we offer. With our office in Harlan, and branch in Avoca, with its new ATM and drive-up window service, we can make your visit as quick and enjoyable as possible. Our qualified staff can assist you with your financial needs.

As times change, the credit union is working towards being as paperless as possible. Our staff can explain and guide you through this process. Since most people seem to be on the go and want things as quick as possible this is a very efficient way to perform your banking tasks.

To our members with college-aged children, did you know that we offer scholarships? The credit union also offers credit builder loans. Feel free to ask the staff for more information.

In closing, as we get closer to the holiday seasons of Thanksgiving and Christmas, let us all be thankful for what we have and appreciate the small things in life, especially if we are in good health. We at the credit union, above all else, are thankful for you the members. We look forward to the membership of your children and grandchildren in the future. We really appreciate your business.

Thank You,
Richard Hastert, Chairman



FALL LOAN SPECIAL

Borrow up to
\$2,000

at 7.9% APR*

For up to 12 months

Loan Special offered October 1, 2021 - November 15, 2021.
*Annual Percentage Rate. Membership and Approved Credit
Required.



MEET LEXI

Member Service
Representative
in the Avoca Branch

"I love how welcoming and willing staff is to help others.

Walking in the door and seeing everyone happy makes every day at work 100% better."



MEET DONNA

Member Service
Representative
in the Harlan Branch

"The team is fantastic to work with and the members are great!"



Do you need help managing your financial goals?



Contact us to schedule an appointment with one of our
CERTIFIED FINANCIAL COACHES



Gervas
Mgonja



Chelsie
Madden



Christina
Rauch



Denise
Wiig



*Put Extra
Jingle*

IN YOUR POCKET

*Skip a loan
payment*

WITH OUR SKIP-A-PAY PROGRAM.

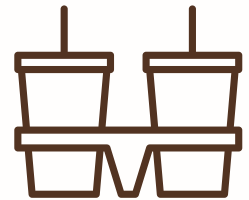
SO SKIP IT- YOUR LOAN PAYMENT- NOT
THE HOLIDAY SHOPPING.

Skip pays are offered to members with consumer loans. A member can skip 2 payments per rolling 12 months. Contact a loan officer for more information or to start the skip payment process. A skip pay has a fee of \$30.

SUPPORT LOCAL BUSINESSES

THIS HOLIDAY SEASON

Avoiding big retailers in favor of small, local businesses is one of the best ways to financially support your community during the holidays.



Local businesses are essential for our economy. They bring growth and show support to local communities.
They are operated by our friends and neighbors.

Here are 5 ways to support local businesses this holiday season.

1. **Shop Small.** Find unique gifts for everyone on your list. Look on your favorite shop's website or social media for online ordering. If you're struggling for ideas, browse a local business for ideas.
2. **Buy Gift Cards.** This will provide the business with some cash flow this holiday season. You can use the gift card to treat yourself later or give as a gift to treat someone else.
3. **Order take-out or dine-in.** If you are financially able, order food from a local restaurant for take-out or treat your family to a night out to dinner. These extra orders help local restaurants with cash flow during the holiday season.
4. **Share the Love.** Write an online review for a local business. Promote a local business on your own social media. Share business posts with friends and family. Post a picture of a retail item you bought from a local business. These are all great ways to promote a local business for free.
5. **Be Generous.** Tip well. Spread the news about the great service you received at a local establishment. Keep up with memberships. Say thank you.