New Ways to Pay With Your Town & Country Accounts

In 2015, several new technologies have been introduced designed to make the ways you spend your money easier and more convenient; Apple Pay, Chip-Enabled Cards, Popmoney and Funds Transfer… What does it all mean?

At Town & Country, we are constantly making sure we provide you with the most up-to-date, comprehensive tools designed to help you manage your money and your life, including cutting edge payment solutions. Here are a few that are available now or coming soon.

**Apple Pay**
An easy, secure and private way to pay.
- Available on all Town & Country-branded Visa® cards beginning June 16th.
- Offered on all compatible Apple devices.
- Pay with a single touch of your finger using Touch ID.
- Pay in stores without swiping your cards and within apps without entering payment and contact information.

**Loan Payment Solutions**
Members can now pay their Town & Country loans from an account at another financial institution through our online banking.

**Chip-Enabled Credit Cards**
Town & Country’s Visa credit cards are now available with chip technology for enhanced security and protection.
- Although chip-enabled cards are relatively new in the USA, they have been used in other countries for many years.
- The chip holds encrypted information, making it difficult for the card to be copied or counterfeited.
- Use your chip card at the same merchants you do now by inserting the card into terminals that are chip-enabled or swiping your card at merchant locations that have not yet switched to chip-enabled terminals.
- All new Town & Country credit cards will be enabled with chip technology. For existing card holders, chip cards will be issued when the card is due to be replaced.

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Later this summer, Town & Country members will be able to make payments person to person and account to account with the convenience of the Town & Country smart phone app and online banking.

**Person to Person Payment “Popmoney”**
Send, request and receive money with just about anyone online or through the Town & Country app (by email or text message or through smart phone app).

- **Send Money**
  - Send to the recipient’s email or mobile
  - Recipient is notified to deposit their money
  - Money goes directly to their bank account

- **Receive Money**
  - Request money from a person or group
  - Recipient is notified to pay the request
  - Money goes into your account automatically

**Account to Account Payment “Funds Transfer”**
Transfer to and from your Town & Country accounts to an account at another financial institution as well as transfer from an account at another financial institution to their Town & Country account.

**Town & Country Mobile Apps Update**
Town & Country’s mobile apps keep getting better to make banking on the go easier and more convenient. Recent updates include:

- iPhone users can use Touch ID to login into the app
- Improved check image quality and screen capture space on remote deposit feature
- Easy access to history of checks deposited from mobile devices
- Automatic email when the status of remote deposits change
- Ability to add new Bill Pay payee right from the app
- Ability to deposit checks using Android tablets

**Financial Wellness Workshop**

**Retirement: Ready or Not Here it Comes**
June 23, 2015 @ 5:30 – 7:00 pm
At the University for Southern Maine’s Abromson Center
Tom Snow, Financial Planner, Northeast Planning Associates will discuss questions such as, “Should you delay retirement?” “Where do you want to live?” “Do you want to travel?” and “Are you willing to live on less?” designed to help you determine the type of lifestyle you imagine in retirement and ways to help you get there. He will also discuss strategies for savings and managing long-term retirement savings.

Visit tcfcu.com to register!
Interview with Mary Alice Scott

We recently talked with Mary Alice Scott, Education and Outreach Coordinator for the Portland Food Co-op, to get an update on their progress and growth since the new store opened in December.

Q. Tell us a little bit about what you do with the Portland Food Co-op?
A. In my job, I oversee the Co-op's education programs, social media, website, organize special events. Part of my job at the Co-op is to engage the community through events in the store and outside, and to facilitate feedback between community members and the Co-op, to make sure that our Co-op is meeting the needs of our community. Another important part of my role is to keep our dedicated staff of 25 and growing number of members up to date on what it means to be a member of a food co-op.

Q. How many members do you have today?
A. Since the store opened in December, we have added 1,000 new members with more than 3,200 today. Most of our new members have come from the Portland area since it is convenient for them to visit the store and see what we are all about. It is great to see people in our community want to help us grow. It paints a clearer picture of what the Co-op stands for in the community. Our goal is to reach 4,000 members by the end of 2015.

Q. As a cooperative, how do you think the Portland Food Co-op is making a difference in the greater Portland area?
A. Between the volunteer events and the locally grown food we sell, I believe we are helping improve the lives of people in our communities. We have doubled the number of local producers who provide the products to stock our shelves. We have also been able to help local businesses grow and expand. One example is Wildflours Bakery in Brunswick. The building where the business was located burned down a year ago, but the owner continued to make and sell her gluten free products from home. Once the Portland Food Co-op opened and started selling Wildflours Bakery products, business took off and they were able to increase their staff.

Q. As a not-for-profit cooperative, Town & Country shares many of the same values and commitment to our members and community as the Portland Food Co-op. What kind of benefits do you see for cooperatives working together in the community?
A. One of our cooperative principles is Cooperation among Cooperative. This means cooperatives serve their member most effectively and strengthen the cooperative movement by working together. When cooperatives work together, they help each other grow and become successful, more than they could do on their own.

Q. What should Town & Country members do if they would like to become a part of the Portland Food Co-op?
A. I would encourage Town & Country members who want to learn more about the Portland Food Co-op to come into our store at 290 Congress Street in Portland to see firsthand what we are all about or visit our website: PORTLANDFOOD.COOP

2015 Money Conference - Mark your calendar!

Town & Country is proud to announce we will be hosting the second Money Conference on Saturday, November 14th at The Abromson Center on the University of Southern Maine’s Portland Campus. We will welcome back Jean Chatzky, Financial Editor for NBC’s Today Show as our keynote speaker. Please watch for more details in the coming months.

Member Appreciation Food Truck Lunches

Scarborough
Friday, July 10th
11:30 am–1:30 pm

Saco
Thursday, July 16th
11:30 am –1:30 pm

Forest Avenue
Friday, July 31st
11:30 am – 1:30 pm

Millcreek
Thursday, August 6th
11:30 am – 1:30 pm

Main Street
Friday, August 14th
11:30 am – 1:30 pm

Northgate
Thursday, August 27th
11:30 am – 1:30 pm

Mark Your Calendar!

We’re hosting our very own Block Party to celebrate the opening of the new Town & Country Center in Scarborough, and you’re invited! Join us for food, drinks, games, music, tours of the new operation Center, and fireworks! This event is FREE for Town & Country members and their guests. More details will follow.
Summer Calendar

Our communities offer so many fun summertime events. Town & Country is proud to be a sponsor of some great events this summer. Get out and enjoy.

<table>
<thead>
<tr>
<th>Event</th>
<th>Date and Time</th>
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<tbody>
<tr>
<td>2nd Annual Family 4th Celebration at Bug Light Park</td>
<td>July 4 @ 7:00 pm – end of fireworks</td>
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<tr>
<td>Mill Creek Summer Concert Series – The Mallett Brother Band</td>
<td>July 8 @ 6:30 pm – 8:00 pm</td>
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<tr>
<td>Mill Creek Summer Concert Series – Duke</td>
<td>July 15 @ 6:30 pm – 8:00 pm</td>
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<tr>
<td>Mill Creek Summer Concert Series – The Time Pilots</td>
<td>July 22 @ 6:30 pm – 8:00 pm</td>
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<tr>
<td>Maine Cancer Foundation Tri for a Cure Expo</td>
<td>July 25 @ 10:00 am – 2:00 pm</td>
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<tr>
<td>Maine Cancer Foundation Tri for a Cure</td>
<td>July 26 @ 7:30 am</td>
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<tr>
<td>Mill Creek Summer Concert Series – The Substitutes</td>
<td>July 29 @ 6:30 pm – 8:00 pm</td>
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<tr>
<td>Mill Creek Summer Concert Series – Motor Booty Affair</td>
<td>August 5 @ 6:30 pm – 8:00 pm</td>
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<tr>
<td>Art in the Park – Millcreek Park, South Portland</td>
<td>August 8 @ 9:00 am – 5:00 pm</td>
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<tr>
<td>Mill Creek Summer Concert Series – Don Campbell Band</td>
<td>August 12 @ 6:30 pm – 8:00 pm</td>
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<tr>
<td>Scarborough Summer Fest</td>
<td>August 21 @ 4:00 pm – 10:00 pm</td>
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<tr>
<td>USM Husky Fest, Portland</td>
<td>September 2 @ 11:00 am – 2:00 pm</td>
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