

for TOWN and COUNTRY and

You



September 2019 Newsletter

Voting for the 2019 Better Neighbor Fund Nominees Begins October 1st

The nominees are in, and are currently being finalized for Town & Country's 2019 Better Neighbor Fund. Once again this year, we will award \$25,000 in grants to area non-profits through the Better Neighbor Fund. We will post the 2019 nominees on our Facebook page when voting opens on October 1st. The online voting process for the nominees takes place from October 1-31, on our Facebook page, and the recipients will be selected based on the online vote.

Since 2010, Town & Country has awarded \$225,000 to nearly 75 non-profits in Cumberland and York Counties through the Better Neighbor Fund. Get ready to help us award another \$25,000 this year. Remember, like our Facebook page so you can receive the latest updates on this year's nominees. Learn more about the Better Neighbor Fund by [Clicking here.](#)



New Loan to refinance your auto can help pave a path to savings

If you've been neutral about whether now is the time to refinance your auto loan, it's time to shift gears! With the new Savings Accelerator Loan, you can refinance your ride, and get on the road to savings. Yes, you will get a great rate refinancing your auto loan at Town & Country, but you will also get a special savings account where your first three months of payments will give you a start on building up some savings. That way, you'll have some emergency assistance for life's speed bumps. "The Savings Accelerator Loan is part of our commitment to helping members not only refinance their auto loan but also reinforces the importance of creating a savings account to get people in the habit of saving," remarked David Libby, President and CEO of TCFCU. FMI on the Savings Accelerator Loan, [click here](#), stop by a convenient branch, or call (800) 649-3495.



'Fall' into fun with Town & Country at a special member event

On Saturday, September 28, Town & Country is celebrating the start of fall with a special Member Appreciation event at Pumpkin Valley Farm in Dayton. This free event is an opportunity for Town & Country members to enjoy all that the farm has to offer including a sunflower festival-themed corn maze, giant jumping pillow, corn launcher, cow train, play area and farm animals, a hayride to a pumpkin patch, face painting, and more.

Last year's event sold-out quickly and there are only 500 tickets available. In an effort for as many families to experience this event, tickets are limited to 4 per family.

Spend a day at Pumpkin Valley Farm on us. [Register now](#) to grab your free tickets.



Money Conference offers day of learning for all ages

From saving for retirement to navigating the financial challenges that come with caring for aging parents, raising children, to a host of other financial topics, Town & Country's 5th Annual Money Conference has a workshop that will help you. The 2019 Money Conference takes place on Saturday, October 19, from Noon to 5 p.m., at the Abromson Center at USM in Portland. It's free and features experts and sessions for millennials to retirees and everyone in between.

"We are committed to financial wellness and recognize that our members have a range of financial issues, concerns and needs. Our purpose of the Money Conference is to try to bring as many solutions together in one place," explained David Libby, President and CEO of TCFCU.

There will also be free food, exhibitors and learning that could change your financial fortunes for life! Register now by [clicking here](#).

For Town and Country and What's Up

Here are some upcoming events that we are hosting and/or supporting. We would love for you to join us.

September 20-21 – River Jam and Fringe Fest (sponsored by TCFCU), Biddeford

September 25 – Last day for nominations for the Better Neighbor Fund

September 28 – Fall Member Appreciation Day Event, Pumpkin Valley Farm, Dayton

October 1 – Voting begins for Better Neighbor Fund nominees

October 16 – Financial Wellness Workshop, Scarborough High School, Scarborough

October 19 – Money Conference, Abromson Center at USM in Portland



Million Dollar Challenge helps ONE member save nearly \$100,000

Does it pay to refinance with TCFCU? For one couple who are long-time members, the answer is 100,000% “YES!” Last year, a couple took out a 30-year mortgage on a new construction home. However, after the couple received an email from Town & Country about refinancing opportunities, they reached out to our mortgage department to find out more. Our VP of Mortgage Services, Lisa, found the best option for them. The result: the couple is in a 15-year term mortgage with a rate that is 1.75% lower and, as a result, they will save a total of \$95,451 in interest. Reaching out paid off for them and can pay off for you!

Whether it’s refinancing, debt consolidation, a Rewards checking account that pays an awesome interest rate, or something else, let us count the ways we can help you save with our Million Dollar Challenge. Since April, we’ve saved our members an additional nearly \$3 million.

It can all begin with a simple conversation in a branch or on the phone. We are ready to listen.

In January 2020, Town & Country will select three winners out of all members who benefited through loan savings or earnings from savings accounts during the Million Dollar Challenge and award cash prizes of \$1,000, \$500, and \$250. No purchase is necessary.



Get Savvy

Get free credit reports, access your credit score regularly, utilize budgeting tools, and videos to help with finances, and much more! It’s all online and free, thanks to Savvy Money. Town & Country offers Savvy Money as a way to help you manage your finances, with all kinds of tools that can help you get savvy with your money. “Part of who we are and what we do is to help our members with financial wellness. Savvy Money is one of the tools that our members can utilize anytime on their schedule, and it’s absolutely free,” explained Jon Paradise, Vice President of Public Relations and Communications at the credit union. To access Savvy Money, [click here](#).

