

for TOWN and COUNTRY and

You



## Summer 2019 Newsletter

### Better Neighbor Fund 2019 Nominations Open September

Since 2010, Town & Country's Better Neighbor Fund has provided \$225,000 in grants to nearly 75 non-profits in Cumberland and York counties. During that time, we are particularly proud of the impact that our grants have made on the ability of the organizations to serve people in our community.

One of our 2018 Better Neighbor Fund recipients, Camp Sunshine, shared a recent story of the difference our grant made in the life of a family. Teresa Blaschke, Development Associate at Camp Sunshine, wrote, "The generous grant through the Better Neighbor Fund enabled a local Maine child and his family to attend Camp Sunshine's recent Retinoblastoma Retreat. Our sincerest gratitude for your support."

In a personal letter from the family, they expressed heartfelt appreciation for the experience. "Camp Sunshine is such an amazing place where we can come and meet people who are facing the same struggles. Words cannot express how grateful we are for your grant in providing this opportunity."

In 2019, we will again be awarding \$25,000 in grants to area non-profits through the Better Neighbor Fund. Grant recipients are nominated and selected by the public through an online voting process. We will begin accepting nominations for the 2019 Better Neighbor Fund starting September 4, 2019.

[Click here](#) for more information.



Town & Country's  
**BETTER  
NEIGHBOR  
FUND**

## New Pet Loan can help 'take' bite out of cost of pet ownership

The popularity of pet ownership in Maine and the growing costs of caring for that special pet has precipitated Town & Country Federal Credit Union to introduce a new pet loan with a special rate to its offerings. "Pet ownership is high in Maine, but the cost of owning a pet can be challenging financially. The idea behind the new pet loan was to find an opportunity to help make pet ownership more affordable," stated David Libby, President and CEO of Town & Country.

According to the American Veterinary Medical Association (AVMA), pet ownership in Maine continues to rise and is approaching a rate of 70%. In recent statistics, Maine ranks second in the country in cat ownership at 46%, and in the Top 25 in dog ownership with approximately 35% of households in Maine having a dog. The average annual cost to care for a pet is between \$800 - \$1,500.

"We understand how special having a pet is, but it can also be very expensive. To help cover the cost of caring for your special pet, including medicine, emergencies, surgeries and vet visits, we felt the timing was right to introduce a Pet Loan. Our hope is that a pet loan can help members enjoy having a pet without breaking the budget, especially in light of the fact that 40% of Mainers don't have \$400 in savings to cover an unexpected expense," explained Libby, adding, "The Pet Loan could also be used to cover the cost of adopting a pet, which can also be expensive for specific breeds and kinds."

[Apply Now](#) for a Pet Loan.



### Have you "Liked" us yet?



Town & Country wants to get 'social' with you. Our Facebook page is a great way to stay engaged and informed of all of the great programs, specials and community events we offer and support. It's one of the reasons why our Facebook page has nearly 6,000 Likes, the highest of any credit union in Maine by a lot.

"We look at our Facebook page as an extension of our connection and engagement with our members, so we are committed to providing the same level of service and up-to-date information as we do through our other communication channels," remarked Jessica Rice, Marketing Manager at Town & Country.



## Million Dollar Challenge surpasses \$2 Million Mark in member savings on loans, savings and fees

When Town & Country launched our Million Dollar Challenge in April, our goal was to help our members collectively save \$1 Million dollars by the end of the year. In just four months, the amount of money our members have saved through lower rates on loans, higher rates on savings, and lower and fewer fees, has surpassed \$2 million dollars.

From debt consolidation to a best-in-the-country CD rate special, members are experiencing the benefits of belonging to Town & Country. Whether it's the member who saved nearly \$24,000 by consolidating his debt and refinancing it all into a flex loan at an awesome rate, or the member who saved an incredible \$62,000 by refinancing with a fixed, home equity loan with us: the stories go on and on.

What's your story? We want to help you share in the benefits through increased savings on loans, and earnings on our savings products. Talk to us and watch your savings add up!

As an added bonus, 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.

## 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.

August 16 – Town & Country will be participating in Scarborough Summer Fest, High School Sports Complex, Scarborough

August 17 – Knightville Street Fest, Thomas Knight Park, South Portland

August 23 – Member Appreciation Cookout, Saco Branch, Saco, 11:30 a.m. – 1:30 p.m.

August 24 – Town & Country will be at the Ales for Tales event, which supports the Animal Refuge League, at Thompson's Point in Portland, from 2 p.m. – 5 p.m.