

for
TOWN
and
COUNTRY
and
You



Fall 2018 Newsletter

For Town and Country and Supporting Our Neighbors

Town & Country is passionate about the community and helping our neighbors. That is why we created the Better Neighbor Fund. The program makes grants available to local non-profit organizations through an online voting process.

Since 2010, the Better Neighbor Fund has awarded \$200,000 to support 64 charitable initiatives across Southern Maine. This fall, Town & Country's Better Neighbor Fund will be giving away another \$25,000 to support the work of eight non-profits serving Cumberland and York Counties.

Visit <https://www.facebook.com/TownandCountryFCU/> to learn more. Go to Town & Country's Facebook page starting October 1 to vote for one of this year's 25 charitable organizations. Voting ends October 31. Winners will be announced on Thursday, November 8.



Better Neighbor Fund grant winners with Town & Country President & CEO, Dave Libby, at the 2017 award reception.

For Town and Country and Financial Know-How

Sharpen your financial skills and money management know-how through Town & Country's FREE financial wellness workshop series. The credit union is offering three education sessions this fall. Workshops are free, but registration is required.

Sessions will be conveniently offered in Portland at the University of Southern Maine. Each workshop is from 5:30 to 7 p.m. Registration and refreshments start at 5 p.m.



Investing Her Way: Women and Retirement – Wednesday, October 3

Protecting Your Family's Future: Estate Planning Essentials – Wednesday, October 10

Credit Basics: Know the Score – Tuesday, October 16

For more information and to register, please visit: www.tcfcu.com/community-events/wellness-workshop



For Town and Country and Fall Family Fun



Join us on Saturday, October 20, between 10 a.m. and 6 p.m. for a special Town & Country member appreciation day. Bring the whole family to enjoy a beautiful fall day at Pumpkin Valley Farm in Dayton, Maine.

Admission is FREE for Town & Country members. Limit 4 per family. Only 500 tickets available. First come, first serve.

To register, please visit: <https://www.tcfcu.com/community-events>

Family fun includes:

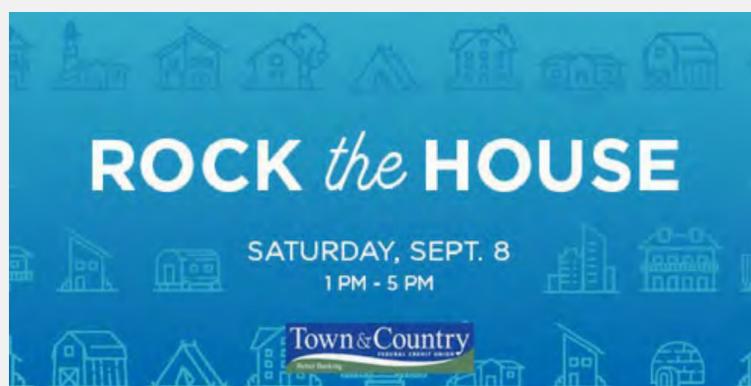
- Professional Bull Riders themed corn maze
- Giant jumping pillow
- Corn launcher
- Cow train
- Play area and farm animals
- Face painting
- Hayride to pumpkin patch



Rock the House Event Celebrates Home

More than 250 people came together on Saturday, September 8, for Town & Country's first Rock the House event to celebrate living in Maine and all the ways our idea of home has changed. The event brought together experiential exhibitors and speakers to talk about housing needs and explore innovative housing options for people of all ages and lifestyles. Check out the day's events here:

<https://youtu.be/toKT2wtYxMs>



For Town and Country and Tiny Houses

Looking for an alternative to the mainstream? A place to live that has a smaller footprint and provides more freedom to live the lifestyle you choose? Then a tiny house on wheels may be right for you.

To help members realize their dream of owning a tiny house, Town & Country has launched a new lending program in cooperation with Tiny Homes of Maine. Contact one of our member service representatives to learn more.



Energy Efficient Dream Home Becomes Reality

Annette Woodbury is an independent woman who loves to travel. She also cares about the environment. When Annette decided to build a new home, both priorities influenced her decision of where to live and what kind of home she wanted.

Annette decided to build a small, energy efficient home in the country powered entirely by solar energy. She liked the idea of not having to rely on others or to pay for utilities, and wanted to power her home with a clean, renewable natural resource. Annette was also able to cut her building costs by taking advantage of reclaimed products and repurposed materials.

When Annette first bought the property, Town & Country provided her with a land loan. After building her home, she came to the credit union's mortgage team to discuss her options — and she was able to consolidate the land loan and personal debt into a new, affordable mortgage.

Today, Annette is enjoying her beautiful, cozy retreat and the financial freedom to pursue her love of travel.



For Town and Country and Extra Holiday Cash

If your holiday budget may be a bit short this year, Town & Country's Skip-a-Pay program can help. With Skip-a-Pay, you can skip a payment on your eligible Town & Country loans anytime during the year, as often as twice every twelve months. The Skip-A-Pay program lets you take control of your finances and create some peace of mind during financially stressful times like the holidays.

Just log on to Online Banking, select the "Skip-a-Payment" tool and follow the four easy steps.

*Real estate loans and credit cards are not eligible.

For Town and Country and a Great Place to Work

We are pleased to announce Town & Country has been named one of the 2018 Best Places to Work in Maine for the seventh year in a row. In addition, we were named one of the Best Credit Unions to Work for in 2018 by Credit Union Journal for the third consecutive year. We are proud to be recognized as a great place to work, but even more proud of our employees who do their best every day to make a difference in our members' lives.



For Town and Country and Staff on the Move

Town & Country has 115 employees on staff and continues to grow to meet our members' needs. Each year, we add new positions and fill as many as possible with existing credit union employees. This growth offers many of our staff the opportunity to take on new jobs and responsibilities within the organization. If there's someone you've been missing in your local branch, check out some of our recent promotions.

Malcolm Dopwell

Card Services Specialist

Kayla Crocker

Member Services Phone Representative

For Town and Country and SavvyMoney Savings

Have you ever seen your credit score drop by 140 points overnight?
Town & Country's Michael Jackson has!



Michael was two days away from buying a car when he received an alert from SavvyMoney about a change on his credit report. He logged in and was surprised to find a collection from Spectrum Cable on his account. This one collection caused his score to drop 140 points! He quickly called Spectrum (knowing he didn't have a collection on his account) and the company was able to correct the mistake. He then contacted the credit bureaus to dispute the transaction. They removed the collection from his report, resulting in his score going back up by 160 points. Michael was able to resolve this in two days thanks to the alert he received from SavvyMoney. If he hadn't received the alert, he would have had no idea his credit score had dropped until he applied for the car loan. Michael encourages all Town & Country members to sign up for SavvyMoney and its credit alerts.

"This could have cost me real money and even more time if I hadn't been alerted and able to resolve the issue so quickly. I watched my credit score drop from an A+ to a C overnight. SavvyMoney and its alerts helped me bring it back up to an A+ within just two days," Michael said.

