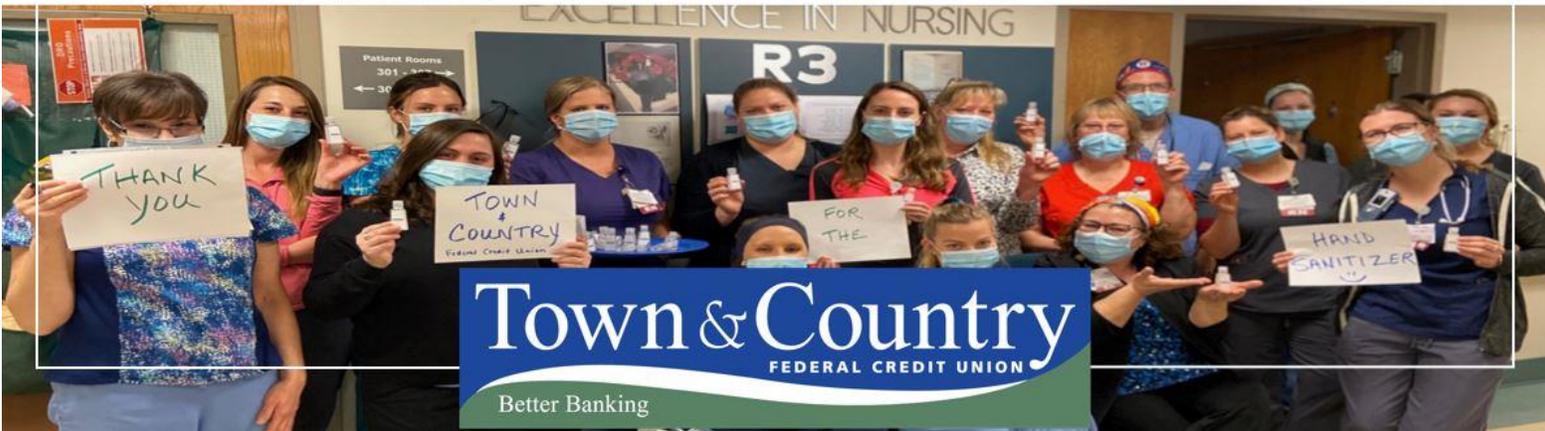




P.O. Box 9420
South Portland, ME 04116-9420



Winter 2021 Newsletter

For Town and Country and Always Up to the Challenge

Message from David Libby, President and CEO

After a year like no other in our lifetime, I, like most people, welcome the start of a new year. However, the changing of the calendar doesn't mean that everything will get better overnight, especially when it comes to finances. 2020 brought many challenges for our members, communities, and staff. Through it all, though, we worked hard to demonstrate time and time again that we were up to the challenge.



From offering thousands of loan deferments and working with members to consolidate and restructure debt to refunding thousands of fees and providing personal one-on-one assistance, we were there for our members. It's who we are and what we do and what we will continue to do. As I said early on in the pandemic and still rings true today, we are here to listen and help – please reach out to us. We are committed to finding solutions that are as individual as you are.

In addition to helping our members, we also are proud of the significant support we provided to local businesses, non-profits, educators, and community organizations. Our 'Local Helping Local' initiative was launched at the start of the pandemic and continues to go strong. We have provided not only thousands of dollars in gift cards to local businesses and made significant monetary contributions to those in need, but we have also provided an opportunity to highlight local businesses and organizations to bring attention to their need for support.

Finally, safety protocols and health concerns have had an impact on how we connect with members. Thankfully, our significant investment in technology has enabled our members to conveniently utilize the TCFCU mobile app, online banking, ATMs and the shared branch network. In August, we were the first credit union, and one of only a handful of financial institutions in Maine, to offer a Contactless Debit Card providing members with a healthier way to pay because you can show, pay and be on your way. We also launched a new scheduling software system that offers the ability to schedule and connect with staff in branches by appointment-only; by phone; by curbside; and our new video feature is now live. We also increased staffing in our Call Center which allows us to respond more quickly to member needs. The priority remains on serving our members while keeping everyone safe.

Though filled with hope and signs of possible light at the end of the tunnel with the pandemic, the struggles will continue for the foreseeable future. I encourage you to connect with our staff to share your individual needs and explore Town & Country's robust offerings of products and services that are focused on saving you money, convenience and are all local. Challenges? Yes, we've had a few but, collectively, we are up to it! Thank you for being a valued member.

David Libby
President/CEO

Town & Country's 68th Annual Meeting Board of Directors Nominations:

Town & Country Federal Credit Union currently has seven members on its Board of Directors who volunteer countless hours throughout the year working for the best interest of the entire membership.

The terms of two Directors expire in March 2021. Terms expiring include:

Paul Chamberlain and Justin Lamontagne

Both individuals have expressed interest in serving another three-year term on Town & Country's Board of Directors.

The Nominating Committee, as appointed by Chairwoman Jane Torres, includes:

Donna Flynn Hezlep, Bill Georgatos and Dave Shugars

One of the significant differences between Town & Country and other financial institutions is that credit unions are the only democratically-controlled financial institutions. As a member-owner, Town & Country is your credit union. Only members serve on or vote for the Board of Directors. Members who wish to be considered or to recommend someone for the office of Director must submit a petition signed by at least 396 credit union members (1% of the current membership) and forward it to Anne Connolly, Secretary of the Board, along with a statement of qualifications, biographical information, and a certificate signed by the nominee that (s)he is agreeable to the nomination and will serve if elected. The petition and information must be received by the secretary no later than 4:00 pm, March 19, 2021, at P.O. Box 9420, South Portland, ME 04116-9420.

Elections will be conducted by mail unless there is only one nominee for each position to be filled, in which case the nominees will be certified at the annual meeting. There will be no nominations from the floor unless circumstances cause a nominee to withdraw prior to the annual meeting.

Join Us 'Virtually' for our 68th Annual Meeting

Date: Wednesday, April 28, 2021

Program: An update from your credit union's leaders including Q & A

Time: 5:30 p.m. to 6:30 p.m.

Cost: Free

Connect: For the health and safety of our members and staff, we will be conducting our Annual Meeting virtually using WebEx (Link will be sent to all who register).

RSVP: Please contact **Michelle Lutzen** at 207-773-5656, ext. 5315 or michelle.lutzen@tcfcu.com by 4/14/2021.

Get Social With Us



'Like' TCFCU on Facebook at <https://www.facebook.com/TownandCountryFCU>



'Follow' Us on Instagram at [tcfcu_maine](https://www.instagram.com/tcfcu_maine)



Online at tcfcu.com



‘As YOU Wish’ adds Video option

When we introduced the new Scheduling system, ‘For Town and Country and As YOU Wish’ in September, we mentioned that we would be adding a video component later. Well, later is here! After significant training for staff who will be utilizing this new feature, testing and other logistics, we are excited to announce that our video feature is now live.

Since the Scheduling System was launched, member feedback from those who have scheduled in-person, curbside or phone appointments have been overwhelmingly positive with users giving their experience a nearly perfect 4.9 out of 5 rating. Many of the comments have praised the ease, convenience, and functionality in interacting with our staff.

Video offers an exciting new way to connect staff with members from anywhere. With COVID cases showing large increases in Maine in recent weeks, the timing of the new video option going live couldn’t be better. We can schedule a way to bring staff and members “face-to-face” in a manner that keeps everyone safe and healthy. Additionally, we have created special backgrounds and other protocols to make sure the member experience is in line with our long-history of providing exceptional member experiences.

‘For Town and Country and As YOU Wish’ offers multiple options for members to schedule personal interactions with staff based on YOUR schedule. You can use ‘For Town and Country and As YOU Wish’ to schedule appointments to connect:

- In-branch
- Curbside
- Video
- Phone

To learn more or to schedule how you wish to connect conveniently while staying healthy and safe, visit <https://www.tfcu.com/personal/services/connecting>.

Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.tfcu.com or we will mail you a free copy upon request if you call us at 207-773-5656.