

for TOWN and COUNTRY and

You



April 2020 Newsletter

Serving our members is what we do, no matter what!

Message from Dave Libby, President and CEO

In our communities, we are adapting to social distancing, shelter in place orders, temporary closures of small businesses, beaches and other favorite spots. However, I am immensely proud that your credit union continues to do what we have done for nearly 70 years – serve our members. As a result of circumstances, we have many staff working in different locations, answering calls, responding to emails and being available to help without missing a beat. Our branches continue to offer drive-thru service only Monday-Friday. Currently, the Millcreek branch remains temporarily out of service, but will announce a reopening date shortly. While branches are temporarily not open on Saturdays, our Call Center is operating regular hours Monday-Saturday. We have also increased staffing for the Call Center in response to increased demand and for faster service.

We are also pleased that the significant investments we have made in technology over the years enables us to offer 24/7 mobile and online banking access, mobile pay options for easy and contactless payment, remote check deposit, online bill pay, text alerts for suspicious activity in real-time and much more. If you need help downloading or accessing any of our digital tools, please [click here](#).

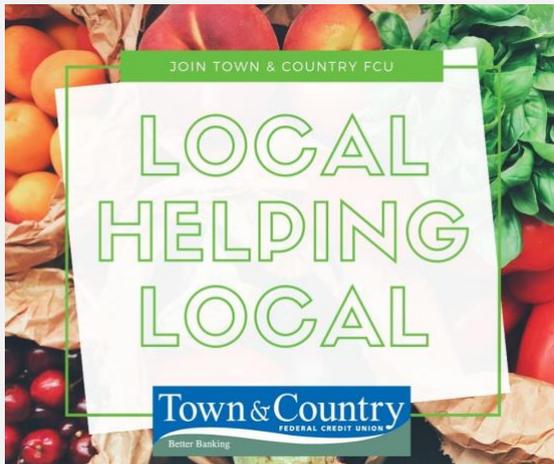
Finally, we are helping members in many forms, including loan payment deferments up to 90 days or more; Crisis Assistance Relief Loan; refunds on fees; fee-free Skip-A-Pay, and much more. Please reach out to let us know how we can help – that's why we're here – to serve you, our member-owners.

Wishing you good health,

David Libby
President and CEO



Town & Country supporting local restaurants as part of its 'Local Helping Local' initiative



As your local financial institution, we are committed to the local community. To support local businesses and organizations impacted financially by the Coronavirus, we launched a new initiative called “Local Helping Local.” One of the ways we are helping is to highlight and support local restaurants. Since starting this initiative on March 24th, hundreds of local restaurants have been highlighted on our Facebook page and we’ve awarded hundreds of dollars in gift cards to use at local restaurants. Because of its popularity, we are continuing this promotion on our Facebook page through the end of April.

To participate, go to our [Facebook page](#) and highlight a local restaurant (local ownership). We give away \$50 gift cards to the restaurant that a winner drawn at random has highlighted. It’s easy and another way to support our local eateries that contribute so much to our neighborhoods and communities. No purchase necessary.



Town & Country FCU announces significant contribution to support Meals on Wheels in Southern Maine

In conjunction with its ‘Local Helping Local’ initiative, aimed at helping to support local businesses and the local community impacted by the Coronavirus, Town & Country made a \$5,000 contribution to the Meals on Wheels program in Cumberland and York Counties. The credit union “virtually” presented the contribution to the staff at Southern Maine Agency on Aging, which coordinates the Meals on Wheels program in southern Maine, on Wednesday, March 25th.

“We are proud to be a part of the local community we serve because that is our community, too. From our staff and service to decisions and our commitment to the local economy, we are proud to be a local financial institution. We recognize the challenges many are facing right now, so our focus is on helping our members, of course, which we are doing everyday, but also on supporting the communities we serve. This initiative is designed to provide support in any way we can,” remarked David Libby, President and CEO of Town & Country FCU.

“Town and Country’s recent donation to the Southern Maine Agency on Aging is just another example of their support and dedication to Southern Maine. Thanks to their gift, SMAA will be able to continue to serve meals and essential services to thousands of older adults in York and Cumberland Counties. We are grateful for Town & Country’s continued commitment to our communities,” said Megan Walton, CEO of Southern Maine Agency on Aging.

Annual Meeting Update

Due to the Coronavirus crisis, we will be holding our Annual Meeting “virtually.” The meeting will take place online on Tuesday, April 14, beginning at 5:30 p.m. For those wishing to participate, please email [Michelle Lutzen](#) for an access code.

TCFCU Supports Healthcare Workers

On Friday, April 3, TCFCU provided funding for 100 meals to healthcare workers in the COVID-19 units at Maine Medical Center.

Sue Doliner, Vice President of Philanthropy at Maine Medical Center, who helped coordinate the logistics of the delivery, expressed her gratitude on behalf of the workers. “We are honored to have received one of our largest lunch donations today through the generosity of Town & Country Federal Credit Union. These sandwiches were given to the frontline caregivers working in COVID-19 units at MMC. We are enormously grateful for this delivery.”

David Libby, President and CEO of the credit union, explained, “In addition to helping our members during these challenging times, we are also looking for ways to help and support our community. Our ‘Local Helping Local’ initiative reinforces our long-standing commitment to make a difference. The dedication of our healthcare workers during this crisis is truly inspiring, and we wanted to show our appreciation in some small way. We worked with Maine Medical Center to orchestrate the delivery of meals to those on the frontlines as a way to help.”



Beware of Scams

Unfortunately, times of crisis usually translates to increase in scams and fraudulent activity. Town & Country has compiled tips to help you avoid being a victim of an email and/or phone scam.

- **Does this email make me skeptical?** If it's coming from someone you don't know, can you verify if it is on behalf of an institution or an organization that you know well — such as your financial institution? If so, you might be better off giving them a call to verify the information you're receiving (or any requests for information).
- **Is it directing me to "click out"?** You shouldn't click on links or attachments, as these can lead to phishing sites or malware downloads immediately. One way to see where a link may bring you is to **hover your mouse over any hyperlinks**: Often, your email software should allow you to preview the URL associated with this hyperlink — is this for a site you recognize, or one that resembles another website but is deliberately misspelled? If the latter, you should flag the email as spam and delete it, if possible.
- **Does this email feel too urgent?** If you feel rushed, that's often a sign that you're being scammed. This is especially true if the email is asking you to donate to a cause or support a charity fund: “If someone wants donations in cash, by gift card, or by wiring money, don't do it,” [the FTC's site says](#).
- **Avoid opening any attachment or links** in emails from senders that you don't recognize.
- **Be wary of emails (or phone calls!)** requesting account information or to verify an account, as most businesses would never call you or email you directly to ask for your security credentials.
- **Always verify that requests** for information comes from a legitimate source. And when in doubt, put a website's domain into a browser yourself: Since most legitimate businesses use encryption known as Secure Socket Layer (SSL), "certificate errors" can be a warning sign that the website isn't valid.