

for TOWN and COUNTRY and

You



June 2020 Newsletter

Town & Country's Annual Money Conference Goes Virtual with Nationally Acclaimed Personal Finance Expert Jean Chatzky

Due to the Coronavirus outbreak, Town & Country Federal Credit Union has decided to reimagine this year's version of its annual Money Conference. The 6th Annual Conference will be a virtual, free event happening on Wednesday, June 24, from 5:30 p.m. to 6:30 p.m.

The Coronavirus has brought financial challenges many of us have never encountered, that is why we have invited **personal finance expert Jean Chatzky** to talk with members about how to be financially resilient in these uncertain times. Jean will share 7 important moves you can make, right now, to boost your own financial resilience -- for today and for the future. In her reassuring and practical way, Jean will take you through them step-by-step before answering your questions. We hope you will join us!

Plus, we'll choose ten (10) lucky members, who participate in the Conference, to work with Jean and her team as part of a new 8-week program called **Finance Fixx**.

You've seen Jean coach people on Oprah and NBC's Today Show -- helping them save more, spend less, get on track for retirement (and making them feel more in control along the way). Now, she is rolling out a program to do the same for you. You could be one of 10 Town & Country members to join others to work one-on-one with a coach who will help diagnose what's holding you back financially, then take steps to fix the issues and fast-forward your way to financial success. A team of participants will help provide support and hold you accountable. And of course, you will have Jean's proven cocktail of easy-to-follow financial steps combined with just the right push to help you along.

Although virtual, space is limited to participate in this one-of-a-kind Conference, offered at no-charge.

Town & Country is a leader in financial wellness and this Conference reinforces our goal to help our members achieve financial security.

To register, [click here](#).

For more information, [click here](#).



'Local Helping Local' turns focus on highlighting how essential every business is

Since Town & Country launched its 'Local Helping Local' initiative to highlight the impact on organizations, businesses and our communities, the credit union has been a leader in supporting a variety of efforts including providing thousands of meals to older Mainers; purchasing meals for frontline healthcare workers; donating hand sanitizers to healthcare workers; giving out thousands of dollars in gift cards to support locally-owned restaurants; and contributing to 31 non-profits during our 'A Non-profit A Day in the month of May' program.



As the calendar has turned to June, we are introducing a new piece of our 'Local Helping Local' initiative. Each day, during June, we are focused on how essential every business is in our community. We are selecting a different industry, many of which were closed or remain closed due to the pandemic, and asking Facebook visitors to highlight a local business in that industry. A winner is selected each day to win a \$50 gift card to a business in that day's industry.

From nail salons and golf courses to pet groomers and bowling alleys and a host of other businesses, we want to support as many local businesses as we can.

To participate, visit our [Facebook page](#) and comment each day with the name of a local business based on that day's theme.

Recreation Loans can finance your summer fun

At Town & Country, we recognize the ongoing health concerns will cause the summer of 2020 to look a lot different than past summers. In fact, many fairs, festivals and other long-standing traditions have either already been cancelled or are going virtual.

With all that is going on today, we also understand people have a desire to find other ways to take a break from the world's challenges and experience some enjoyment this summer. Rather than focusing on what's not happening this summer, how about using this time to explore some new ways to relax and have fun in Maine.

From RVs and campers to boats and personal watercrafts, a Town & Country Recreation Loan can have you soaking up summer fun in a whole new light.

With great rates and affordable terms, a Recreation Loan can have you making memories without making a financial headache.

Apply anytime 24/7 by calling our Call Center at 800.649.3495; or visit tcfcu.com.



Rewards Checking Update

Town & Country is proud of the value our Rewards Checking account provides to our members. Our Rewards Checking account has consistently offered one of the highest yield rates of any local or national financial institution.

Due to the impact of the COVID-19 pandemic and the uncertainty it has caused on the savings rate environment, we have made the necessary decision to change our deposit rates to more appropriately fit the market and rate environment, while still providing our members a premium rate and significant value. Our high-yield rate offered by our Rewards Checking account is still among the highest in the marketplace.

Effective June 1, 2020, and upon qualification, you will earn:

2.01% APY* on balances up to \$10,000

0.25% APY* on the portion of balance over \$10,000

0.05% APY* on all balances if qualifications are not met (no change)

All of the other great benefits of our Rewards Checking account remain unchanged. These include:

- Refunds on ATM fees, nationwide (up to \$25 monthly)*
- No monthly service fee
- No minimum balance to earn rewards
- Remote deposit capture
- Free online banking with bill pay
- Free E-Statements
- Free Visa® debit card
- Access to over 270 surcharge-free SURF ATM locations in Maine
- Access to nearly 6,000 branches nationwide through shared branching
- No minimum opening deposit

Truth In Savings Act (TISA) Disclosures

All other aspects of your Truth In Savings Act disclosures remain in place and all other terms associated with your account will apply.