



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



January 2020 Newsletter

For Town and Country and Seeing 2020!

Message from David Libby, President/CEO

We enter the new decade with a high level of enthusiasm and anticipation, and a deep commitment to introducing new initiatives and opportunities that will continue to provide unmatched service and value to our members. Before we look ahead, however, let's take a moment to reflect upon some of the highlights of 2019 at Town & Country.

In 2019, we fulfilled our promise to deliver technology, products, services and programs that focus on the needs of our members, not as numbers but as individuals. For technology, we updated our highly-rated mobile app with new features that enhance the member experience with additional tools and resources. Additionally, we were again at the forefront of keeping our members' accounts and information safe and secure by introducing fraud text alerts and 100% fraud monitoring for debit cards in real-time. Among our new products unveiled were the first-of-its-kind pet loan to help cover the costs of caring for and/or adopting a pet, and a new Savings Accelerator Loan for auto refinancing where you get a great rate and your first three months of payments transferred into a special savings account to help build your savings. Speaking of savings, we launched the Million Dollar Challenge, a quest to collectively save our members an additional \$1 million dollars through loans, savings and fees. I am proud to say that we surpassed our goal by saving our members nearly \$2.5 million through better rates on loans and savings, and lower and fewer fees.

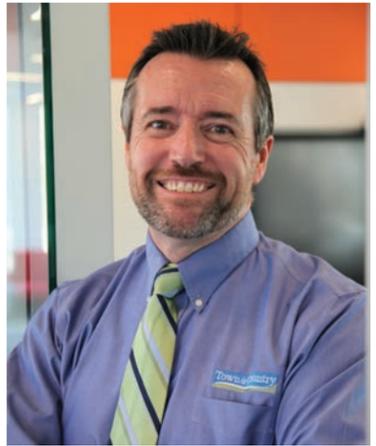
During the past year, through financial contributions, volunteer support and other initiatives, we contributed nearly \$150,000 to organizations and causes in Cumberland and York Counties, and provided close to 1,500 volunteer hours. Led by our 'Better Neighbor Fund', we again contributed \$25,000 to eight non-profits, as determined by a record 12,800 online votes, bringing our total since 2010 to \$250,000 in grants to 80 non-profit organizations in our communities. Town & Country was again one of the largest supporters of the Maine Cancer Foundation and participated in a number of its events, including Mary's Walk, the Twilight 5K and Tri for a Cure. Additionally, we provided significant contributions to fight food insecurity through funding initiatives including 500 backpacks for schools to distribute to students and 3,000 meals on wheels deliveries. Throughout the year, we were also involved through direct support or involvement in hundreds of other charitable causes and community activities. We are proud to have reinforced our belief that community involvement means not just being in a community but being a part of it and working to make a difference on a daily basis.

Because our staff play such an important role in helping serve our members, we are proud to have again been named one of the 'Best Places to Work' in Maine for the eighth consecutive year, and one of the 'Best Credit Unions to Work For' in the country for four years in a row.

2019 was a great year but our vision is always on the future. I find it appropriate that it is 2020 because we see a year full of eye-opening opportunities and benefits that will further solidify who is always our number one focus – our members.

For Town and Country and best wishes for a healthy, prosperous and successful New Year!

David Libby
President/CEO



Town & Country's 67th 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 2020. Terms expiring include:

Jane Torres, Josh Fifield and Anne Connolly

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

In addition, the Nominating Committee has nominated Jessica Rice to serve out the remaining term of Director Kevin Powell, whose term will expire in March 2022. The Committee recommends that one vote be cast for Jessica Rice to serve until March 2022.

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

Donna Flynn Hezlep, Bill Georgatos and Dave Shugars

Credit unions are the only democratically-controlled financial institutions. 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 397 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 5, 2020, 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.

Date:	Tuesday April 14, 2020	Program:	Appetizers will be served at the Business meeting
Location:	Double Tree Hotel 363 Maine Mall Road South Portland	Cost:	FREE
Time:	5:30 to 7:30 pm	RSVP:	Please contact Michelle Lutzen at 207-773-5656 ext. 5315 or michelle.lutzen@tcfcu.com by 3/31/2020.

Town & Country FCU provides funding for 500 backpacks for needy kids over holiday break

Just before the holidays, Town & Country FCU made a significant contribution to **The Locker Project** that enabled 500 backpacks to be created for needy kids and families over the long, holiday break. The 500 backpacks represented nearly two-thirds of all of the backpacks that the Locker Project provided to needy kids this past holiday season.

Jon Paradise, Vice President of Communications and Public Relations at Town & Country FCU, explained, "This contribution represented a unique opportunity to provide hundreds of kids with a special gift this holiday season – the gift of food."



According to The Locker Project, the backpacks will be provided to kids in schools in multiple communities in southern Maine. Kathryn Sargent, Executive Director of The Locker Project, said, "This contribution was a huge help to the families we serve and made such a positive difference at the holidays. We are very appreciative to Town & Country for thinking of us with this generous donation."

For Town and Country and Showing Resolve A new year means new opportunities to get your finances in shape.

At Town & Country, helping with your financial wellness is what we do — everyday. To help get you headed in the right direction, here are ten financial tips to consider for 2020:

- 1. Check your credit report.** Learn how your credit is at the start of the new year. You can access your report and score daily through our Savvy Money partnership. Visit <https://www.savvymoney.com/tcfcu>
- 2. Work on raising your credit score.** It can help secure a better interest rate and save you thousands in payments.
- 3. Track your expenses.** It's tough to set a monthly budget for the New Year if you don't know how much your expenses are each month. Find out this and use this information to start a budget in February. Think about using our Personal Finance Management tools in online banking or on our mobile app.
- 4. Fee less and reward more.** If don't already have a checking account with Town & Country, there is no better time than now to open one. We have three different checking accounts with no monthly service fees, including our Rewards checking where you can earn a really high 3.01% APY.
- 5. Start saving.** Nearly two-thirds of Americans don't have enough savings to cover a \$500 or \$1,000 unplanned expense. Check out our great savings rates on CDs, and build up your savings.
- 6. Avoid ATM fees.** A Town & Country members have access to hundreds of free ATMs in Maine, and thousands nationwide. Plus, we'll refund up to \$25 in ATM fees each month. Stop paying to access your money.
- 7. Utilize technology.** With products like online banking, mobile deposit, the Alexa Skill and a host of other services, you can save time and money by doing your transactions whenever and wherever you want.
- 8. Become a list person.** Whether it's electronically or using an old-fashioned notepad, using a list, especially when grocery shopping, can help you spend less and waste less.
- 9. Explore your options.** Refinancing can offer lower payments, and less stress. From your home to your auto, we've got refinancing options that can put your money in your hands where it belongs.
- 10. Learn more about finances.** It's true the more you know, the better off you are. Attend one of our financial wellness events throughout the year, read a financial book or speak to a financial expert are just a few ideas.



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.tcfcu.com or we will mail you a free copy upon request if you call us at 207-773-5656.