



December 2019 Newsletter

After a record online vote, TCFCU awards \$25,000 to area non-profits

At a special reception held at Town & Country Federal Credit Union’s Operations Center in Scarborough, the credit union awarded \$25,000 in grants to non-profits serving Cumberland and/or York counties through its 2019 Better Neighbor Fund. The grant recipients were determined through a month-long vote during October which resulted in nearly 13,000 votes cast through the [Town & Country FCU Facebook page](#), a new record.

David Libby, President and CEO of Town & Country FCU, explained the purpose of the Better Neighbor Fund and the uniqueness of the reception event. “The Better Neighbor Fund honors and celebrates some of the wonderful work and services provided by a special group of non-profits to communities throughout Cumberland and York Counties.”

In 2010, Town & Country introduced the Better Neighbor Fund to celebrate the ideal of neighbors helping neighbors, a concept that has a long and rich tradition in Maine. The credit union has awarded \$250,000 to 80 charitable initiatives, to date. The recipients of the 2019 Better Neighbor Fund grants include (all serve Cumberland and/or York Counties):

\$5,000 Grant Recipients

- [Learn Around the World Network, Inc.](#) (Portland)
- [The Center for Wildlife](#) (Cape Neddick)
- [Friendship House](#) (South Portland)

\$2,000 Grant Recipients

- [Maine State Society for the Protection of Animals](#) (Windham)
- [Maine Narrow Gauge Railroad & Museum](#) (Portland)
- [Standish Parent Teacher Organization](#) (Standish)
- [Royal River Community Players](#) (Yarmouth)
- [Animal Refuge League of Greater Portland](#) (Westbrook)



2019 Better Neighbor Fund Recipients

Referring a new account could pay off

As a Town & Country member, you already enjoy the benefits and value that comes with being a member, including better rates on loans and savings, lower and fewer fees, and a focus on who you are and what you need. In this season of giving, here is a chance to give some great advice and it could pay off for you, too. It's the '40K Dash' as we look to reach 40,000 members by the end of the year.

Here's how it works:

- Refer a new account and be entered to win \$1,040. The more accounts you refer, the more chances to win. Each referral will also receive an entry.
- Anyone who lives, works, goes to school, or worships in Cumberland and/or York counties is eligible to become a member.
- Tell family, friends, co-workers, even people you see out shopping, that now is the time to discover why being a member of Town & Country is so awesome.

We will reach 40,000 members by the end of the year, and one lucky existing member or new member will win \$1,040 to celebrate. Why shouldn't it be you? Spread the word about Town & Country and be entered to win.

Referrals should be encouraged to stop by any TCFCU branch to open an account, [go online](#), or call our Call Center at 800.649.3495.

The race is on and the '40K Dash' is your chance to win. No purchase necessary to win, and no running required.



Extra holiday dough? Skip-A-Payment is the right ingredient

Although we offer Skip-A-Pay all year round, it is most popular around the holidays when members are looking for extra cash. Add some holiday cheer to your budget by skipping a payment on any non-real estate or credit card loan.

To participate in our Skip-A-Pay program, log in to [online banking](#) and follow the Skip-A-Pay instructions. In just a few, simple steps, you can turn your holiday from blue (because you are short on cash) to green (because you skipped a payment and can shop for everyone on your list).

So, before you make your list and check it twice and worry about how to afford it, here's some great advice – Skip-A-Pay with TCFCU.





Avoid being a victim this holiday shopping season

Helping our members keep their financial information safe is always our top priority. At this time of year, the risk of being a victim of a scam, fraudulent activity or other attempts by thieves to steal information increases. Whether you're shopping online or in-store, Town & Country is offering tips to help you protect your financial information and avoid having the holiday blues.

Here are a few tips to help stay financially safe this holiday season.

Details Really Do Matter

- Fortify your wallet with two forms of plastic payment cards – credit and debit – and make sure you are aware of how much you can spend per day or per billing cycle on each one to avoid going over your spending limits.
- Are you planning on shopping like a rock star by making a huge purchase? Call ahead! Alert your card issuer as soon as possible so they can help pave the way to a smooth transaction.
- Make sure you've updated your credit union card accounts with your current email, cell number and address. Purchases can be denied over something as minor as entering the wrong postal code if it doesn't match your address on record.

Keep Safety Top of Mind

- Always put your plastic payment cards back where they normally reside in your wallet. Hasty purchases can lead to misplaced or lost cards, which will result in delays while you wait for a replacement.
- Many retailers today accept Apple Pay, Samsung Pay and/or Android Pay. These forms of payment utilize your mobile device to create a safer payment experience using tokenization. A tokenized form of payment replaces your payment card number with a secure encrypted digital payment that can't be used again.
- Avoid patronizing unfamiliar online retailers that offer "deals of the century." These online merchants may not even be legitimate; the only thing they are in the market for is your credit card information. Stick to trusted retailers and brands that you know in order to avoid fraudulent activity on your payment cards.
- If you see an unusual transaction on your debit or credit card statement, it is imperative you report this immediately to ensure your financial accounts haven't been compromised – and they remain safely out of criminals' hands.
- Monitor your financial accounts. Town & Country offers 24/7 monitoring and alerts through our mobile app, online banking and SMS text messaging.

Happy Holidays from everyone at Town & Country.

For more information, assistance, or to get a credit or debit card email cardservices@tcfcu.com



Changing your PIN is easier than ever

Why does changing your PIN have to be a PAIN? It doesn't anymore. We recently introduced 24/7 PIN updates that gives you the power to make changes and updates to your debit card PIN or credit card PIN when you need it.

Gone are the headaches of wanting to change your PIN and waiting hours, sometimes days to get it changed. Whatever your reason for needing to change your PIN for a debit and/or credit card, you can do it on your schedule.

For changes or help, one call is all it takes.

To update your Debit Card PIN – 800.757.9848

To update your Credit Card PIN – 800.891.2435

To report a card lost/stolen – 800.649.3495

TCFCU gives more

On Tuesday, December 3, Town & Country participated in Giving Tuesday by giving more. The second annual #TCFCUGivesMore event provided an opportunity for TCFCU staff to contribute to a non-profit of their choice and receive a match up to \$10 from the credit union. Collectively, staff donated to nearly 30 non-profits and, combined with the TCFCU match, close to \$1,000 was contributed to organizations ranging from stroke prevention and supporting veterans to helping kids and cancer research as well as a variety of other worthy causes.



For Town and Country and What's Up

Here are some upcoming dates of interest:

December 12-24 – Town & Country's 12 Days of Savings (Tips). Watch for a different saving tip on [our Facebook page](#) every day.

December 24 – All Town & Country branches and the Call Center close at Noon.

December 25 – Christmas (All branches and Call Center will be closed).

December 31 – All Town & Country branches and the Call Center close at 1:00 p.m.