

for TOWN and COUNTRY and

You



November 2019 Newsletter

'40K Dash' offers members an opportunity to win \$1,040

With less than two months remaining in 2019, Town & Country FCU is looking to conclude the year and the decade by reaching a significant milestone – **the 40,000-member mark**. Beginning on **Wednesday, November 13**, Town & Country will launch its '40K Dash' initiative to encourage current members to refer new members to join the credit union.

The initiative, which will run through the end of the year or until the credit union welcomes its 40,000th member (whichever comes first), offers every member who refers a new membership a chance to be entered into a drawing for **\$1,040**, an amount in keeping with the '40K Dash' theme. In addition, every new membership opened also receives a chance in the drawing. For members, the more referrals that join, the more chances you get. With less than 300 members before the 40,000-member milestone is achieved, the '40K Dash' is a great way to celebrate how much of our growth happens by word-of-mouth. "Our members are why our credit union has experienced incredible growth through the years, so the opportunity to reward a current or new member for helping us to reach this milestone makes sense," stated David Libby, President and CEO of Town & Country FCU.

No purchase necessary to win, you can submit an entry by mail or drop off at any branch. For complete rules, visit tcfcu.com. On your mark, get set, go as we start the '40K Dash'.



Money Conference attendees: “Time well spent!”; CU reiterates year-round commitment to financial education

Town & Country’s 5th Annual Money Conference was held on Saturday, October 19, at USM in Portland. This year’s Conference featured a diverse range of topics focused on providing learning opportunities for nearly all demographics, all at no charge to attend.

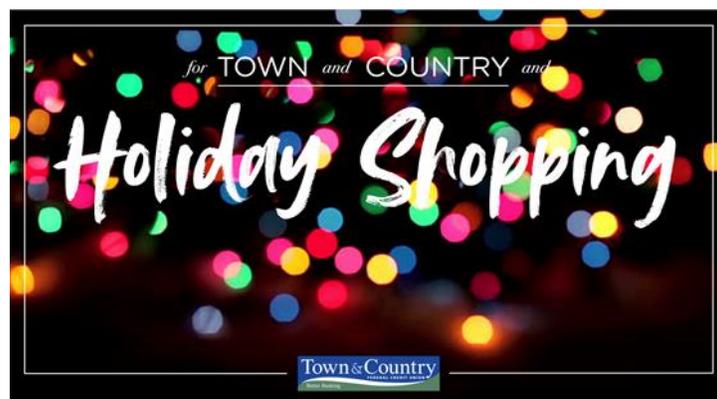
Nearly 250 people registered for the 2019 Conference, and feedback from attendees on the value of the workshops was “overwhelmingly positive.” One attendee called it “one of the best conferences focused on personal finance and money management that I’ve ever attended.” Another remarked, “I was so impressed with your commitment to educating consumers on financial planning and managing money.”



A number of new workshops were held this year including Finances and Separation and Divorce; Discussing the Psychology about How and Why People Spend and Save; and Aging Parents and Finances. Some of the other workshops covered were on home buying, millennials and finances, credit basics, paying for college, estate planning, and car buying.

David Libby, President and CEO of the credit union, explained the primary purpose of the Conference. “It’s about sharing information, expertise and knowledge on financial topics that impact our everyday lives. Nothing like this event is held in Maine, so we are proud to be a leader in financial wellness education in our state.”

Though the Conference is a one-day event, Libby noted that the credit union works to provide members with access to information, assistance and resources on financial topics year-round.



For Town and Country and Great Visa offers

Just in time for holiday shopping, we are offering two great specials on our Visa credit cards. Through **December 31, 2019**, all Town & Country Federal Credit Union Platinum Visa cardholders can receive a rate of **2.90% APR** on your qualifying purchases at your favorite merchandisers. For Town & Country Federal Credit Union Rewards Visa cardholders, you will now earn **2x the rewards** on every purchase you make until December 31, 2019. Start swiping whichever Town & Country Visa card you have and start enjoying the benefits. If you don’t have a Town & Country Visa card, now is the time to get one. Find the one that’s right for you by [clicking here](#).



Need Extra Cash? Skip-A-Pay Anytime

We understand cash gets tight any time of year, but being short during the holiday season can take the ‘cheer’ out of anyone. Give yourself an early present by skipping a monthly payment on one of your Town & Country loans.

It’s a simple and convenient way to free up cash when you need it the most, and you can do it from anywhere, anytime. **Just log in to your online banking account from your computer or laptop, click “Skip-a-Payment” from the menu bar and follow the four easy steps to sign up.**

You can skip a loan payment on eligible Town & Country loans when it is convenient for you:

- Choose to skip a loan payment any time of year
- Self-service program—just log in to online banking
- Skip up to two payments on eligible loans every 12 months
- Skip a payment on multiple loans including auto and flex loans
- Real estate loans and credit cards are not eligible
- \$30 participation fee

Town and Country only credit union highlighted by Cooperative Organization

October was National Co-Op month, which celebrated and highlighted the positive and widespread impact of cooperatives across the country. Cooperative Maine Business Alliance, one of the state’s leading organizations promoting the growing popularity of co-ops in Maine, marked the month by drawing attention to different events and organizations that celebrated Co-Op Month in unique ways. This included two posts featuring Town & Country FCU on its social media channels during the month. With nearly 40,000 members, Town & Country is one of the state’s largest co-ops and provides significant benefits for members. As a result of its strong cooperative leadership, the credit union was featured in a segment that aired on a local television station discussing what a cooperative is, the various kinds of co-ops in Maine, and the difference that Town & Country makes on its members and community. Additionally, the Alliance also included information regarding the credit union’s successful Money Conference and how it promotes the cooperative spirit of providing education and information to consumers. Jon Paradise, VP of Public Relations and Communications for TCFCU, said, “We are proud of our deep cooperative roots, including our commitment to making a difference in the lives of each of our members and the communities we serve.”



Expanding Lending Options



Several months ago, we expanded our lending options to include 1-4 family, non-owner-occupied properties. What does this mean for you? We now offer conventional mortgages for 1-2 family buildings with a 20% down payment, and a 25% down payment for 3-4 family units. Terms are flexible with 15, 20 and 30-year terms offered. Additionally, 75% of rental income can be used in qualifying ratios. We have also introduced a fixed home equity loan option for up to 15 years for a refinance/cash out for 1-4 family, non-owner-occupied properties. Lisa Bellefleur, Vice President of Mortgage Lending, said the “new lending options meet a growing need in the marketplace with people continuing to explore real estate investment options. What makes these options even more appealing is the fact that we service all of our mortgages locally.” Since Town & Country recently lowered mortgage rates and home equity rates, it’s more affordable than ever; which makes this the perfect time to explore this option. For more information, [Click Here](#)

For Town and Country and Our Difference

Lots of financial institutions talk about being different, but Town & Country believes in showing our uniqueness at every opportunity. Take credit scores, for example. We recognize that a credit score represents a snapshot at a moment in time and often doesn’t tell the entire story. When an individual comes to us with a credit score that reflects a less than perfect credit history, we understand that it is often because of challenges and obstacles that happen in life. At Town & Country, we do take the time to find solutions to help every member, regardless of their credit score. More importantly, we also are the first to cheer that member who improves their credit score over time because it represents hard work, commitment and dedication. That’s why we offer members a one-time rate reduction for the life of a loan (excludes home equity and real estate loans). What does that mean? We reward you for improving your credit score not just with accolades but with real, tangible financial savings. In addition to an opportunity to lower your rate when your credit score improves, you also become eligible for discounts on other products, too. The one-time rate reduction on a loan – it’s part of the Town & Country difference. Go ahead, you deserve it. Find out more by calling one of our loan officers at 800.649.3495; by email at info@tcfcu.com; or by stopping by any branch.

For Town and Country and What’s Up

Here are some upcoming events that we are hosting and/or supporting.

November 13 – ‘40K Dash’ initiative begins

November 25-27 – Rewind 100.9 Stuff the Bus Food Drive (supported by Town & Country FCU) [Get details here](#)

November 28 – Thanksgiving (All branches and Call Center will be closed)