

for TOWN and COUNTRY and

You



## October 2019 Newsletter

### 'Earn' knowledge for your financial future! Attend 2019 Town & Country Money Conference

There is a saying that says, "Time is money." In the case of Town & Country FCU's 2019 Money Conference, a few hours of your time could 'pay' off in the form of improved and better money management skills that produce dividends for years to come.

The free Money Conference takes place on **Saturday, October 19, from Noon to 5 p.m.** at the Abromson Center at USM in Portland. Everyone is welcome, because we believe providing information that focuses on helping people better understand financial concepts and issues is too important not to share.

There are workshops focused on topics for nearly every age-group, including a host of new sessions, such as **What's Your Financial Health, Really?**, an in-depth look by a nationally-recognized financial behavior expert on the psychology of money and insight into how to reduce anxiety that comes with dealing with money; **Uncoupling Finances in Divorce or Separation**, a workshop that will help you understand why and how to "uncouple" your personal finances to help establish your new life; **The Sandwich Generation**, a workshop that will provide information and resources on common types of investment scams, red flags, tips and checklists to help you develop good financial habits, and suggestions on how to start talking to your elderly family members and children about financial issues; and many more.

Attend all afternoon or come for a time that is convenient for you. It's your choice! Click [here](#) to register.



## Every Vote Counts!

The nominees are in and voting is underway! The 25 non-profits eligible for a share of \$25,000 that Town & Country is giving away in grants through our Better Neighbor Fund are posted on our Facebook page. Learn about each one and then determine which one(s) deserve your vote. You can vote once per day throughout the month of October. All of the organizations serve the communities across Cumberland and York counties in a variety of ways, including supporting animals, veterans, children with cancer, educational opportunities for immigrants, and people in recovery. The entire list of nominees can be found through the 2019 Better Neighbor Fund link on our Facebook page. To vote, [click here](#). The top eight organizations with the most votes at the end of October will receive grants ranging from \$2,000 to \$5,000. In total, the credit union will award \$25,000 in grants, bringing the amount awarded through the Better Neighbor Fund since 2010 to \$250,000. Vote every day because it could make a big difference for a local non-profit organization, just as it did for the 2018 recipients pictured below.



## Twice the recognition: Town & Country honored as one of best workplaces in state, nation

To serve great members, it takes great people, along with an environment that focuses on supporting and encouraging its staff. Recently, Town & Country was recognized not once but twice for having a great staff and workplace. For the eighth consecutive year, Town & Country was named one of the *Best Places to Work in Maine*, ranking in the Top 10 in the Medium-size company category (50-249 employees). In addition to the state recognition, Town & Country was also honored nationally as one of the *Best Credit Unions to Work For*, one of only fifty credit unions nationwide to receive that designation. David Libby, President and CEO of Town & Country FCU, called being recognized once again with both designations “a testament to the great culture and workplace that our employees create. We believe in order to best serve our members, we need to have a workplace environment that supports, enables and empowers our staff. I am proud to congratulate our outstanding staff for helping us to receive both honors and, as a result, enable us to provide exceptional service to our nearly 40,000 members.”

**CREDIT UNION JOURNAL**  
**BEST CREDIT UNIONS TO WORK FOR 2019**



**2019**  
**Best Places to Work in ME**

## Co-operation Pays Off



Since the first cooperative was formed in the United States in 1752, the impact and popularity of cooperatives has grown significantly over the past 267 years. With October designated as **National Co-op Month**, we want to take a moment to celebrate you – our members. Without you, we don't exist. As a not-for-profit, financial cooperative, all members of Town & Country FCU enjoy the benefits of belonging to a credit union. Collectively, a study found that our nearly 40,000 members saved \$8 million in 2018 by using the credit union for financial services, in the form of better rates on savings, lower rates on loans, and lower and fewer fees. "The primary mission of a cooperative is to deliver value to its members in ways that improve their lives and the **quality** of their communities," said David Libby, President and CEO of Town & Country, adding, "We strive to meet this goal every day, and make a difference in the lives of our member-owners."

## 'Building Dreams' is a team effort!

In mid-September, the TCFCU crew traded branches and offices for toolbelts for the day, by helping to put the finishing touches on the final Habitat home in the Carpenter Court development in Scarborough. Since the Carpenter Court construction began two years ago, staff from the credit union have contributed more than 1,000 hours of time, and provided financing on 9 of the 14 homes in the development. "The opportunity to be part of an initiative that makes home ownership possible for people who otherwise may not have been able to afford a house, is really gratifying. From providing labor and loans, our partnership with Habitat on bringing this to a reality has been a team effort," explained David Libby, President and CEO of the Town & Country. With the completion of the final home, Habitat is having a dedication for Carpenter Court later this month, and Town & Country will be attending the celebration.



## For Town and Country and What's Up

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

October 1 - 31 – Voting for Better Neighbor Fund nominees

October 16 – Financial Wellness Workshop, Scarborough High School, Scarborough

October 15 – Holiday Club transfers to Savings Account

October 17 – International Credit Union Day (we'll be celebrating in our branches)

October 17 – Listen as TCFCU is part of a live radio broadcast promoting breast cancer awareness on Q-97.9

October 19 – Money Conference, Abromson Center at USM in Portland