

September 2020 Newsletter

Our focus remains on health and service

Message from David Libby, President and CEO

As previously announced, we are expanding in-branch service by offering appointment-only visits Monday – Friday, beginning on Monday, September 14th.

What does this actually mean to you – our valued members? It means that you will have an opportunity to schedule in-branch visits for those interactions that require in-person consultation and often take more time and discussion. It also means that by adopting an appointment-only system for branch visits, we will be able to safely follow health protocols and guidelines, better protect our staff from health and security concerns, and deliver personalized, on-time attention you can set your clock to. Additionally, it means that by moving more time-consuming interactions and services in-branch, and offering teller transactions only through our drive-thrus Monday-Friday, wait times will be significantly reduced.

Beginning on September 14th, we will have hosts at each branch to assist those with appointments, answer questions and provide information and guidance to help find the solution that best meets your needs. Since the beginning, our decisions have been focused on serving our members, and keeping our members and staff safe. We are confident that our new scheduling system offers an opportunity to provide in-branch, appointment-only visits, options to schedule and connect by phone and, coming soon, a video option connecting you with our staff from wherever you are.

I appreciate your patience and understanding as we work through this process and encourage you to reach out if you have particular needs, concerns and questions. Rest assured, our goal is to find a solution and protect the health and safety of everyone.

Thank you,

Dave



for TOWN and COUNTRY and

As You Wish



Town & Country FCU is pleased to introduce our new scheduling system that puts your WISHES FIRST.

For Town and Country and As YOU Wish

Who says wishes can't come true? Town & Country FCU is pleased to introduce For Town and Country and As *YOU Wish*. It's our new scheduling system that puts YOUR WISHES FIRST. It goes live Monday, September 14th.

We understand that your time is valuable and For Town and Country and As *YOU Wish* is your opportunity to schedule how, when and where you connect with one of our staff members.

With For Town and Country and As *YOU Wish*, you can schedule:

- In-branch visits at a time that works for you with the option to choose your branch and staff person
- Phone appointments that require more in-depth discussions and consultation and you can even choose who you connect with
- Curbside service for extra convenience and safety concerns
- Video appointments from wherever you are (*coming soon*)

For Town and Country and As *YOU Wish* is a different way to connect and engage, one that is focused on your individual needs and your schedule. Because relationships matter so much, you can schedule to connect with a specific staff member that you would like to work with or know from previous interactions.

In today's environment, we are pleased to deliver a solution that is focused on the safety AND needs of our members and staff. Because one-size-doesn't-fit-all, we are ready to assist and work with you however YOU WISH: via in-branch appointment, by phone, curbside service, or by video (*coming soon*).

Easy. Focused on You. Convenient. For Town and Country and As *YOU Wish*!

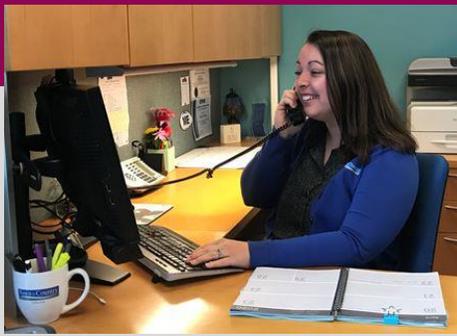
[Click here](#) to learn more.

Better Neighbor Fund Nominations



During these unprecedented times, we feel it is more important than ever to support our community. We are proud of our 'Local Helping Local' initiatives that continue to explore ways to make a difference by supporting organizations, businesses, and other important parts of our community. In conjunction with our 'Local Helping Local' efforts, we are excited to announce the kickoff of Town & Country's 10th annual Better Neighbor Fund charitable giving program. We will be giving away a total of \$25,000 to eight non-profit organizations across Cumberland and York Counties. Since 2010, Town & Country has donated over \$250,000 to support 80 innovative ideas and charitable projects designed to improve our local communities through this unique online program.

The first 25 non-profits that meet our criteria by the deadline of submissions on September 25th, will then be selected to participate in our online voting during October for a chance to receive a share of \$25,000 in grants. Learn more by [clicking here](#).



We're all ears when it comes to your needs!

Hello – how can we help you? Now, more than ever, people are concerned about their finances. For many, every dollar counts so making sure you are well-positioned to endure and overcome financial challenges and concerns is what we do best. We understand that everyone's financial situation is unique, so our approach is to listen first and then offer solutions and assistance that match your individual needs.

It all begins with reaching out to let us know how we can help. Over the past six months, many members have reached out to us with a variety of questions, concerns and needs. We understand that each member's situation is individual so we focus on your needs and what's best for you and will continue to do so. From loan deferments and debit consolidation to refunding fees and offering special loans, our commitment and focus is on helping you any way we can.

The pandemic has provided unique financial challenges and stress and, with the future uncertain, that isn't likely to change anytime soon. Let us know how we can help you. You are not alone and we will listen to your story and work hard to help you, just like we've helped thousands of other members during this and other financial challenges. It's who we are and what we do.

We will take the time to find a solution that will not only help you over this financial bump in the road but pave the way for a solid financial future.

The first step is reaching out to us by phone at 800.649.3495; or email info@tcfcu.com

When it comes to your needs, questions and concerns, we're all ears and are good listeners.

'Virtual' Learning Opportunities Abound

Navigating financial issues is never easy, and the pandemic has made learning about them more difficult. However, our award-winning Financial Wellness program is thinking outside the classroom to deliver 'virtual' learning opportunities on financial topics that interest you. They are offered free but please pre-register to participate.

Here's what's coming up:

Virtual Estate Planning Workshop - Wednesday, September 16, from 6 p.m. to 7 p.m.

This popular topic will feature highly-respected Attorney Miles Hunt offering insight and expertise into estate planning.

[Register Now.](#)

Uncoupling Your Money In Separation or Divorce – A Virtual Workshop – Wednesday, September 23, from 4:30 p.m. to 5:30 p.m. We've partnered with the Kids First Center to present this special session. If you are contemplating separation or divorce from your partner or spouse or are in the midst of this life changing experience, chances are you have many questions and concerns about money and you should attend this workshop. [Register Now.](#)

Cancer + Financial Health – A Virtual Workshop – Monday, October 5, from 4:30 p.m. to 6 p.m. We've partnered with the Dempsey Center to offer a free workshop that covers the financial impact and challenges that a cancer diagnosis can bring.

[Register Now.](#)





Becoming Financially Resilient in Changing Times

The financial impact of the Coronavirus has made financial resilience more important now than ever before.

During Town & Country's recent Virtual Money Conference, personal finance expert Jean Chatzky shared her **7 Moves to be Financially Resilient Now**. According to Jean, building financial resilience means taking the right steps today to set yourself up for tomorrow, and the years to come. We are highlighting one of Jean's 7 money moves each month in our member e-newsletter.

Last month, we covered **Money Move #1—Assess**. Once you have reviewed and evaluated your current financial situation – how much money is coming in and how much is going out – it is time for **Money Move #2—Adjust, which is this month's focus**.

Look to adjust in two main areas:

1. Where you can find more dollars to save
2. How to deal with bills you may be having trouble paying

Savings

Emergency savings is key to being ready for unexpected expenses that come up in life.

Look at how your spending has changed in recent months. Are you spending more on groceries, but less on travel and transportation? You may be able to funnel some of those savings into an emergency cushion now.

Being at home more gives you an idea of what kinds of products and services you are using or not using. Here are a few other ways to find extra savings:

- Cancel gym memberships if you are not using
- Many auto, homeowners and health insurance companies are offering rebates
- Change service for cell, internet, and landline bills to reduce cost
- Cancel subscriptions for streaming services and magazines you are not using

Bills

If you are having a hard time keeping up with your bills, there are options.

- Do not hide from bills you can't pay. [Call your lender](#) and talk with them about your situation.
- Many lenders are offering relief and payment deferrals on loans and credit cards, but you need to ask.
- Be sure to ask the lender what happens once the time for the payment deferral is up.
- You may be able to refinance your [auto loans](#) for a lower monthly payment.

At Town & Country, we are committed to helping members who may need assistance. For more information, email us at info@tcfcu.com or call [800.649.3495](tel:800.649.3495) to learn more.

Watch for more information next month on Money Move #3: -- Refinance.

If you want to learn more about Jean's 7 Money Moves, you can watch her presentation at Town & Country's Virtual Money Conference [here](#).