



Town and Country Credit Union



Bank On Something Better!
**In Your Community,
For Your Community,
Town and Country Credit Union**

Home Equity Loan

**In Partnership with
Premier Lending
Alliance**

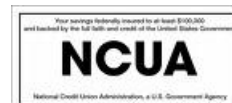
This is where you belong

1024 5th Street
Harlan, IA 51537

Phone 1-712-755-3881
Toll Free 1-877-455-3015
Fax 1-712-755-5536

Lobby: Mon.-Fri., 8:30 a.m. - 4:30 p.m.
Drive-up: Mon.-Fri., 7:30 a.m. - 5:00 p.m.
Saturday, 8:30 a.m. - Noon

www.towncountrycu.com
email: cuservices@towncountrycu.com



Federally Insured by NCUA

Revised 6-8-11



Home Equity Programs

As a home owner, you have the ability to borrow against a portion of the equity in your home. Odds are you have more equity than you think. Borrow for any reason and use the funds wherever you could use a little help. When you borrow against the equity in your home, the only limit is your imagination.

What's Your Reason?

No matter what your reason, enjoy reduced closing costs, tax deductible interest, automatic payment options, and payment protection- available on all Town and Country Credit Union Equity Loans and Lines of Credit.

HOME IMPROVEMENTS

Is a lack of space cramping your style? Expand your home without tightening your wallet. Town and Country Credit Union can help you accomplish whatever renovations you seek.

DEBT CONSOLIDATION

Make the monthly chore of paying your bills easier by using some of your home's equity to get a lower rate. Plus, in most cases, pay no out of pocket expense.

VEHICLE PURCHASE

Need a new car, but don't want another auto loan? Tap into these funds and you'll be cruising in no time.

TUITION PAYMENTS

Use the equity in your home to pay for tuition and lab fees, housing, books, technology and all the other necessities that come with learning at any level.

VACATION EXPENSES

Escape to warmer weather or go on a weekend retreat using the equity in your home- all you'll need to worry about is what to pack.

Your Options

With a Town and Country Credit Union Equity Loan or Line of Credit, all you have to do is choose the loan option that best suits your needs.

TRADITIONAL HOME EQUITY LOAN

If you are a more traditional thinker, consider this fixed rate option. Borrow in one lump sum at varying terms and lock in at today's rate.

HOME EQUITY LOANS

Use the equity established in your home to meet a wide range of borrowing needs. Because the loan is secured by your home's equity, you will usually enjoy lower rates on home equity loans than other types of loans. Choose from a variable-rate line of credit loan or a fixed-rate single disbursement loan with manageable monthly payments. In most cases the interest you pay on the loan is tax deductible. Consult your tax advisor about the deductibility of interest.

BALLOON HOME EQUITY LOAN

Dreaming of the major renovation or luxury car but scared of the price tag? Turn that dream into a reality with a 5-year Balloon Home Equity Loan. This loan option boasts a competitive fixed rate, meaning the same low monthly payment for the entire term of your loan. Upon maturity, either pay off or refinance your remaining balance.

Applying is Easy!

Applying for a Town and Country Credit Union Home Equity Loan is easy- contact us today.

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