



# Better Checking

## Checking



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We Do Business In Accordance With the  
Federal Fair Housing Law and the  
Equal Credit Opportunity Act



## BETTER CHECKING *for you*

Let's face it; checking accounts are the main means of managing money for things you need in life. You need a checking account that is simple. So you have more time for you and your family. You need an account that saves you money. Money you can use on things that really matter. You need innovative solutions that go beyond the norm. Solutions for your life now and in the future. You need access to your accounts that is not defined by the hands on a clock. Access that is convenient and easy when you want it. You need a promise of service with a personal touch, a friendly face or a caring voice. Better Checking at Town & Country provides all of these things and more.

Better Banking means many things to many people and at Town & Country we are committed to providing the things that make banking better.

## BETTER CHECKING

- **NO** Monthly Maintenance Fees or Minimum Balance Requirements
- **ACCESS** to Maine's **FIRST** check-cashing ATM
- **FREE** access to Electronic Statements online
- **COMBINED** statements of deposit and loan accounts
- **OVER** 100 surcharge-free ATM locations in Maine
- **FREE** Internet banking
- **UNLIMITED** Bill Pay
- **EASY** Switch Kit to open your account

## BETTER FEATURES *for your needs*

Our checking accounts feature no monthly maintenance fees or minimum balance requirements. You never have to pay per check charges either. Our combined deposit and loan statements make it easy to keep track of all your accounts with the credit union.

We provide a wide variety of check styles at reasonable prices with convenient reordering online or by phone. With duplicate checking, you have instant copies every time you write a check.

Our automatic transfer protection allows (for a minimal fee) up to six automatic transfers a month from your savings account to your checking account. We also offer an overdraft line of credit that is accessed by writing a check.

Our fast and convenient Switch Kit makes it easy to convert your current checking account to a Town & Country checking account.

## BETTER ACCESS *to your accounts*

Have complete access to your accounts 24 hours a day, 7 days a week with Internet banking and 24-hour phone banking. Obtain balances, verify cleared checks, make transfers, apply for loans and much more. You can also access Electronic Statements online through Internet banking.

Bill Pay is your online bill payment solution. It is a 24/7 money manager that allows you to pay your bills with a click of a mouse. You have complete control of what is paid and when you pay it. You have unlimited transactions so you can set up as many payments as you want and never have to pay an extra fee.

Our CU24 VISA Debit Card gives you access to your checking account with all the features of an ATM card, plus more! Maine's first Express Teller ATM allows you to deposit your check with cash back or just cash your check. Withdraw cash at more than 100 surcharge-free SURF ATM locations throughout Maine and have access to thousands of PLUS Network ATMs. Use it anywhere the VISA Debit Card is accepted and have the amount automatically deducted from your checking account. Never worry about writing checks or waiting for a check approval again!

And don't forget about direct deposit. It's simple, safe and secure. Direct Deposit can save you time by eliminating trips to make a deposit and it can save you the stress of worrying about lost or stolen checks. Your money is on time, every time!