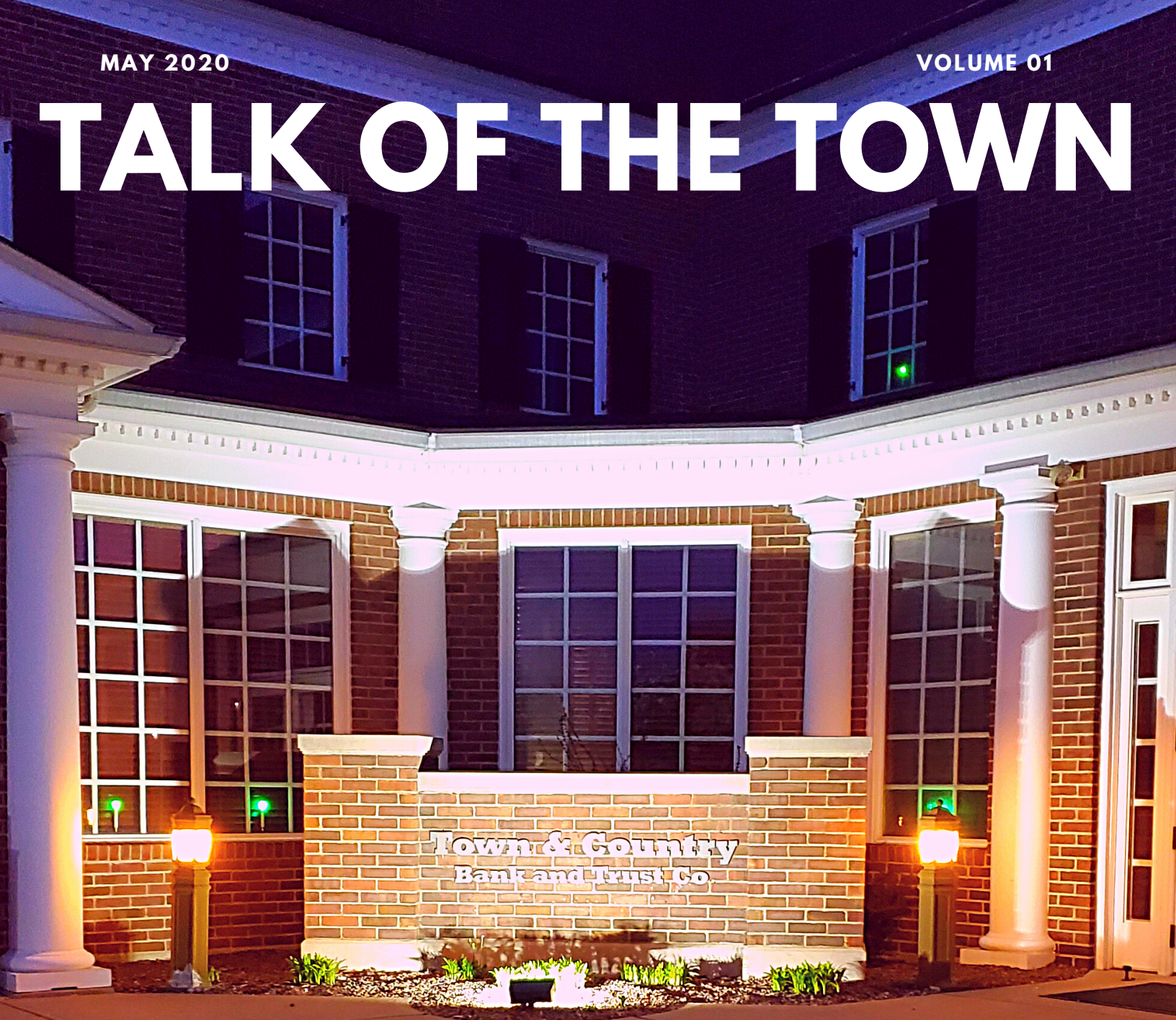


MAY 2020

VOLUME 01

TALK OF THE TOWN



COVID-19 SCAMS ON THE RISE

Learn how to be diligent in avoiding COVID-19 scams and how to protect your identity.

WHAT'S NEW AT TCBT?

Catch up on the latest news and updates from your TCBT family.

WWW.MYTCBT.BANK

CONTENTS

03 NAVIGATING RETIREMENT AMID UNCERTAINTY

Tips from our Wealth Management team on what you should start doing NOW with your retirement.

04 BEWARE OF COVID-19 SCAMS

Learn how to avoid Coronavirus related scams by using these Cybersecurity tips!

06 OWNING A HOME, THE AMERICAN DREAM

Find out if you're ready to become a Homeowner!

07 SAVINGS MADE SIMPLE

A new and easy way for you to have a TCBT Savings Account.

08 TCBT UPDATES

What's new with TCBT!





NAVIGATING RETIREMENT AMID UNCERTAINTY

WRITTEN BY: COREY MONIN
CLIENT RELATIONSHIP MANAGER

Following the worst quarter for stocks since the financial crisis in 2008, anxiety has risen for many investors, especially those in or nearing retirement. The uncertainty surrounding COVID-19's impact on public health and the economy can be scary. However, we can be reassured that – following the path of previous pandemics – this fear will eventually dissipate. It always has. So in the meantime, control what you can control.

Assess Your Financial Needs and Goals.

Ensure that you have an emergency fund set aside to cover at least six months' worth of expenses. Develop a clear understanding of the financial goals you have and what success looks like for each.

Create or Review Your Plan to Reach those Goals.

When a comprehensive plan is coordinated with a sound investment management, you substantially increase your probability of success. You can also worry less about the day-to-day fluctuations of the stock market and more on progress towards those goals.

Execute the Plan.

Stock market swings can be unnerving to investors, but it's extremely important to stay disciplined and stick to the plan during volatile times. Research shows that the best stock market days typically follow the worst ones and missing out on just the 10 best market days over the past 20 years would have cut your portfolio's return in half.

At Town & Country Bank and Trust Wealth Management, our team is here to help you every step of the way. So whether you need help developing a financial plan or reviewing your investments, please reach out to us. It's never too late to start planning!*

*Wealth Management Products are not FDIC-insured, not guaranteed by the Bank, and may lose value.

BEWARE OF CORONAVIRUS SCAMS

HOW TO PROTECT YOUR IDENTITY FROM CYBERSECURITY THREATS AND ROBOCALLERS.

WRITTEN BY: TOWN & COUNTRY BANK AND TRUST CO. IT DEPARTMENT

The security of our customers' personal information is one of our top priorities. Unfortunately, with the current volatile COVID-19 pandemic, there are many scams taking place locally and thieves are constantly thinking up new ways to gain access to your personal information. The elderly tend to be more vulnerable than any other demographic. It is a rapidly growing problem and studies estimate that 2 million seniors are financially harmed each year at an annual loss exceeding \$2.9 billion! Here are some tips to keep you and your loved ones safe:

Cybersecurity Tips for Consumers

- Do not give your personal information (Social Security number, physical address, birth date, PINS, passwords, bank account numbers or credit card numbers) to any strangers, over the phone, in a letter, email, fax, or text message.
- Do not trust a caller that claims to be from an established organization including a hospital, the IRS, a local utility company, or law enforcement especially if they ask you to wire funds or send them a re-loadable prepaid card. Right now, there is a surge in Robocalls. These calls are fake operator calls offering assistance and services for Coronavirus needs.
- Say "NO" and check out any offer that seems too good to be true!
- Say "NO" to those who show up at your home, or call, and tell you they've "noticed" a problem and happen to have the materials to fix it.

Protect Your Identity

Identity theft is when someone steals your identity and opens credit cards, bank accounts or other accounts to commit fraud or theft, using YOUR IDENTITY!





According to the Federal Trade Commission, identity theft is one of the fastest growing crimes in America. Hundreds of thousands of cases continue to be reported each year with no certain slow down in the future. There are several things that you can do to protect your identity. Unfortunately, there is no 100% guard against protecting yourself, but there are ways to make it more difficult for a thief to steal your information.

How Can You Protect Your Identity

- Review your credit report at least once a year. Look for any discrepancies or accounts that may not be yours.
- Be wary of "shoulder surfers." These are individuals who try to get close enough to you to obtain your PIN numbers.
- Monitor your bank and other statements carefully. Make note of the times that you receive your bills, so you'll know if a bill is missing or unauthorized purchases have been made.
- Limit the number of credit cards that you carry with you.
- Buy a shredder ... and use it! Shred anything with personal information on it such as old receipts, old bank statements, everyday bills, pre-approved credit card offers, medical statements and documents with personal information on it.
- Keep track of your credit card receipts and store them in a safe place until your credit card statement arrives for you to reconcile.
- Be careful with what you do with your credit card statements, especially since many still have full account numbers and expiration dates listed on them.
- When completing credit applications be sure to fill all applications out completely and consistently. Every bill that you receive should be addressed exactly the same.
- Do not have your Social Security number printed on your checks.
- Do not carry your Social Security card with you in your purse or wallet.
- Never leave paid bills in your mailbox for the carrier to pick up. Drop them off at a post office box.
- If you do business online, be sure that the company you are doing business with has a privacy policy. Know how they will deal with your personal information.
- Make sure any site you do business with has a secure site. You'll know this if the Web page you're on begins with "https" instead of "http".
- If you're shopping online look for the Verisign Certificate, the Trust-e symbol, the Better Business Bureau symbol or a certificate of similar type indicating that the business has been audited and deemed trustworthy.
- If you are moving, contact your creditors immediately to get your information updated.
- Never give your credit card or social security number to anyone by telephone even if you made the call, unless you can positively verify that the individual or caller is legitimate.

I am a Victim- What Do I Do?

Contact the fraud departments of all the major credit bureaus and ask that a "fraud alert" be placed on your file and that no credit be granted without your permission. Request a copy of your credit report from each of the bureaus; they must give you a free copy of your report if it is inaccurate because of fraud. You should request this in writing also.



OWNING A HOME, THE "AMERICAN DREAM"

ARE YOU READY TO BE A HOMEOWNER?

Written By: Theresa Hurst
SVP, Mortgage Loan Originator and Sales Manager

Being a homeowner is an "American Dream"! There is no place like home!!

This Spring has sprung tax refunds, Homeownership Grant Money and low interest rates. If you are financially stable and able, you can be a part of the American Dream!

There are plenty of financial benefits to homeownership, including tax benefits, building equity and appreciation of your investment and a stable monthly payment.

Purchasing a home at a price you can afford is the key to successful homeownership and maintaining homeownership. But how do you know if you can afford to buy and maintain a home and how much you can afford? We have a simple pre-approval process. We have the capability for online applications, phone applications or come in and sit down with one of our Mortgage Lenders. We do want to review your current paycheck stubs, last two years W-2's and current bank statements. We can pull a credit report and get you out the door with a pre-approval letter within minutes for you to contact a real estate agent to start showing you homes.

Town and Country Bank has been a leader in our community for originating home loans since 1907. We have been voted the Best Mortgage Company in Nelson County for the last four years. We offer first time home buyer loans, RHS, FHA, VA and Conventional fixed rate loans.

How do you know which loan is best for you and your family? Come in or phone any of our experienced Mortgage Lending Team and we will assist you through the whole process. We want to help you with your "American Dream"!



SAVINGS MADE SIMPLE

How it works: Use your Town & Country Bank and Trust Co. Debit Card at the point of sale and choose "Credit - Sign for Purchase." Your transaction will automatically round up to the next dollar amount and deposit the change into your savings account. It's that easy!

All you need to get started with Savings Made Simple is a Town & Country Bank and Trust Co. Checking Account and Debit Card, along with a Town & Country Bank and Trust Co. Savings Account. To enroll in Savings Made Simple please speak with a Customer Service Representative or give us a call at (502) 348-3911. You can also stop by any branch to open a Town & Country Bank and Trust Co. Checking or Savings account today.



YOU HAVE QUESTIONS...

Have you ever thought of questions when it comes to your own personal banking, finances, loans, etc. but wasn't sure who to ask?



Ask the Professional

"HOW DO I SIGN UP FOR ONLINE BANKING?"

"To self-enroll in Online Banking, visit our web site www.mytcbt.bank. Click the login or lock button on the Home Page. Under the drop down menu, click Sign Up for Online Banking. You will need the following information before starting the enrollment process: **SSN/TIN, Account Number and the last posted deposit amount.** Just fill in the information on screen and follow the prompts."

“Angela Greenwell: Customer Resource Representative



...AND WE HAVE ANSWERS!

Not to worry! We will take care of that for you by "Asking the Professional". If you have questions that you would like answered, call our Customer Resource Center at 1-877-813-3282.



Ask the Professional

"WHY SHOULD I CHOOSE A LOCAL BANK VS. A BIG BANK?"

When banking local, you are banking with members of the community that you know and who know you. You are not just a number, you are a relationship. It could have once been said that you had the advantages of more technology with the big banks but not anymore, community banks have caught up! Now when banking local you get an added level of care and service as well as all of the technology to make banking easy.

“David Greenwell: Executive Vice President, Chief Credit Officer



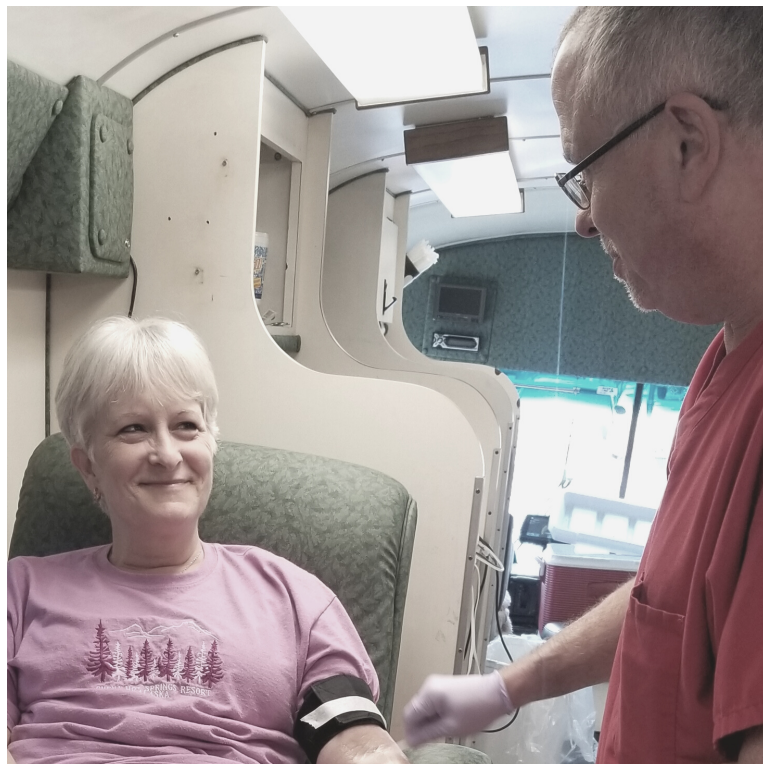


TCBT CELEBRATES "NATIONAL OREO COOKIE DAY"

March 6th was "National Oreo Cookie Day" and what better way to celebrate than with Bardstown's very own Oreo! The Bardstown Fire Department along with Oreo visited Town and Country Bank and Trust Co. for some fun and of course, Oreo's! On behalf of everyone at TCBT, thank you Chief Mattingly and all of the Bardstown Fire Department for everything you do for our community!

AMERICAN RED CROSS BLOOD DRIVE

Every year, Town and Country Bank and Trust Co. hosts blood drives in partnership with the American Red Cross. Our most recent blood drive was this month and it was one of our most successful ones yet! Thank you to the community members who came out and gave the gift of life! If you would like to participate in our next blood drive, it will be on July 9th, 2020 at the Main Office Banking Center- 201 North Third Street from 10 am-3 pm. We look forward to seeing you there!



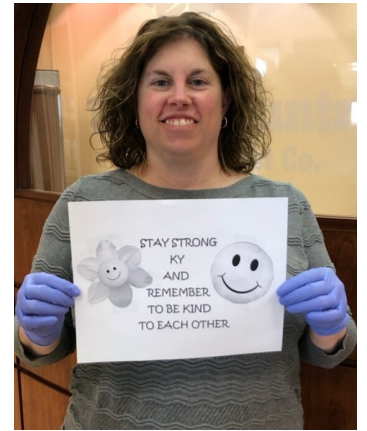
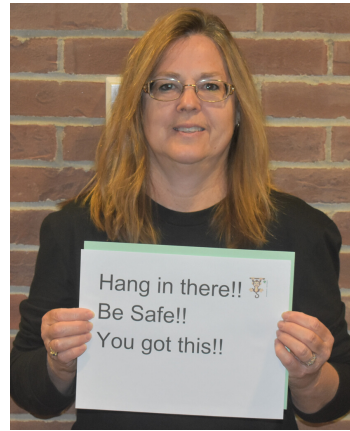
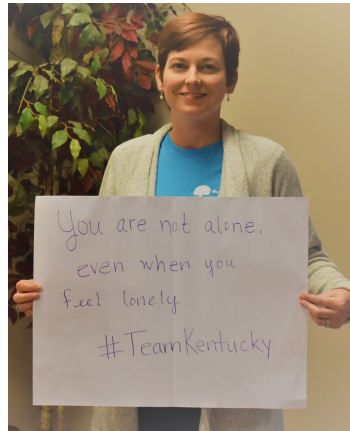
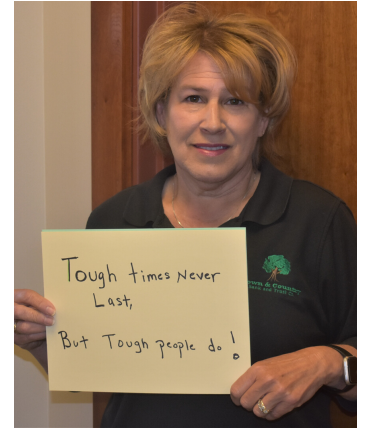
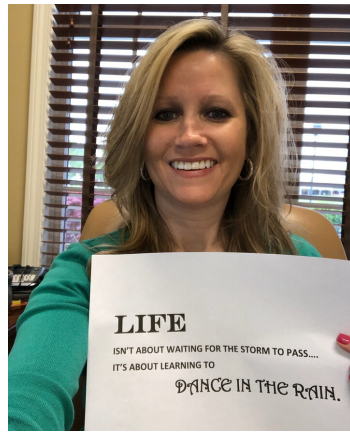
#StrongerTogether

#TEAMGINA



T C B T D O N A T E S T O R E L A Y F O R L I F E O F N E L S O N C O U N T Y

In honor of our very own Gina's LAST chemo treatment, we wanted to support her by raising and donating \$1,572 to the Relay for Life of Nelson County!



ENCOURAGING WORDS IN A TIME OF DIFFICULTY

TCBT Staff wants you to know that WE have YOUR back and that we will get through this TOGETHER!
#BardstownStrong #LawrenceburgStrong

BANKING CENTERS

MAIN OFFICE

201 North Third St.
Bardstown, KY 40004

JOHN ROWAN BANKING CENTER

90 John Rowan Blvd.
Bardstown, KY 40004

NELSON PLAZA BANKING CENTER

237 Nelson Plaza
Bardstown, KY 40004

NEW HAVEN BANKING CENTER

148 South Main Street
New Haven, KY 40051

LAWRENCEBURG BANKING CENTER

1102 Bypass South
Lawrenceburg KY, 40342



Town & Country
Bank and Trust Co.

Visit us on the web
www.mytcbt.bank

Call us
Toll-Free: 1-877-813-3282
502-348-3911



Member
FDIC