

April 2006

News from the ambassador program



A program for Town & Country Bank of Springfield, Town & Country Bank of Buffalo/Mt. Zion/Forsyth, and Logan County Bank.



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Financial Services

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Whether it is planning a successful retirement, taking advantage of tax-deferred investments or developing a comprehensive estate plan, Financial Services offers quality investment selection combined with personal guidance and objective advice.

Mary Murphy, CFP® and LPL Registered Investment Advisor Representative, is committed to putting service and quality first. She specializes in helping clients meet their financial goals through an investment strategy that determines whether you are saving enough money to reach your financial objectives.

Financial Services:

Managed Asset Plans – for professional fee-based portfolio management through Linsco/Private Ledger

Tax-Advantage Investing – to help reduce your tax liability and let more of your money work for you

Retirement Planning – to design an investment strategy to help you towards your retirement goals

Investment Portfolio Analysis – to keep you informed of how your investments are performing, and to make adjustments as needed

Estate Planning – for preservation of wealth from generation to generation



Mary Murphy
Certified Financial Planner
LPL Registered Investment
Advisor

Long-Term Care – to ensure that you and your heirs are well-cared for
Mary has been providing investment guidance and financial services to individuals and businesses in Springfield, IL for more than 22 years. She has earned clients' trust and confidence through a variety of market conditions.

By keeping client's objectives in focus, staying in contact with them throughout all market conditions and making investment adjustments as economic or lifestyle conditions warrant, Financial Services maintains a constant commitment to putting service first.

Our products and services include:

- Individual Stocks
- Individual Bonds
- Mutual Funds
- Strategic Asset Management (SAM) – providing you with fee-based asset management through Linsco/Private Ledger, a Registered Investment Advisor
- Variable and Fixed Annuities
- Life Insurance
- Direct Investments
- Municipal Bonds
- Mortgage-Backed Securities
- Corporate Bonds
- Treasury Bonds and Notes
- Money Market Accounts

Securities and Insurance Products Offered Through Linsco/Private Ledger, Member NASD/SIPC		
Not FDIC Insured	No Bank Guarantee	May Lose Value
Not a Deposit	Not Insured by Any Federal Government Agency	



Out of Reach ...
Isn't So Out of Reach Anymore.

Return Service Requested

Springfield, IL 62791-3255
PO Box 13255

Town and Country Financial Corporation

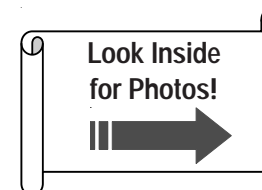
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Benefits of Ambassador Membership



- Travel
- Workshops and Seminars
- Free Checks
- Free Travelers Checks, Cashiers Checks, and Money Orders
- Free VISA Check Card
- Free Trust/Investment Consultations
- Free Anytime Line Banking; 800-505-5124
- Free Anytime e-Banking and Anytime e-Bill Pay
- Free Notary Service
- Monthly Blood Pressure Checks
- Quarterly Newsletter
- Periodic CD Bonus Rates
- Discounts on Loan Fees
- Interest on Account Balance - No monthly maintenance fee with \$2,500 in combined account and loan balances; below \$2,500 there is a \$4 charge per month.

Website: www.townandcountrybank.com or
www.logancountybank.com



Lois' Corner



To steal a line from the American Express people "Its time to see the world again."

I recently had the opportunity to go to Mobile, AL to meetings. Even just going off to

meetings I experienced the excitement of getting ready. I enjoy packing the suitcase, trying to decide what to pack and what not to pack. The expectation of seeing old friends, meeting new ones, of coming home with new ideas adds to the excitement. Plus the eagerness to see an area where I've never been makes a great lead into a trip.

That's what travel is all about-new experiences, new horizons, new people, new ideas. Travel not only broadens our experiences, it enlightens the mind, enriches the body and replenishes the soul.

Sometimes travel is a journey of a thousand miles and sometimes it's a journey across town. This year we are offering a variety of travel opportunities. Some are close to home (Afternoon Tea at The Inn at 835; Charlie's Angels Meetings; to the branches for seminars) others are further a field in Illinois, Missouri & Indiana (Chicago & King Tut , St. Louis Botanical Gardens, Clabber Girl Museum) to the Rails of New England or Russian River Cruising. Plus lots of places in between. So let's all vow to broaden our minds, enrich our bodies; replenish your souls as we take the time to travel and experience the world.

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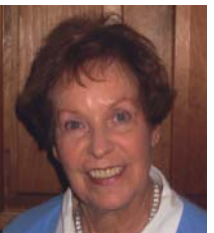
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Photo Album

"Twenty years from now you will be more disappointed by the things you didn't do than by the ones you did. So throw off the bowlines, sail away from the safe harbor. Catch the trade winds in your sails. EXPLORE, DREAM, DISCOVER!" - Mark Twain



Please Remember . . .

GUESTS - Guest are always welcome. Our group rate is available to anyone wishing to travel with us. **HOWEVER**, because you are an Ambassador Member you receive a discount.

CANCELLATION - If you cancel, please call as soon as possible. Refunds will be dependent on non-refundable admissions/or meals. Refunds may not be given unless your ticket can be resold. Extended travel cancellation fees will be as per agreement with the tour company.

OUT of TOWN PICK-UP - Currently we only pick-up out of town if we are traveling in the vicinity of your town. We will arrange pick up at a convenient place that has easy access for the motor coach. Anytime that we have six or more passengers departing from the same location we will arrange transportation for you to the Springfield departure point.

SIGN-UP EARLY - We have to make advance reservations and deposits several weeks and/or months in advance of a trip. Therefore early registration is necessary to avoid possible trip cancellation. On motor coach travel, early sign-ups are seated in the most forward seats or receive their choice of seating. **ALSO**, with increased travel and the booming cruise business early sign-ups have become critical. The tour operators must meet earlier and earlier deadlines or forfeit space. So we are also being asked to meet those deadlines. Required early deposits are fully refundable up to the date of final payment.

E-MAIL—Several of you sent your e-mail addresses in response to our survey. We will be sending early notification of Ambassador activities such as trips, seminars, CD specials, etc. We will also send reminder notices, deadline notices, and other promotional information. If you would like to be included in these mailings E-MAIL me at ldunbar@townandcountrybank.com.