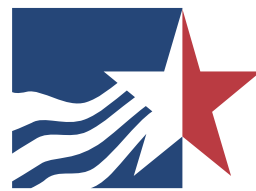


January 2024

www.townandcountry.org
(800) 872-6358
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TOWN & COUNTRY
CREDIT UNION



Staff from our Fargo 25th Street location took part in the Downtown Fargo Xcel Energy Holiday Lights Parade in December. They spread joy, sparkled brightly, and added a special touch to this festive celebration.

HOLIDAY HOURS:

MARTIN LUTHER KING, JR. DAY
MONDAY, JANUARY 15
OFFICES CLOSED

PRESIDENT'S DAY
MONDAY, FEBRUARY 19
OFFICES CLOSED

VARIABLE RATE DISCLOSURE

Loans tied to the TCCU Internal Index increased by .50% on November 1, 2023. Questions? Reach out to our loan department by calling 1-800-872-6358.

2024 ANNUAL MEETING NOTICE

The 85th Annual Meeting of Town & Country Credit Union will be held virtually and in person at our Minot Main and Fargo 52nd Avenue locations on **Thursday, March 21 at 12 p.m. CST.**

If attending, members are asked to sign up in advance online at www.townandcountry.org/annual-meeting, in person at one of our locations, or by calling 1-800-872-6358.

Lunch will be provided at 11:30 a.m. for members attending in person. Members attending virtually will be emailed an annual meeting packet to include login information, the annual impact report, and minutes from the 84th Annual Meeting.

During the Annual Meeting, a nominating committee consisting of three members will be elected. It is the duty of the nominating committee to nominate at least one member for each vacant board position at the following year's election, as well as any unexpired term vacancies.

Our Board of Directors election for 2024 will take place in the weeks before the meeting, with the winners announced during the meeting. Instructions for voting and information on the candidates can be found on pages 2-3.

Annual Meeting Agenda

- Call to Order
- Quorum & Introductions
- Approval of the 84th Annual Meeting Minutes
- Chairman of the Board Report
- President's Report
- Elections
 - Nominating Committee
 - Board of Director Results
 - Motion to Destroy Ballots
- New Business
- Adjourn



Town & Country Credit Union

Scholarship

We are awarding ten **\$1,000** scholarships to ten deserving high school seniors.

Applications accepted
January 17 - March 20

Learn more at
townandcountry.org/scholarship



CAST YOUR VOTE IN THE BOARD OF DIRECTORS' ELECTION

Every member of the credit union is eligible and encouraged to vote in the board of directors' election. The election will open on **Tuesday, February 20, 2024 at 12:00 a.m. and will close on Saturday, March 16, 2024 at 12:00 a.m.**

There are three seats up for election in 2024: a Minot seat and a Fargo seat, which are both three-year terms, and an At Large seat, which will serve a one-year term. Board Member Jay Hight served in the At Large position before he sadly passed away in late November. The candidate elected to the At Large position will fulfill the final year of Jay's term, and then that position will be up for election for a full three-year term in 2025.

The Minot Board seat must be filled by a member living within 75 miles of Minot; the Fargo Board seat must be filled by a member living within 50 miles of Fargo; and the At Large Board seat may be filled by a member living anywhere within our field of membership.

There will not be any nominations from the floor at the Annual Meeting. Any member interested in running as a nominee by petition must submit to the Board Secretary a statement of qualifications and biographical data with a petition signed by 100 members before Saturday, February 10, 2024. Qualifications and biographical data will only be included on the mail ballot and the voting website. Election results will be shared at the 85th Annual Meeting held on Thursday, March 21, 2024 at 12 p.m. CST.



MEMBERS CAN VOTE ONE OF THREE WAYS:

ONLINE: <https://townandcountry.cuballot.com>

PHONE: Call 1-888-304-1693 to vote by phone.

PAPER BALLOT: Call 1-888-304-1693 to request a paper ballot. It will be sent with a prepaid postage return envelope. Completed paper ballots must be received by 12:00 a.m. on Saturday, March 16, 2024.

VOTING INSTRUCTIONS: Your ID will be your account number, password is your birthday (Ex: January 12, 1960 will be 01121960) and business account password will be the last four digits of your tax ID number. Instructions on how to find your account number can be found below.

Ballots will not be accepted at any branch location. Members may not vote by proxy, but a business organization may vote through an agent designated in writing. A trustee, or other person acting in a representative capacity, may not vote.

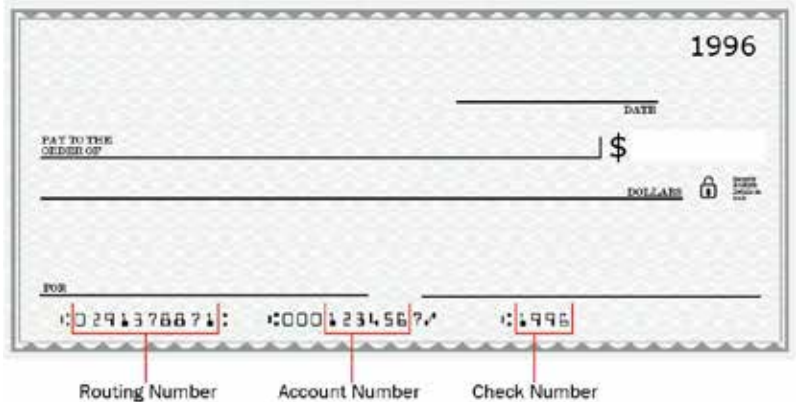
Questions? We're here to help. Give us a call at 1-800-872-6358.

LOCATING YOUR ACCOUNT NUMBER

You can find your account number on your checks, on your eStatements, or by visiting a Town & Country location.

From a check: The line of numbers on the bottom of your check includes your routing number, account number and check number. To find your account number, look at the middle section of numbers. Take off the first three digits and the last one digit. The remaining middle section is your account number. For accounts opened after February 28, 2021 you will only disregard the first three digits and include the last digit as part of your account number.

From eStatements: Select eStatements within TCCU Online or the app. It will take you to a landing page with links to all of your statements. The left column of that list is your Account Number. The Account Number is XXX for security on your actual eStatement, so make sure to check the list before you click on a link.



Insurance can get complicated. We're here to help.

Local agents specializing in:



www.tandcinsurance.org
1-866-639-1261

BOARD OF DIRECTOR CANDIDATES



Minot candidate, Calvin Larson, is a native of Minot and a lifelong member of Town & Country Credit Union. While not a producer himself, Calvin comes from a family of fifth-generation farmers in the Minot area. A graduate of Minot State University, Calvin has built a career in the oil and gas industry over the past ten years. He currently serves as the Vice President, Williston Basin with Creedence Energy Services, overseeing the

sales, service, operations and analytical teams.

In addition to his professional experience, Calvin is an involved community member, including serving as the Past President of the Minot Sunrise Rotary Club, a Community Investment Advisor with the Minot Area Community Foundation, a member of the Minot State Board of Regents, and Current Chair of the Delta Waterfowl Chapter in Minot. He is looking forward to leveraging his understanding of agriculture, professional experience and passion for serving the credit union membership as a Board member if elected.



Fargo candidate, Brian Nelson (Incumbent), was born in Edmonds, Washington and moved to Stanley, ND, in 7th grade. He holds a bachelor's degree in elementary education, with minors in physical education and driver's ed, from Minot State University and a master's in educational administration from Northern State University at Aberdeen. He started his teaching career in Rolette, ND, and later taught and served as principal in Carson, ND and at Newburg United. In 1996, he was selected as Superintendent and Elementary Principal for Berthold Public School and went on to be the superintendent of the Lewis and Clark Public School District when Ryder, Makoti, Berthold and

Plaza Schools reorganized. Brian was named Superintendent of the Year in 2008-2009 for the Northwest Region in North Dakota. Brian lives in Fargo, ND and is currently employed as the Superintendent in both Rosholt, SD and Fairmount, ND. Brian has been a Town & Country Board member since 2020.

Brian and his wife Ellen have ten children and 14 grandchildren. He is a member of Holy Cross Catholic Church, the North Dakota Council of Educational Leaders, the North Dakota School Board Association, the School Administrators of South Dakota, the North Dakota Drivers Education Association, and previously served on the Fargo School Board. He enjoys fishing in Alaska and Lake Sakakawea, as well as traveling, cruising, and spending time at their lake house on Lake Lida, east of Pelican Rapids, MN.



Fargo candidate, Wendy Loucks is a native of Rugby, ND and currently resides in Fargo. She is a graduate of North Dakota State University, the University of Nebraska College of Law, and the FBI Academy in Quantico. Wendy was a Special Agent with the FBI for 24 years, serving in several field offices across the country as a criminal profiler, assistant legal advisor and ultimately supervisor for FBI operations in ND and Western MN. Upon her retirement from the FBI, she worked for a federal contractor as an investigator and later as Chief Legal Advisor for the Western United States. Wendy and her husband also owned a construction and remodeling company for fifteen years, operating

in ND and AZ. She currently considers herself "quasi-retired".

Wendy is passionate about community service, with over 35 years of service on local and national boards. She currently serves on the Cass County Electric Co-Op Board, an electric distribution cooperative with 58,000+ members in southeastern ND. Previously, she served on the IdeaOne Telecommunications Board and was the first and only North Dakotan to serve on the Federated Rural Electric Insurance Exchange Board. Wendy also enjoys giving back to local charities like the local food pantry and Red River Zoo, as well as cheering on NDSU, UND, and AZ Cardinal football. If elected, Wendy plans to leverage her interest in finance to represent the membership fairly and transparently while prioritizing the well-being of our members and communities.



At-Large candidate, Diane Schatz grew up in Minot, attended Eureka Rural School, and graduated from Bishop Ryan High School. She was employed by Minot Federal Savings and Loan and Pringle & Herigstad Law Firm before meeting her late husband (Danny). Diane started her career as an entrepreneur when she and her husband leased the Crossroads Truck Stop and Café from Westlie Motor Company in 1977. They purchased the Minot Standard Truck Stop in 1983 and then expanded to Fargo in 1994 when they built the Petro

Stopping Center. Diane served on the Iron Skillet Committee with Petro Corporate from 1998 to 2007.

Diane managed the financial growth of these businesses over the last 46 years and assisted in opening the Fastlane Carwashes in Fargo and Minot. She currently manages real estate operations as the President of Schatz Properties LLC and Valley Properties LLC, which maintain the real estate holdings for the family. In her free time, Diane follows and supports her children, Donny, Deanne and Krista, and her seven grandchildren, who are involved in sports such as racing, basketball, softball, and showing reining horses.



At-Large candidate, Curtis Smith is a US Air Force officer currently serving as a B-52 pilot at Minot Air Force Base. Following his graduation from the U.S. Air Force Academy with a Bachelor of Science in Political Science and a minor in Spanish, Curtis was chosen to attend Euro-NATO Joint Jet Pilot Training in Texas. Upon completion of this training, he was

selected to fly the B-52 Stratofortress and subsequently stationed here in Minot.

An Eagle Scout native to Plymouth, Indiana, and a new resident of North Dakota, Curtis is excited to settle into the area and serve his new friends, neighbors, and the local military community. As a member of the Board of Directors, Curtis would bring an iron work ethic, dedication to service, and outside perspective to Town & Country Credit Union.

TRINITY HEALTH ATMS NOW OPEN!

We have three brand-new ATMs at Trinity Health properties in Minot. These ATMs will help us serve our members and Trinity Health visitors and employees, providing them with easy access to cash within the Trinity Health campus. Our new ATMs are conveniently located at:

- **Trinity Health Hospital (Cafeteria)** - 2305 37th Ave SW, Minot
- **Trinity Health Medical District (Entrance)** - 2305 37th Ave SW, Minot
- **Trinity Health Medical Arts (Lobby)** - 400 Burdick Expressway East, Minot

The best part? The ATMs are part of the MoneyPass network, ensuring they are surcharge-free for our credit union debit cardholders and MoneyPass network members!



REGISTER TO WIN A FARGO FORCE PRIZE PACKAGE!



We're giving away 2 packages each containing 4 tickets and a \$100 gift card. Tickets are for the Friday, Feb. 9 game against the Sioux Falls Stampede.

Scan the QR code to sign up online!



ATTENTION NORTH DAKOTA HOMEOWNERS

PRIMARY RESIDENCE PROPERTY TAX CREDIT

As a North Dakota Homeowner, You May Qualify for a New Property Tax Credit of up to \$500.

APPLY ONLINE JANUARY 1 - MARCH 31



LEARN MORE AT TAX.ND.GOV
Consult a qualified tax advisor with questions.



Earn 1% APY* with a Health Savings Account

- No annual or monthly fee.
- Earnings are tax-deferred.
- Make pre-tax contributions from your paycheck.**

Open an account online at townandcountry.org/hsa

*APY=Annual Percentage Yield. Rate accurate as of 11/27/23. **Other limitations may apply. Consult your tax advisor to determine if you are eligible. Insured by NCUA.

