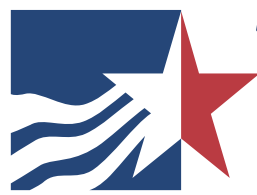


January 2018

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TOWN & COUNTRY  
CREDIT UNION



GET A HOME LOAN AND KNOW  
YOU'RE GETTING THE BEST RATE.

\*Offer begins with new applications as of November 15, 2017. Our Low Rate Guarantee: Town & Country Credit Union will match legitimate competitor offers or credit the borrower \$300 off closing costs. Our Low Rate Guarantee cannot be combined with any other offers. Rates subject to change.



## WE'RE CUTTING FEES!

As your member-owned credit union, we're taking steps to make it easier for you to access your money. We reviewed our Rate and Charge Schedule and removed 20 fees and decreased two fees. A few of the fees that we will no longer be charging include the annual Health Savings Account fee of \$25, the incoming wire transfer charge to members of \$10 per transfer, and the monthly \$5 dormant account charge, just to name a few.

Our goal is to save you money and make it easy for you to work with Town & Country Credit Union. With that in mind, we've also launched our Low Rate Guarantee to ensure that you are receiving the best rate we can provide on real estate loans, and to show we're serious, we've even lowered our Home Equity Loan rate to 2.99% APR\*!

We're proud to be your financial partner and we look forward to making additional changes to make your experience even better.

Our new Rate and Charge Schedule will go into effect on February 1, 2018. To view our most current Rate and Charge Schedule visit [www.townandcountry.org](http://www.townandcountry.org)

\*APR=Annual Percentage Rate. Rate may vary depending on each individual's credit history and underwriting factors. Closing costs of \$450 or more may apply. Terms, conditions and restrictions may apply and are subject to change.

## ANNUAL MEETING & ELECTION DETAILS

The 2017 Annual Meeting will begin in **Fargo on Tuesday, March 13th at the Holiday Inn**. The annual meeting will then conclude in **Minot on Thursday, March 15th at the Holiday Inn**. At both meetings a social will start at 6:00pm and dinner will be served at 6:30pm with the meeting to follow. Tickets for the meeting are \$5 each and can only be purchased, in advance at any Town & Country Credit Union location. For every ticket purchased the credit union will donate \$10 to the Great Plains Food Bank in Fargo and the Souris Valley United Way Backpack Buddies program in Minot.

During the annual meeting, a nominating committee will be elected consisting of three credit union members. It is the duty of the nominating committee to nominate at least one member for each board member vacancy for the 2019 election. They will also nominate member(s) for any unexpired term vacancies.

### Voting Instructions:

Every member of the credit union is eligible and encouraged to vote in the board of directors' election. The election will open on Friday, February 9, 2018 at 12:01am and will close on Thursday, March 8, 2018 at 12:01am. There will not be any nominations from the floor at the annual meeting.

There are two board seats up for election, one to be filled by a Minot member and the other by a Fargo member. Candidates include Jerry Hatlestad (Fargo), Keith Steinberg (Fargo) and Jeff Stremick (Minot). Members can vote one of three

ways: by phone, paper ballot or online at <http://townandcountry.cuballot.com>

To vote by phone or to request a paper ballot call **1-866-513-6085**. If a paper ballot is requested it will be sent with a prepaid postage return envelope. Paper ballots must be requested, prior to Thursday, February 28, 2018 and must be received by Thursday, March 8, 2018 at 12:01am.

Ballots will not be accepted at any branch location. When voting by phone your ID will be your account number, password is your birthday and business account password will be the last four digits of your tax ID number.

Nominees by petition are required to submit to the Board Secretary a statement of qualification and biographical data with a petition signed by one hundred members by Thursday, February 1, 2018. Qualifications and biographical data will only be included on the requested mail ballot or online at the electronic voting website.

Members may not vote by proxy, but a member other than an actual person (a business or organization) may vote through an agent designated in writing. A trustee, or other person acting in a representative capacity, may not vote.

If you have questions or concerns about the voting process, please call or visit any location and we will be happy to help.

# NEW HIRES, PROMOTIONS & HONORS



**Ashley Bitz** has been promoted to Business Loan Assistant. Originally from Bismarck, Ashley joined the credit union in 2014 as a Loan Servicing Associate. Her previous work experience as a Data Entry Specialist, Advanced Case Management and Support Specialist, has enhanced her attention to detail, processing and customer service skills. She is currently attending Bismarck State College online to complete her Business Management degree with an Associate's degree in Applied Science. In her new role, Ashley will be assisting the business lending team while working with the credit union's commercial and agriculture borrowers to fulfill their financial needs.



**Chanda Hoewt** has received her Accredited ACH Professional (AAP) Certification, upon passing a nationally administered exam. AAPs are a group of highly-skilled payments professionals nationally recognized for their electronic payments expertise, particularly within the field of Automated Clearing House (ACH) payments. This certification will provide Chanda with the expertise to plan payments strategies, manage payments services and help the credit union mitigate loss, risk and fraud while improving operational processes.



**Tera Heiser** has been promoted to Senior Marketing Specialist. Tera joined Town & Country Credit Union in 2015 as a Marketing Coordinator. Her primary areas of focus included coordinating special promotions, organizing events and identifying community needs that align with Town & Country's vision and mission. In her new role, she will have expanded responsibilities including serving as the internal marketing research analyst. She is located in the credit union's West Fargo office and provides state-wide marketing support to the organization.



Amanda Nelson has been hired as an Agriculture Lender. Nelson graduated from North Dakota State University with a Bachelor of Science degree in Agribusiness and a minor in Business Administration with an emphasis in Finance, Marketing and Management. She has banking and financial experience as a Teller and a Data Analyst. Nelson grew up on a family farm south of Barnesville, MN where they raised wheat, soybeans, corn, sugar beets and beef cattle. In her role, she will work with Town & Country agriculture borrowers, helping them secure financing for their operations.

## CONGRATS CURT!

**Curt Christopherson**, Vice President, Business Lending in Fargo, and a valued member of our team since 2007, has retired from Town & Country Credit Union. Curt built relationships with many agriculture producers in the Red River Valley. Thank you Curt, for your committed service to Town & Country and our members!



**Megan Lawrence** has been hired as an Internal Auditor. Lawrence graduated from the University of Jamestown, where she earned a degree in Accounting. She boasts over seven years of work experience that includes having served as a Financial Institution Examiner with the ND Department of Financial Institutions. In her role she will audit the operations and processes of the credit union to ensure compliance with internal policies and Federal and State rules and regulations.

## NEETHER RECEIVES CITIZEN OF THE YEAR AWARD

Tyler Neether, VP Business Lending in Minot, was awarded the Citizen of the Year award from the Minot Association of Builders.

The Citizen of the Year award is given to recognize the nominee's significant contribution to the community, the scope of impact the individual's contribution has had on the local area and whether or not the nominee is an inspirational role model for the community.

The Minot Association of Builders chose Tyler for the award due to his work on the Planning Commission and his willingness to collaborate with the MAB and local builders to loosen commercial landscaping regulations. Tyler is also an avid supporter of the MAB and attends several events throughout the year.





# JOHNSON & FREEMAN NAMED MINNESOTA HOUSING TOP PRODUCING LOAN OFFICERS

Peter Johnson and Reneé Freeman, Executive Mortgage Officers at Town & Country Credit Union, have been named Minnesota Housing Top Producing Loan Officers at the Platinum Level for their individual loan production during the first half of 2017.

“We’re proud of Peter and Reneé for again receiving this recognition,” said Jeremiah Kossen, President and CEO of Town & Country Credit Union. “They go above and beyond in providing our members with the right home loans to fit the individual needs of each borrower.”

Minnesota Housing is a state agency that works

with local loan officers like Johnson and Freeman to provide affordable homebuyer loans. First-time and repeat homebuyers can access programs with fixed interest rates, 3% down options and down payment loans up to \$12,000.

More information and eligibility requirements are available at [www.mnhousing.gov](http://www.mnhousing.gov). In addition to homebuyer loans, Minnesota Housing also offers home improvement loans and finances single family and multifamily housing across the state.



**Reneé Freeman Peter Johnson**



**THANK YOU MINOT!**  
**FOR NAMING US**  
**#1 Credit Union and**  
**#2 Mortgage Company!**

## TCCU DONATES TO THE MINOT Y'S MEN'S RODEO

Minot TCCU held a silent auction and baked potato bar to celebrate rodeo week. A total of \$2384.06 was collected from both events and donated to the Minot Y's Men's Rodeo.



## SANTA MADE IT TO TOWN!

Santa visited our Minot main and Fargo 52nd Avenue locations on Thursday, December 14th for our Holiday Open House and Santa Party. He visited with children, helped with holiday crafts, and enjoyed some Christmas treats with our members.



## CO-OP ATMS WILL NO LONGER BE SURCHARGE-FREE

Beginning April 7, 2018 members will no longer have access to surcharge-free ATMs on the Co-op Network. Members will continue to access surcharge free ATMs on the MoneyPass ATM Network. This network provides Town & Country members with more than 25,000 ATMs across the United States. Questions? Contact Ashley at 701-420-6736

## LOAN DISCLOSURE

Effective January 1, 2018 the variable interest rate based on the Wall Street Journal Prime Rate will increase by .25%. Please contact the loan department with any questions.



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# BOARD OF DIRECTOR CANDIDATES



**Jerry Hatlestad** was born and raised on a farm near Wolverton, Minnesota and graduated from Breckenridge High School. He attended North Dakota State School of Science and continued to Minnesota State University Moorhead where he graduated with a Bachelor of Science Degree. Jerry was employed by Otter Tail Power Company and General Electric Company for 30 years and was part owner and account sales manager with Lakeland Engineering Equipment Company in the OEM and Industrial Market. He is presently employed with Malloy Electric.

Jerry also farms with his brother and raises cattle with his daughter and son-in-law. He has been married for over 40 years to Pennie. They have two children and five grandchildren. They are active in church activities and several professional organizations. Jerry has enjoyed serving the membership of Town & Country Credit Union while volunteering as a board member.



**Keith Steinberg** has spent 20+ years in the financial services industry. He started at a bank in 1996 that was rapidly acquiring other banks. In 1999, Keith joined EDS and is now with FIS, the world's largest global provider dedicated to financial technology solutions. His position revolves around security and ensuring that private data is kept secure.

Keith graduated in 1994 from Minnesota State University Moorhead with a Bachelor of Science in Personal Finance. In 1996, he graduated from North Dakota State University with a MBA.

Keith most recently finished six years on the Board of Directors of the Fargo Moorhead Community Theatre where he had held various positions including Vice President and Treasurer. Keith and his wife Janelle, have six children and live in Reile's Acres, ND just outside of Fargo. They are active in their community and church.

As a local business owner, he utilizes Town & Country's services. He values the local decision making and relationships with the business bankers as well as the branch.

Keith is fiscally conservative, but is willing to take calculated risks. His goals for Town & Country include continuing to grow their services and improve their technology. Growth of Town & Country through smaller credit union acquisitions would be preferable to a large merger/acquisition.



**Jeff Stremick** grew up on a farm by Langdon, North Dakota. He graduated from Langdon High School and went on to attend NDSCS where he graduated with an Associate's degree as a Diesel Technician. He moved to Minot in 1984.

Jeff has owned and operated several businesses in Minot and in 2010 went into full time real estate. Jeff became part owner of Signal Realtors in 2011 and became a Broker in 2017. Since getting his license, Jeff has received numerous awards including several Realtor of the Month awards and Commercial Realtor of the Quarter awards. Jeff is also the only Realtor in Minot to have earned the coveted CCIM designation.

Jeff has been very active in the City of Minot and has given his time volunteering for numerous groups in Minot including; Sertoma, Minot Planning Commission, Minot Area Chamber of Commerce Ambassador Committee, Ward County Specials Assessment Commission, Farm Rescue, and MAYSA Board of Directors. He is also a member of the Minot Board of Realtors, National Association of Realtors, Magic City Apartment Association, Minot Builders Association and Minot Area Chamber of Commerce. He is married to Dawn Stremick and they have three grown children – Nathan, Ben, and Liza.

marketing  
**Boot Camp**

**Thursday, February 8<sup>th</sup>, 2018**  
**9:00am - 12:00pm**

Lunch will be served

Presented by

**Jake Kubela** from  
**Hurley & Associates Agri-Marketing Centers**

Get familiar with the full complement of marketing tools available to help you become a stronger marketer.



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