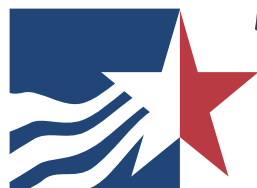


January 2019

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(800) 872-6358
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TOWN & COUNTRY
CREDIT UNION



Town & Country Credit Union hit a big membership goal – 20,000 members! This expansive growth makes us the fastest organically growing credit union in North Dakota for membership (Year-over-year growth, according to 9-30-18 National Credit Union Administration call report data). To thank our employees for all their hard work this year, we celebrated with a surprise party for each department and employee appreciation gifts.

80TH ANNUAL MEETING & ELECTION

The 80th Annual Meeting of Town & Country Credit Union will begin in **Fargo on Tuesday, March 19 at the Hilton Garden Inn** and will conclude in **Minot on Thursday, March 21 at the Sleep Inn.**

Each meeting will begin with a social at 6 p.m., followed by dinner at 6:30 p.m. and the business meeting at 7 p.m. Tickets are only available in advance and will be on sale for \$5 each beginning Friday, February 1, 2019.

During the Annual Meeting, a nominating committee will be elected consisting of three members. It is the duty of the nominating committee to nominate at least one member for each board member vacancy for the 2020 election as well as for any unexpired term vacancies. Our board of directors' election for 2019 will take place in the weeks prior to the meeting with the winners announced during the meeting.

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 8, 2019 at 12:01 a.m. and will close on Friday, March 8, 2019 at 12:01 a.m. There will not be any nominations from the floor at the Annual Meeting.

There are three seats up for election in 2019, one Minot seat and two at-large seats. The Minot seat must be filled by a member living within 75 miles of Minot and the at-large seats can be filled by any member living within the credit union's field of membership. The Minot candidate with the most votes will earn the Minot seat on the board

and then the next two candidates with the most votes overall will receive the at-large seats. Board members are elected to a term of three years. Candidate bios can be found on the back.

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 1-888-304-1693. If a paper ballot is requested, it will be sent with a prepaid postage return envelope. Completed paper ballots must be received by 12:01 a.m. on Friday, March 8, 2019. 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 100 members by Friday, February 1, 2019. Qualifications and biographical data will only be included on the mail ballot or on the 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.

Questions or concerns?

Please contact us at 1-800-872-6358.

UPDATED TERMS & CONDITIONS

Enclosed with your December statement will be a copy of our newly updated Terms & Conditions which will go into effect on February 1, 2019. Please contact our offices with any questions.

LOAN DISCLOSURE

Effective January 1, 2019 the variable interest rate based on the Wall Street Journal Prime Rate will increase by .25%. Please contact the loan department with any questions.

NEW HIRES, PROMOTIONS & HONORS



Megan Lawrence, Director of Internal Audit, recently earned her Certified Internal Auditor (CIA) designation. Lawrence oversees the internal audit function to ensure all policies, procedures and regulations are followed to maintain the safety and soundness of the credit union.

In order to earn this designation, Lawrence passed the three-part, computer-based exam. The CIA exam tests candidates' knowledge of various internal audit elements including internal control, risk management, communication, organizational structure, business processes and risks, management and leadership principles, and managing the internal audit practice.



Matt Voltz has joined Town & Country Credit Union as Assistant Vice President, Contact Center Manager. Originally from New Hampshire, Voltz brings over 7 years of contact center related experience to his new role at Town & Country. Most recently, he was responsible for the implementation and management of

a contact center within a small bank. Voltz is well versed in retail operations and credit analysis. He earned his BA in business management from Granite State College in Concord, NH and his MBA in general management from Plymouth State University in Plymouth, NH. In his new role, Voltz will develop, implement and lead the credit union's Contact Center. Voltz's office is located at Town & Country's 52nd Avenue branch in Fargo.



Jocelyn Walz recently joined the Town & Country team as an Executive Mortgage Officer. Born and raised in Williston, Walz received her degree from Minot State University and recently moved back to Minot. She brings previous experience in mortgage lending in the Williston market to this position.

In her new role, Walz will join the experienced mortgage team in the Minot area. She specializes in first-time homebuyer loans, conventional loans and refinancing, with a focus on exceptional customer service from beginning to end. Walz is located in Town & Country's main office in Minot.



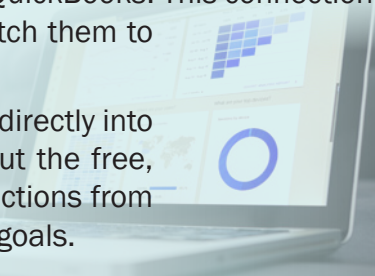
Greg Peterson joined Town & Country as Vice President Agriculture Lending. Born and raised on a family farm in Litchville, Peterson has been involved in nearly every aspect of agriculture for his entire life. He earned his associates degree in ag business from North Dakota

State College of Science in Wahpeton. Peterson's experience includes 16 years of farming and over 10 years of lending in the Fergus Falls area. In his new role, Peterson will join a team of Town & Country lenders managing ag loans for every aspect of a farm or ranch operation, including equipment, operating expenses, livestock and more. His office is located at our 52nd Avenue location in Fargo.

QUICKBOOKS & MINT IMPORT NOW AVAILABLE

Town & Country business members will now be able to import transactions directly into QuickBooks! This connection allows business members to automatically reconcile imported account activity and match them to accounts they set up in QuickBooks, simplifying the accounting process each month.

This partnership with Intuit also makes it possible for consumers to import transactions directly into the personal budgeting software programs Quicken and Mint. Don't forget to check out the free, built-in Money Manager in the Town and Country CU Mobile App which can track transactions from Town & Country and outside financial institutions, as well, and allows you to set budget goals.



Town & Country Insurance Agency, LLC

"Your best insurance is your agent."

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www.tandcinsurance.org

Proudly serving the Minot, Berthold and Fargo areas.

Check us out on **Facebook!**

RYDER OFFICE CLOSING FEBRUARY 1

Town & Country has been a proud member of the Ryder community for the past 12 years. Recently, our Board of Directors analyzed branch data taking into account the Ryder office's decreasing transaction count, declining membership, security concerns and the increasing cost per transaction. These factors led to their decision to close the Ryder branch. The final day the Ryder office will be open is Friday, February 1. Our current hours of 9 a.m. to 2 p.m. (Monday, Wednesday, Friday) will remain the same through February 1. Brenda Novodvorsky, our Ryder Member Services Representative, will remain working at Town & Country after the office closes in our Minot office.

NOW OFFERING NONPROFIT ACCOUNTS

We're on a mission to be the best we can be for our communities. A big part of that is supporting local nonprofits so they can continue to do great work. That's why we decided to launch Nonprofit Accounts designed to provide meaningful value and save these organizations time and money.

We're offering some special benefits just for nonprofits:

- Money Market Account - Earn an above market rate with no minimum or maximum balance requirements.
- Electronic Signatures — Say goodbye to chasing your board members! Signatures are collected electronically with forms being securely signed online via email.
- Volunteer Time — Receive up to 40 hours of Town & Country employee volunteer time to be used throughout the year.
- Meeting Space — Sign up to use free meeting space in Town & Country's training and board rooms.



Learn more and find your local nonprofit account expert at www.townandcountry.org/nonprofit

CONTACT CENTER COMING SOON!

We're excited to share that we will soon be launching a Contact Center! The Contact Center will be located in our Fargo 52nd Avenue office and will be staffed by five local employees. This team will be answering calls from both our local branch phone numbers and our toll-free number, 1-800-872-6358.

The Contact Center is another way we're able to simplify your experience with Town & Country. The Contact Center team will be trained to handle a wide variety of our most common inquiries, including debit or credit card questions, balance inquiries, account transfers, loan payments, eServices and check orders. This cuts down on needing to be transferred to another employee to conduct your business and creates a consistent experience for all our callers. In addition, with the Contact Center team handling calls, our in-branch member services teams will have more time to focus on interacting with the members in the drive thru and inside their branches. Don't worry, though, if you're calling to speak to a specific staff member, you'll still be transferred to them.

Our Contact Center team looks forward to serving you beginning mid-January! Be on the lookout for more information on the team and how they can help you.



0% INTRO RATE

FOR 6 MONTHS

on purchases and balance transfers

Platinum Visa®

- No Balance Transfer Fee
- No Annual Fee
- 9.9% fixed APR* after 6 months

EARN 1.5%
UNLIMITED
CASH BACK
ON ALL
PURCHASES



 **TOWN & COUNTRY**
CREDIT UNION

www.townandcountry.org/visa

*APR=Annual Percentage Rate. Approval is dependent on credit and underwriting factors. 0% offer available until February 28, 2019 on new accounts only. Terms and conditions apply and are subject to change.

BOARD OF DIRECTOR CANDIDATES



Leah Dalton is the Operations Manager for the Fargo branch of Patterson Dental Supply and oversees the service team and inside office staff with locations in Fargo, Sioux Falls and Bismarck. Prior to joining Patterson, Leah spent over six years at Discovery Benefits where she had the opportunity to lead several customer service and account management teams, build partner relationships and develop standard operating procedures. As a Breckenridge native, Leah attended NDSU in Wahpeton and after, enrolled at North Dakota State University, where she double-majored in Marketing and Management.

Leah is passionate about helping develop and grow businesses through innovative solutions and implementation of efficient processes. She is looking forward to the personal and professional growth that comes with this potential opportunity to join the Town & Country Credit Union Board. After participating in a focus group about credit unions, she decided to join Town & Country and has been impressed with the transition from a national bank to a local credit union. She has been an advocate for her friends and family to explore a switch. Leah's husband, Jeff, and nine-year-old daughter, Hana, are both members of Town & Country as well.



Kevin Harmon is a native of Minot and a graduate of Bishop Ryan Catholic School, Minot State University and the University of North Dakota. He is married to his wife, Leisa, and they have three daughters: Anzley, Quinn and McKinlee. Kevin has been a member of Town & Country since 1978. He has been working at Minot State University for the past 10 years, and currently serves as the Vice President for Student Affairs. Prior to Minot State, Kevin worked in K-12 education as a teacher, principal and superintendent for 20 years.

Kevin is the past-president for the Noon Rotary Club of Minot and maintains a position on their board of directors. He has twice served as the president of the Souris Valley United Way (SVUW) and was a member of the SVUW board for 11 years. He is currently a member of the City of Minot's Mayor's Steering Committee on Addiction (Bush Grant Foundation) and the Minot Area Community Foundation Community Investment Advisory committee.



Jay P. Hight has been the president of Hight Construction since 2001. Hight Construction was established in 1982 by LaVerne E. Hight. Over the past 36 years, Hight Construction has become a leading commercial general contractor in Northwest North Dakota, which employs approximately 45 full-time people. Jay oversees all day-to-day business operations, generates sales leads for the company and determines which projects the company will bid on. He is responsible for creating and implementing the organization's vision, mission, and overall direction.

and lives in Minot with his two children Jacob, 15 and Taury, 13. He has been involved in multiple area associations such as serving on the advisory board for the Severson Entrepreneurship Academy at Minot State University, Chairman on the Magic Fund Screening Committee for 6 years and participating in the Minot Air Force Base 5th Contracting Squadron Honorary Commander program.

Jay graduated from North Dakota State University in 1993

Jay's father, LaVerne Hight, served as a member of the Board of Directors of Town & Country Credit Union from 1979 to 1988 playing an integral part in the credit union's history.



Joanne Lautenschlager has actively volunteered as a Town & Country Credit Union Board Member since 1990 and has served in the positions of Chairman (twice), Secretary/Treasurer and Vice Chairman. In addition to attending monthly board meetings, she has attended many functions on behalf of the credit union at the state, regional, and national levels. In 2014, Joanne was named the Credit Union Association of the Dakotas North Dakota Volunteer of the Year. Joanne taught at

the junior and senior high school levels for 27 years and retired from teaching in May of 2002. She was active in numerous professional associations related to education. She is married to Thomas Lautenschlager and lives in Minot.

Joanne has enjoyed her work with the credit union, and is passionate about the continued success of Town & Country Credit Union. If re-elected, she will continue to enthusiastically represent credit union members.



Keith Steinberg has spent 20+ years in the financial services industry. He started at a bank in 1996 and in 1999, Keith joined EDS. Keith 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 NDSU 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 outside of Fargo. They are active in their community and church. As a local business owner, Keith 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.



John Tassava is the IT Operations Manager at a local electrical distribution company. His career includes over 25 years of IT executive leadership experience in distribution, manufacturing, consulting and educational environments with titles including CIO and IT Director. He holds a Bachelor of Science degree in Electronic Engineering Technology and a Master of Science in Administrative Studies. John continues to spend his spare time on programs and curriculum advisory committees for regional

universities, colleges and schools.

John has been a member of Town & Country Credit Union for 10 years and has been involved with credit unions for 28 years. He has previous experience on a credit union board where he served a term as President. John, his wife Karon and their three sons live in West Fargo. He enjoys spending time with family and friends, traveling, wood working, building and remodeling.