

October 2018

www.townandcountry.org  
(800) 872-6358  
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34 Employees volunteered for Habitat for Humanity builds in both Fargo and Minot this summer. Pictured (L to R): Jeremiah Kossen, Jill Lohnes, Michael Couse, Lisa Thuner, Shannon Webster.

**HOLIDAY HOURS:**

**VETERANS DAY**

MONDAY, NOVEMBER 12  
STANLEY & KENMARE  
OFFICES CLOSED

**THANKSGIVING**

THURSDAY, NOVEMBER 22  
OFFICES CLOSED

**CHRISTMAS EVE**

MONDAY, DECEMBER 24  
OFFICES CLOSE AT NOON

**CHRISTMAS DAY**

TUESDAY, DECEMBER 25  
OFFICES CLOSED

**NEW YEAR'S EVE**

MONDAY, DECEMBER 31  
OFFICES CLOSE AT 3pm

**NEW YEAR'S DAY**

TUESDAY, JANUARY 1  
OFFICES CLOSED

**SAVE THE DATES:**

**OCTOBER 1-5**

RODEO WEEK IN MINOT

**OCTOBER 9**

FARGO COLLEGE FINANCIAL  
PLANNING WORKSHOP

**OCTOBER 15**

MINOT MEDICARE SEMINAR

**\$MRTZ SEMINARS**

**OCTOBER 23** -MINOT

**NOVEMBER 13** - FARGO

**NOVEMBER 29**

MINOT MEDICARE SEMINAR

**DECEMBER 20**

HOLIDAY OPEN HOUSE



**SPECIAL MEETING RESULTS**

Town & Country Credit Union members attended special meetings in Minot and Fargo in September approving two bylaw amendments.

**The first amendment, Section 1 of Article IV, changes the par value of each share in the credit union from \$50 to \$5.** The par value of a share is the initial deposit required to open an account and become a member.

**The second amendment, Section 1 of Article VIII, changes the Board of Directors' representation.**

The Board of Directors will now be made up of:

**3 directors who reside within 75 miles of Minot, 2 at-large directors who can reside anywhere within the credit union's field of membership, 1 director who resides within 50 miles of Kenmare, and 1 director who resides within 50 miles of Fargo.**

"I believe these changes will positively impact our members," said Jeremiah Kossen, CEO. "The change to the par value simplifies the experience for our members and the change to the board representation will give our members more choice and a stronger voice in our board make-up." The bylaw amendments must now be submitted to the state regulator for final approval. Once approved, effective dates will be determined and published.

**WE'RE LOOKING FOR BOARD MEMBERS!**

As a credit union, we're governed by a Board of Directors made up of Town & Country members. After the affirmative bylaw vote at the special meeting in September, two of the five Minot board seats will shift to at-large representation. We are currently awaiting final approval from the State Credit Union Board for these changes, but in the meantime we are seeking nominations for those seats. Here are three Board seats up for election - one Minot seat and two at-large seats. The Minot seat must be filled by someone 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. Board nominees will not have to declare which seat they are running for, the membership will choose based on the number of votes received. For examples and more information visit [www.townandcountry.org/board](http://www.townandcountry.org/board).

We're looking for Board members who are: engaged community members who care about the success of your credit union, financially savvy, able to take the time to review the board packets each month prior to meetings, and able to attend monthly board meetings.

Board members are elected for a term of three years. If you are interested in running, contact

a member of the nominating committee, and submit an application by November 7, 2018.

**The 2018 Nominating Committee:**

**Kathy Holte - Minot 701-626-1229**

**Jim Folden - Minot 701-833-5835**

**Marlow Nash - Fargo 701-640-3222**

The election for the volunteer Board of Directors is conducted prior to the annual meeting. There will be no nominations for Board of Directors from the floor during the annual meeting. The January 2019 newsletter will contain a notice stating names and biographical information of candidates, and specific instructions on voting.

Nominees can also petition to be on the ballot. Nominees by petition are required to submit to the Board Secretary Jim Anderson a statement of qualification and biographical data with a petition signed by 100 members by February 1, 2019. Qualifications and biographical data will only be included on the requested mail ballot or online at the electronic voting website.

If you have questions about the annual meeting or voting process, please call or stop in to any location and we will be happy to help.

**LOAN DISCLOSURE**

Effective October 1, 2018 the variable interest rate based on the Wall Street Journal Prime Rate and TCCU Internal Index will increase by .25%. Please contact the loan department with questions.

## TONY WALZ EARNS CREDIT UNION FINANCIAL COUNSELOR CERTIFICATION



Tony Walz, Financial Services Officer, recently received his official Certified Credit Union Financial Counselor (CCUFC) designation.

In order to earn this designation, Tony completed coursework through the Credit Union National Association Financial Counseling Certification Program and passed two required exams. The intensive coursework covers the types of financial counseling available, myths and truths about money, tactics for how to counsel a member effectively and analyze their financial condition, and more. Tony joins a team of 11 certified financial counselors at Town & Country Credit Union. Visit our website to learn more about the financial counseling process.

Tony has a passion for spreading financial literacy to youth and adults. He specializes in auto, boat, and RV loans, as well as home equity loans and lines of credit. Interested in financial counseling or looking for a loan, contact Tony at 701-356-1804.

## SHANNON RACINE EARNS NATIONAL CHECK PROFESSIONAL CERTIFICATION



Shannon Racine, Accounting Specialist, recently received her National Check Professional (NCP) Certification. This program is intended to recognize an elevated level of knowledge among payment professionals.

Since 2005, there has been a drastic shift in how check payments are managed. The processing of paper checks is declining. According to the 2010 Federal Reserve Payments Study, 97% of forward collection of checks is now accomplished using image exchange. The NCP certification program is designed to train participants how to thrive in this new, digital world.

By earning the NCP certification, Shannon has proven knowledge of every significant aspect of the new check payment system including products and operations, relevant rules and laws that govern checks, industry standards and fraud and risk mitigation considerations.

## A SAVINGS SUCCESS STORY!

A member who had moved to Colorado purchased a 2015 pickup from a dealership. The dealer was going to charge him 19% interest to finance the vehicle. He reached out to Becky, the Stanley Branch Manager, for help. Becky was able to get him an auto loan at only 5.04% saving him \$18,543 in interest over the life of the loan! Plus, we were able to set him up with a warranty and disability coverage. Way to go, Becky! We just LOVE saving our members money.

Want to find out how much you could save? Apply for an auto loan today!



## LOSE YOUR DEBIT CARD? REPLACE IT INSTANTLY!

Instant issue debit cards are available at:



- Minot Main (615 S. Broadway)
- West Fargo Eagle Run (3342 Sheyenne St.)
- Fargo 52nd Avenue (5181 38th St. S.)
- West Fargo (925 14th Ave. E.)
- Fargo 25th Street (815 25th St. S.)

## YOUR TOWN & COUNTRY VISA® JUST GOT BETTER!

We keep rolling out changes to make our products and services better for our members. Starting October 1, the rate on all of our Platinum Visa's will be 9.9% APR\* and the rate on our Classic Visa will be 10.9% APR\*. There will no longer be an annual fee and the minimum payment will be decreased from 4% to 1.5% of your balance.

We've also launched a new unlimited cash back reward option. Our Platinum credit card holders can now choose between earning rewards points or 1.5% unlimited cash back. The cash back earned is automatically credited to your statement quarterly. To learn more, apply for a credit card or to sign up for Unlimited Cash Back rewards visit [www.townandcountry.org](http://www.townandcountry.org).



\*APR=Annual Percentage Rate. Approval is dependent on credit and underwriting factors. Terms and conditions apply and are subject to change.

## OCTOBER IS NATIONAL CYBER SECURITY AWARENESS MONTH

According to Technology Review, the average American spends 24 hours per week online – a number that may be much higher if you work on a computer every day! All of that time spent online, whether it's on a work computer, a tablet or laptop at home, or that phone you carry with you all day, can leave you and your information vulnerable.

To better protect yourself and your information, we're giving you five simple things you can do this month to help keep your data safe.

1. Use a passcode for your devices.
2. Set up account alerts.
3. Create strong and unique passwords for each account.
4. Backup your data.
5. Don't overshare on social media.

Visit the news and events page at [www.townandcountry.org](http://www.townandcountry.org) to learn more about how each of these can help keep your data safe.



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