

October 2019

www.townandcountry.org
(800) 872-6358
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Employees volunteered for Habitat for Humanity builds in both Fargo and Minot this summer. Pictured (L to R): Jeremiah Kossen, Monica Hoyt, Hannah Straw, Roseann Lund, Steve Bayer, Jacqi Lien, Laura Bryson, and Mike Hennebry.

HOLIDAY HOURS:

VETERANS DAY

MONDAY, NOVEMBER 11
STANLEY & KENMARE
OFFICES CLOSED

THANKSGIVING

THURSDAY, NOVEMBER 28
OFFICES CLOSED

CHRISTMAS EVE

TUESDAY, DECEMBER 24
OFFICES CLOSE AT NOON

CHRISTMAS DAY

WEDNESDAY, DECEMBER 25
OFFICES CLOSED

NEW YEAR'S EVE

TUESDAY, DECEMBER 31
OFFICES CLOSE AT 3pm

NEW YEAR'S DAY

WEDNESDAY, JANUARY 1
OFFICES CLOSED

UPCOMING EVENTS:

**RODEO WEEK
IN MINOT & STANLEY**

SEPTEMBER 30 - OCTOBER 4

**INTERNATIONAL
CREDIT UNION DAY**

OCTOBER 17

FARGO FORCE HOCKEY GAME

OCTOBER 17

**SANTA PARTY &
HOLIDAY OPEN HOUSE**

DECEMBER 19

LOAN DISCLOSURE

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

ANNUAL MEETING & BOARD SEAT INFO

Our Credit Union is governed by a Board of Directors comprised of seven Town & Country members. Beginning in February, members will vote to fill three of the seats. The Kenmare Board Seat, a Minot Board Seat, and a Fargo Board Seat. The Minot seat must be filled by a member living within 75 miles of Minot, the Kenmare and Fargo seats must be filled by a member living within 50 miles of each city.

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



the 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 December 18, 2019.

The 2019 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 from the floor during the annual meeting.

Nominees can also petition to be on the ballot. 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 February 6, 2020.

If you have questions about the annual meeting, Board of Directors, or voting process, please call us at 1-800-872-6358 or stop in to any location.

DAKOTA SQUARE OFFICE NOW OPEN

Town & Country's third Minot location is now open. Located near Dakota Square Mall, just west of Target, this is a full-service location with staff on site who can help members with consumer loans, new deposit accounts, mortgages, credit cards and, of course, daily transactions.

Kelsey Mahone has been promoted to Branch Manager for the Dakota Square location. You may recognize Kelsey as the previous Assistant Branch Manager at our Minot Main location. She has eight years of experience in the financial industry and is ready to help members with consumer loans, credit cards, checking accounts, CDs and more. She'll also be responsible for leading the branch team.

Jill Lohnes, Executive Mortgage Officer, has moved to the Dakota Square location. She's bringing



Kelsey Mahone

Branch Manager
NMLS# 1772091
701-420-6769



Jill Lohnes

Executive Mortgage Officer
NMLS# 757152
701-420-6713

her 12 years of mortgage experience to a new, convenient location for Town & Country members. Jill can assist members with all your mortgage and refinance needs, specializing in VA and first-time homebuyer loans.

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To celebrate the grand opening of Dakota Square, we're hosting a few, great deals:

9 Month CD **2.25%** APY**

Get **\$250**

deposited into your new checking account after your first direct deposit!

Dakota Square Lobby and drive-up hours are:
Monday – Friday: Lobby 8:30 a.m. – 5:30 p.m.
Drive-up 7:30 a.m. – 6 p.m.
Saturday: Drive-up 9 a.m. – 1 p.m.

With this opening, the Minot South location will now be drive-up only.
Monday – Friday: 8:30 a.m. – 5:30 p.m. **Saturday:** 9 a.m. – 12 p.m.

LOAN RATE COUNTDOWN

On Friday, Oct. 18, we're offering loan discounts, Black Friday style. The first 10 people in line at the Dakota Square location each hour that morning will receive a coupon for a discount on their consumer loan rates. The loan must close by Nov. 30, 2019.

8:30 a.m.	9:30 a.m.	10:30 a.m.
3% off the APR* (minimum 1%)	2% off the APR* (minimum 1%)	1% off the APR* (minimum 1%)

*APR=Annual Percentage Rate. Discount is off the APR qualified for with a max loan of \$75,000. Cannot be used to refinance TCCU loans. **APY=Annual Percentage Yield. \$500 minimum, new money only. Rate accurate as of 9/26/2019. Penalty for early withdrawal. †\$250 will be deposited after posting of \$250 in direct deposits within 30 days of account opening. Limit one deposit of \$250 per account. Terms, conditions and restrictions apply and are subject to change. Offers expire 11/30/2019.

NEW HIRES, PROMOTIONS & HONORS



Tony Walz was promoted to Branch Manager. Walz joined the credit union in 2017 as a Financial Services Officer. During his time at the credit union, Walz has focused on consumer lending, and serves as one of the credit union's Certified Financial Counselors providing individual counseling and financial education classes at local schools. In this role, he will continue to assist members with their personal loan products as well as lead branch staff. His office is located at our 52nd Avenue branch in Fargo.



David Struck joined Town & Country as Vice President Agriculture Lending. Originally from Fairmount, MN, Struck earned his Business degree with a double emphasis in Management and Marketing from the U of M Crookston and his Finance degree from MSUM. Struck brings over 15 years of commercial and agriculture lending experience to his new role. His office is located at our 52nd Ave. location in Fargo.



Stacia Sanders was hired as a Financial Services Officer at our 52nd Ave. branch in Fargo. Sanders brings over 24 years of lending experience to the credit union and is well versed in auto loans and recreational vehicle loans. Most recently, Sanders was employed at a financial institution where she assisted consumers with deposit accounts and loan products. Sanders will assist members with their personal loan products.



Michael Sylskar was hired as a Branch Manager at our 25th Street location in Fargo. Sylskar brings over 17 years of banking experience to his new role, with seven of those as a Branch Manager. Originally from Karlstad, Minnesota, Sylskar earned his bachelor's degree from MSUM. As Branch Manager, he will assist members with their personal loan products and lead branch staff.



CONGRATS LORI!

Lori McGowan has retired after 19 years of service to our members. Lori worked in the Minot Main location as the Member Services Coordinator and was known for her kindness and ability to make everyone smile. We wish her well in retirement!

CHILDREN'S BOOK DRIVE

We're partnering up with the Fargo Force to host a children's book drive to benefit local schools, homeless shelters and daycares! Bring in a children's book to any Town & Country Fargo or West Fargo location and receive a voucher to the Thursday, October 17th game vs. the Sioux Falls Stampede. Vouchers can be redeemed at the Fargo Force box office. Available while supplies last so stop in soon!



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