

April 2018

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(800) 872-6358
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Our Minot team members bagged 390 packages of food for children in the Minot community as part of the United Way Backpack Buddies program. These bags of food are placed in kids' backpacks on Fridays and for many, serve as their only nutrition for the weekend.

REMODELING?

We've got your Home Equity Loan.

Does your rec room need to be reimaged? Is your master closet busting at the seams? A remodel project may be just what you need to get your home organized, functional and beautiful this spring.

A Home Equity Loan can make those remodel dreams come true and is a great option for financing mid-size remodel projects. Put the mortgage payments you've made all these years to good use by accessing the equity in your home to fund improvements.

Plus, our Home Equity Loans got even better with a new low rate of 2.99% APR* for a term of 60 months (5 years)! Qualification is quick and easy with our experienced loan officers.

Don't put off your honey-do list any longer; snatch up this great home equity loan rate! Contact a loan officer in your area or apply online today!

*APR= Annual Percentage Rate. Estimated monthly payment of \$180 per \$10,000 owed, based on a 60 month term and the stated rate. Rates and loan approval are dependent on credit and underwriting factors.



IMPORTANT NOTICE



As of April 2, 2018 Town & Country Credit Union members will no longer be able to use CO-OP ATMs without receiving a surcharge.

LOAN DISCLOSURE

Effective April 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.

79TH ANNUAL MEETING BRINGS TOGETHER MEMBERS & STAFF

Over 250 people gathered to celebrate 79 years of member service at this year's annual meetings in Fargo and Minot. The agenda included addresses by Joanne Lautenschlager, Board Chair, and Jeremiah Kossen, CEO.

Gratitude and a Vision for Member Service

Joanne recognized Darrell Olson, our recently retired CEO, for his years of service and welcomed Jeremiah, our new CEO, to the credit union. She also thanked her fellow board members and their spouses for their active commitment to the credit union as volunteer board members, as well as the employees for being the people on the ground creating the exceptional credit union experience for Town & Country Credit Union members.

Jeremiah shared a few updates with the members and staff in attendance. First, he announced the purchase of our newest location in the Eagle Run development in West Fargo. This location is set to open in May. Second, he reminded members that we have cut 22 member fees so far this year, emphasizing his focus on minimal fees and great rates to improve member value. Better rates have been approved across the board – consumer, commercial and mortgage lending – and some of our credit underwriting requirements have loosened as well. This is all part of finding ways to say “Yes” to our members more often and provide the credit they need.

Next, Jeremiah shared his vision for 2018 and beyond. The main focus for the Town & Country Credit Union team will be providing the Best Service, the Best Value and Growth. To provide the Best Service, we will be simplifying the products and services we offer and prioritizing employee training. To provide the Best Value, we will be looking at

our rates regularly and making sure we're a strong competitor. Lastly, Growth will not focus on getting bigger, but on becoming more efficient. The more efficient we can be, the better we can serve our members.

Board Elections & Nominating Committee

According to our bylaws, a nominating committee of three members must put forth candidates for any open Board seats. The 2017 nominating committee members were Marlow Nash of Fargo and Kathy Holte and Jim Folden of Minot. They each received a gift of \$25 in appreciation for serving on the committee. Members were asked to nominate people from the floor for the 2018 nominating committee, but none were put forward. These positions will now be appointed by the Board.

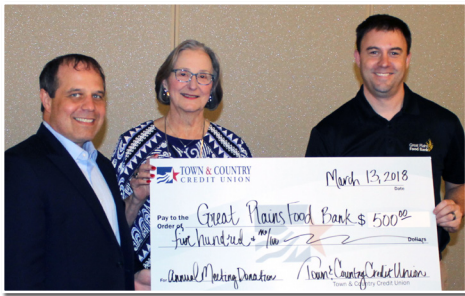
Prior to the Annual Meeting, voting was open for two Board of Director positions. The first position was for the Fargo Board Member seat. Jerry Hatlestad, incumbent, competed for the position with Keith Steinberg, a Reile's Acres resident and financial services veteran, in the contested election. Jerry came out victorious and will serve another three-year term.

Randy Arneson, Board Secretary/Treasurer, decided not to run for re-election this year, leaving a Minot Board position open. Jeff Stremick, a Minot resident and local real estate agent, stepped up to fill the position. Jeff will also serve a three-year term. Learn more about Jeff below.

New Business

At the Fargo Annual Meeting, Keith Steinberg asked the Board to look into increasing Fargo representation on the Board of Directors. Currently, there is one Fargo position, one Kenmare position and five Minot positions.

(Continued on back)



Jeremiah Kossen and Joanne Lautenschlager presented a check for \$500 to the Great Plains Food Bank at the Fargo Annual Meeting.

Annual Meeting (Continued)

The Board has agreed to look into options for this. It will require a bylaw change in order to alter board representation.

Giving Back

For the past five years, Town & Country Credit Union has been donating the ticket sales plus a matching contribution for the annual meeting to a charity selected by the employees. This year, the Fargo Annual Meeting donation of \$500 was given to the Great Plains Food Bank. The Minot Annual Meeting donation of \$570 was given to the Souris Valley United Way Backpack Buddies program.

Attendees also had the chance to take home door prizes at the end of the night, including Town & Country Credit Union merchandise and cash prizes. Thank you to everyone who came to celebrate, and we hope to see you at our 80th Annual Meeting next year!

MEET JEFF, OUR NEWEST BOARD MEMBER



Jeff Stremick is a local real estate broker. He owned and operated several businesses in Minot prior to becoming a part-owner of Signal Realtors in 2011.

Jeff is very active in the Minot community serving on the Minot Planning Commission, Ward County Specials Assessment Commission, Farm Rescue, Minot Board of Realtors and others. He grew up on a farm by Langdon, North Dakota, and moved to Minot in 1984. He is married to Dawn Stremick and they have three grown children – Nathan, Ben and Liza.

Thank you to Randy Arneson for 18 years of service as a volunteer member of the Board of Directors! Randy is pictured below with Chairman of the Board, Joanne Lautenschlager.



NEW HIRES & PROMOTIONS



Jacqi Lien has been promoted to Executive Mortgage Officer at our West Fargo branch. Jacqi joined Town & Country Credit Union in 2006 and has progressed through many positions since then. She holds a bachelor's degree in Business Administration from North Dakota State University.



Eric Miller has been hired as an Executive Mortgage Officer at our 25th Street Fargo branch. Miller holds a degree in Agricultural Economics from North Dakota State University. He has over four years of business development experience and spent the last two and half years as a Mortgage Loan Officer in Fargo.



Tyler Larson has been hired as an Executive Mortgage Officer at our 32nd Avenue Fargo branch. Prior to joining TCCU, Tyler most recently served as a mortgage loan officer in Bemidji, Minn. before spending the last year in Washington, D.C. with the North Dakota National Guard.



Matt Benson was promoted to Vice President, Agricultural Lending. He joined the TCCU team in Minot in 2009 and previously served as an agricultural lender. Matt has over nine years of agricultural lending experience and provides the farmers and ranchers he serves with the best service possible.



Chelsea Gleich has joined the Town & Country team as the Marketing Specialist in Minot. She holds a degree in Communications from the University of Mary and brings seven years of experience in marketing, communications and event planning to the marketing team.



Jake Klobuchar was promoted to Vice President, Commercial Lending. Jake joined the TCCU team in Fargo in April of 2017 as a commercial lender. With over five years of commercial lending experience, he hit the ground running and has proven himself to be an asset to the commercial lending team in the short time he's been on board.



Town & Country Insurance Agency, LLC **MEDICARE MADE CLEAR**

A FREE seminar presented in Minot by Keith Hanson, an Agent with Town & Country Insurance Agency.

2PM - 3PM | MONDAY, APRIL 9 | MONDAY, MAY 7 615 South Broadway, Suite 204
Minot, ND 58701

Please RSVP to Carly at 701-420-6650