

July 2021

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S&P Global



Credit Unions

Town & Country Credit Union is the only credit union in North or South Dakota to be named as one of the top-performing credit unions in the United States by S&P Global Market Intelligence, a worldwide source of data regarding financial institutions.

We came in at #41 in the top 100 credit unions, compared to a total of 1,727 credit unions across the country. The rankings are based on multiple factors including member growth, average loans per member, delinquent loans and return on average assets.

OUR OFFICES
WILL BE CLOSED:

INDEPENDENCE DAY
OBSERVANCE
MONDAY, JULY 5

LABOR DAY
MONDAY, SEPTEMBER 3

Upcoming Events:

KENMARE PICNIC
THURSDAY, JULY 8

STANLEY PICNIC
THURSDAY, JULY 15

MINOT FILL THE BUS
SCHOOL SUPPLY DRIVE
WEDNESDAY, AUGUST 11

FARGO YOUTH & TEEN
POOL DAYS
SUNDAY, AUGUST 1 THROUGH
SATURDAY, AUGUST 7

MINOT YOUTH & TEEN
POOL DAY
TUESDAY, AUGUST 3

TOWN & COUNTRY BRINGS HOME AWARDS

We received three awards from the Dakota Credit Union Association at their Annual Summit event in May.

“These awards are evidence of our commitment to being a financial resource and putting our members first,” said Jeremiah Kossen, President/CEO of Town & Country Credit Union. “I’m proud of our team’s resilience and ability to leverage technology to help our members when they needed us the most.”

includes both self-led online games and articles, as well as an in-school program that teachers can use.

The final award, second place in the Louise Herring Philosophy-in-Action category, celebrates the credit union’s nimble response to COVID-19, including adding additional online offerings, digital signatures, and additional outreach via social media, as well as helping more than 425 members get Paycheck Protection Program funding for their businesses in 2020.

The first place Marketing & Communications award recognized the credit union’s work in providing helpful content around financial milestones for parents and building positive associations for kids regarding saving money and responsible borrowing.

The second place award in the Desjardins financial education category recognized the Banzai financial literacy program which



CREDIT CARD CHANGES COMING JULY 8

We’re upgrading online access to your credit card transactions and how you redeem your rewards. Here’s how it works:

scheduled payments by clicking on Credit Card in TCCU Online and clicking on Payment History. This upgrade does not affect your physical cards in any way.

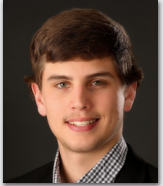
Online Access to Your Credit Card

You will not be able to access your credit card through TCCU Online from 4 p.m. on Thursday, July 8 through Monday, July 12. As of that Monday, you’ll access your account online the same way you do now, but the site will look different. If you have any one-time payments scheduled for beyond July 8, you’ll need to set those up again. You can view any current

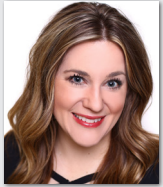
Credit Card Rewards

If you are a Platinum Visa® holder who gets reward points, we’re switching to a new site where you can redeem your rewards. Your current points will carry over but they may not appear for up to 30 days. On or after July 9, you can find the new site at www.townandcountry.org/visa. You’ll be prompted to create a new account upon your first login.

NEW HIRES, HONORS AND PROMOTIONS



Cole Brose was promoted to Consumer Loan Associate in Minot. He is opening new deposit accounts, as well as assisting our consumer lending team with application processing and member relations.



Renata Buen was promoted to VP Mortgage Origination. She is responsible for overseeing Town & Country's team of mortgage loan officers in addition to continuing to help members with their mortgage needs.



Luke Heilman joined Town & Country Credit Union as a Commercial Loan Officer in Minot. He is helping business members achieve their goals by leveraging the credit union's lending products.



Jessica Lochthowe was promoted to VP Mortgage Underwriting. She oversees underwriting and processing for all real estate loans at the credit union.



Peter Johnson, Executive Mortgage Officer in Fargo, was named a Top Producing Loan Officer with a Platinum designation by Minnesota Housing for his Single Family homeownership program loan production volume during 2020.



Raychel Martini joined Town & Country Credit Union as the Branch Manager in Stanley. She is assisting members with their auto loans, RV loans, personal loans and more, as well as opening new deposit accounts.



DeeAnn Roloff was promoted to Plastics Assistant. She is responsible for assisting in the management of the credit union's debit and credit card portfolio, including helping members with card-related issues and processing card disputes.



Stephen Sanford was promoted to Assistant Branch Manager. He is supervising member service representatives and assisting the branch manager with consumer lending and deposit products at the 25th Street Fargo location.



Emily Stadler was promoted to Assistant Branch Manager. She is supervising member service representatives, opening deposit accounts and assisting with consumer lending at the 52nd Ave Fargo location.



Lindsey Anderson, Director of Internal Audit, earned her Certified Credit Union Internal Auditor (CCUIA) designation. In order to receive that designation, Anderson was required to complete the CUNA & ACUIA Internal Audit Certification virtual school program and pass an exam.

RETIREMENT CONGRATULATIONS!

Thank you to Roseann and Mikki for their years of service and the many Positive Impacts that they created for our members and employees while at Town & Country. Enjoy your retirement!



Roseann Lund
SVP Mortgage



Mikki Kremer
HR Specialist

BOARD EXECUTIVE COMMITTEE NAMED

The following Board Executive Committee members were re-elected for another year.



DelRae Geinert
Chairman



Kevin Harmon
Vice-Chairman



Jeff Stremick
Secretary/Treasurer



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