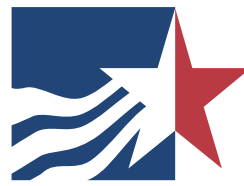


October 2023

townandcountry.org
(800) 872-6358
Insured by NCUA



TOWN & COUNTRY
CREDIT UNION



Members of the Greater Minot Zoological Society helped serve as parking lot greeters during construction at the Minot Main Office. As a thank you, we presented them with a \$4,000 donation.

HOLIDAY HOURS:

COLUMBUS DAY
MONDAY, OCTOBER 9
OFFICES CLOSED

VETERANS DAY
FRIDAY, NOVEMBER 10
STANLEY & KENMARE
OFFICES CLOSED

THANKSGIVING DAY
THURSDAY, NOVEMBER 23
OFFICES CLOSED

CHRISTMAS DAY
MONDAY, DECEMBER 25
OFFICES CLOSED

NEW YEAR'S DAY
MONDAY, JANUARY 1
OFFICES CLOSED

WE'RE LOOKING FOR BOARD MEMBER CANDIDATES

As a credit union, we're governed by a Board of Directors made up of Town & Country members. This year, there are two Board positions opening up - one Minot seat and one Fargo seat. The Minot seat must be filled by someone living within 75 miles of Minot and the Fargo seat must be filled by someone living within 50 miles of Fargo.

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 time to review the board packets each month prior to meetings
- Able to attend monthly board meetings

Previous professional experience at a financial institution and prior board experience are not required. Board members are elected for a term of three years. If you are interested in running, you must contact us at 701-420-6743 and

submit an application by Friday, Dec. 1. The Nominating Committee will then submit the slate of qualified candidates to the Board secretary to be placed on the ballot.

NOMINATING COMMITTEE:

Jim Folden – Minot
Greg Marshall – Minot
Leah Dalton – Fargo

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

SAVE THE DATE

Election results will be announced at the 85th Annual Meeting on THURSDAY, MARCH 21, 2024.

The meeting will again be held in person in Minot and Fargo, as well as online.

11-Month CD Special

5.40% APY*

Get started today at townandcountry.org.

*APY=Annual Percentage Yield.
\$500 minimum deposit. Penalty for early withdrawal.
Rate bumps are not available. Offer effective 9/18/2023. Insured by NCUA.

RATE DISCLOSURE

On August 1, 2023, the variable interest rate based on the Wall Street Journal Prime Rate increased by .25%, and the variable interest rate based on the TCCU Internal Index increased by .25%.

Join Us for
INTERNATIONAL CREDIT UNION DAY

We're celebrating with warm fall drinks and delicious baked goods. Stop by any location on Thursday, October 19, for treats.

TOWN & COUNTRY NAMED ONE OF THE BEST PLACES TO WORK



Town & Country Credit Union has been selected as one of Prairie Business magazine's 50 Best Places to Work for 2023! This recognition reflects the credit union's ongoing commitment to providing an exceptional work environment for our dedicated team.

TRINITY HEALTH PARTNERSHIP ANNOUNCED

In spring 2024, Town & Country will open a location at Trinity Health's new Healthcare Campus and Medical District (HCMD) in Minot providing Trinity patients, visitors and employees the option of managing their financial health as they simultaneously tend to their physical well-being.

Besides offering full services at the new location, Town & Country is also offering benefits to Trinity employees and the Trinity Health Foundation.



TRINITY HEALTH EMPLOYEE DISCOUNTS:

1% off Consumer Loan Rates*

Get 1% off the qualified loan rate with no loan document fee for:

- Auto Loans (new and used, purchase or refinance)
- Recreational Vehicle Loans (Boats, Campers, RVs)
- Personal Unsecured Loans

\$750 off Mortgage Closing Costs

- For primary residential mortgage purchases and refinances

THE TRINITY HEALTH FOUNDATION EARNS:

- \$100 for each Trinity Health employee that joins Town & Country Credit Union.
- \$100 for any existing Town & Country member hired by Trinity Health after August 2023.
- \$25 each year for every Trinity Health employee who has their paycheck direct deposited into their Town & Country account.

To take advantage of these offers, Trinity employees can apply online and use **Trinity** in the promo code box or let their lender know they are a Trinity Health employee.

*Rate and approval based on credit history and underwriting factors. Not valid on TCCU refinances. Must qualify for products, services and membership. Terms, conditions and restrictions may apply and are subject to change. Offers effective 8/16/2023. Equal Housing Opportunity. NMLS# 704437

small BUSINESS GRANT AWARD WINNERS

In a celebration of local entrepreneurship and community support, Town & Country Credit Union is thrilled to announce the recipients of the 2023 Small Business Grants. Four member-owned small businesses making a significant impact in our communities each received a \$2,500 grant to help create positive change. This marks the first year of the credit union's small business grants.

To apply, businesses who are Town & Country members were asked to submit an essay answering the question, "How would your small business use \$2,500 to create a positive impact on your staff, customers or the community?" All submissions were reviewed and scored by a panel of Town & Country Credit Union employees.

This year's winners are:

- Active Minds Academy - Fargo, ND
- Chaos Games - Minot, ND
- Hilltop Farm - Des Lacs, ND
- Sonder Bakehouse - West Fargo, ND

Over the next few months, we'll highlight how these businesses make a positive difference in our community and how you can help support them!

STAY ALERT TO TEXT SCAMS

Text fraud is on the rise so today lets talk about a sneaky trick called "Smishing."

WHAT'S SMISHING?

Imagine getting a text that looks like it's from us or another company you trust, but it's actually from a scammer trying to trick you.

That's smishing!



WHY SHOULD YOU CARE?

Quick Decisions: We often reply to texts quickly. Scammers know this and try to rush you.

Trust: We usually trust our texts because they're often from friends or family.

Bad Links: These texts can have links that, if clicked, can cause trouble.

STAY SAFE WITH THESE TIPS:

- If a text seems odd, even if it looks like it's from someone you know, double-check. Call the company or person using a number you already have, **not the one in the text.**
- If you're unsure about a text, **don't click any links in it.**
- If a text feels off or asks for personal info, **be cautious.**
- If you get a weird text from Town & Country Credit Union, **let us know.**
- **Never give out your 2factor authentication code** to anyone.

REMEMBER: Town & Country Credit Union will NEVER call or text you asking for private details like usernames or passwords. Even if you get a call from what looks like a Town & Country Credit Union phone number, hang up and call us back at 1-800-872-6358 to confirm you are talking to a Town & Country employee.