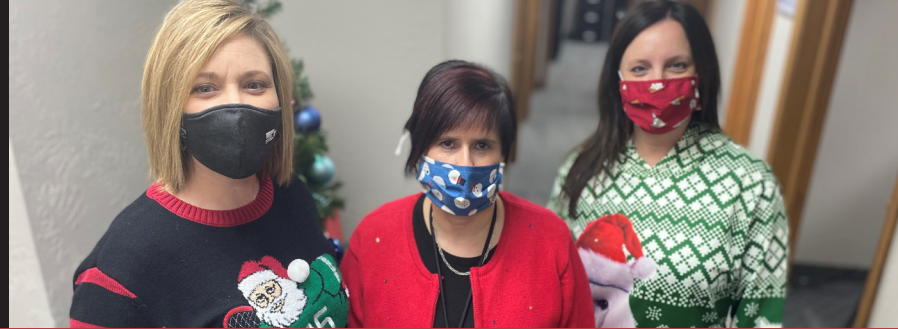


January 2021

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We hosted a two-week long December to Remember celebration which included dress-up days, games and prizes to show our appreciation for staff this year.

Pictured: Lindsey Anderson, Andrea Meyer and Chanda Hoewt on Ugly Christmas Sweater Day.

JOIN US FOR THE ANNUAL MEETING

It's almost time for our annual meeting! Last year's meetings were cancelled due to the COVID-19 pandemic. This year, the 82nd Annual Meeting of Town & Country Credit Union will be combined and held virtually in order to keep our members and staff healthy and allow for more people to attend from the comfort of their homes if they wish. **We hope you'll join us on Tuesday, March 16 at 12 p.m CST.**

With this new virtual format, you will be able to log in on your computer to view the meeting and/or call in via phone to listen. In order to keep the connection secure, we're asking members to sign up to attend the meeting either online at www.townandcountry.org/annual-meeting, in person at one of our locations, or by calling 1-800-872-6358. All those who sign up will be mailed or emailed an annual meeting packet (based on your preference) to include login information, our annual report, and meeting

minutes from our 80th annual meeting. Signing up to attend the meeting will also get you into the drawing for door prizes.

During the Annual Meeting, a nominating committee will be elected consisting of three members. It is the duty of the nominating committee to nominate at least one member for each vacant board position at the following year's election, as well as any unexpired term vacancies. Our board of directors' election for 2021 will take place in the weeks prior to the meeting with the winners announced during the meeting. See page 2 for information on how you can cast your vote and page 3 to view this year's candidates.

82nd Annual Business Meeting Agenda

- Call to Order
- Quorum
- Introductions
- Approval of the 80th Annual Meeting Minutes
- Chairman of the Board's Report
- President's Report
- Elections
 - ◊ Nominating Committee
 - ◊ Board of Director Results
- New Business
- Recess

**SYSTEM
UPGRADE**

**02.27
—THROUGH—
03.01**

WE'RE UPGRADING! WHAT YOU NEED TO KNOW

Technology changes and it's time to upgrade our systems. This upgrade includes our internal system as well as TCCU Online and our mobile app.

We've taken steps to make this as painless as possible for our members, but unfortunately, some inconveniences are unavoidable. We promise to do whatever we can to make it right if you are negatively impacted. Here's what you need to know:

1. All branches, including the contact center, will be closed Saturday, February 27 through Monday, March 1. Branches will be back open regular hours on Tuesday, March 2.
2. TCCU Online and the mobile app will be unavailable during this time.

TO DO BEFORE FEBRUARY 27:

- Set yourself a reminder to check your balance on Friday, February 26** before the branches are closed and TCCU Online is offline from February 27 - March 1. You will not be able to check your balance at an ATM that weekend.
- Sign up for eStatements.** All transaction history in TCCU Online will be deleted with this upgrade. You will only be able to digitally access transaction history within eStatements if you're signed up. You can sign up now by clicking eStatements in TCCU Online or the mobile app or give us a call to get access.

ATTENTION QUICKBOOKS & QUICKEN USERS!

You MUST download your transactions by February 26. Since all transaction history in TCCU Online will be deleted with this upgrade, you will not be able to do a transaction download of any transactions that took place prior to February 27 after online banking closes on Friday, February 26.

**Text TCCU
to 31996
to get
signed up!***

More information will be available between now and February 26. Please visit www.townandcountry.org/upgrade and watch your mailbox for updates. If you have specific questions, feel free to give us a call at 1-800-872-6358.

*Up to 10 Msgs/Month. Reply STOP to cancel, HELP for help. MSG&data rates may apply.

CAST YOUR VOTE IN THE BOARD OF DIRECTORS' ELECTION

Every member of the credit union is eligible and encouraged to vote in the board of directors election. **The election will open on Sunday, February 14, 2021 at 12:00 a.m. and will close on Thursday, March 11, 2021 at 12:00 a.m.** There will not be any nominations from the floor at the Annual Meeting. Nominees by petition are required to submit to the Board Secretary a statement of qualifications and biographical data with a petition signed by 100 members before February 4, 2021. Qualifications and biographical data will only be included on the mail ballot and the voting website. Election results will be shared at the 82nd Annual Meeting.

There are two seats up for election in 2021, a Minot seat, and the Fargo seat. Each open seat must be filled by a member living within that branch's field of membership. Board members will be elected to a term of three years.



Members can vote one of three ways: by phone, paper ballot, or online at <https://townandcountry.cuballot.com>. To vote by phone or to request a paper ballot, call 1-888-304-1693. If a paper ballot is requested, it will be sent with a prepaid postage return envelope. Completed paper ballots must be received by 12:00 a.m. on Thursday, March 11,

2021. Ballots will not be accepted at any branch location. When voting by phone, your ID will be your account number, password is your birthday (Ex: January 12, 1960 would be 01121960) and business account password will be the last four digits of your tax ID number.

Members may not vote by proxy, but a business or organization may vote through an agent designated in writing. A trustee, or other person acting in a representative capacity, may not vote.

**Questions or concerns?
Please contact us at 1-800-872-6358.**

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BOARD OF DIRECTOR CANDIDATES



Jeff Stremick (Incumbent) was elected to the Town & Country Credit Union Board of Directors in 2018 and most recently served as the Secretary/Treasurer. Jeff grew up on a farm by Langdon, North Dakota. He graduated from Langdon High School and went on to attend NDSCS where he graduated with an Associate's degree as a Diesel Technician. He moved to Minot in 1984.

Jeff has owned and operated several businesses in Minot and in 2010 went into full-time real estate. He became part-owner of Signal Realtors in 2011 and became a Broker in 2017. Since getting his license, Jeff has received numerous awards

including several Realtor of the Month awards and Commercial Realtor of the Quarter awards. Jeff is also the only Realtor in Minot to have earned the coveted CCIM designation.

Jeff has been very active in the City of Minot and has given his time volunteering for numerous groups in Minot including; Sertoma, Minot Planning Commission, Minot Area Chamber of Commerce Ambassador Committee, Ward County Specials Assessment Commission, Farm Rescue, and MAYSA Board of Directors. He is also a member of the Minot Board of Realtors, National Association of Realtors, Magic City Apartment Association, Minot Builders Association and Minot Area Chamber of Commerce. He is married to Dawn Stremick and they have three grown children – Nathan, Ben, and Liza.



Jodi Johnson, a lifelong North Dakota resident and Minot State University graduate, has been employed as Ward County Superintendent of Schools since 2004. In this position, she has gained experience that will be of value as a board member through her collaborations with multiple organizations throughout the state, financial expertise managing the overall budget, and communications networking with school districts.

Jodi understands cooperative principles, having served as president of Verendrye Electric Cooperative's Operation RoundUp. She also has a good understanding of rural needs as a partner in a farming/cattle operation with her husband, Jeff.

A native of Powers Lake, Jodi graduated from MSU with a double

major in Elementary Education and Intellectual Disabilities. She taught special education in Kulm, then worked as Coordinator of Services at KALIX in Minot. Following her marriage to Jeff, she moved to rural Carpio. When their daughters were young, she was a substitute teacher. Daughter Jessi, a NDSU graduate, teaches in Denver now, and Jasmin is a senior at NDSU.

Jodi was instrumental in writing and passing a 2012 state law updating school board powers. She is a member of the North Dakota Council of Exceptional Leaders, North Dakota Association of Counties, Ward County Township Association and North Dakota Association of County Superintendents.

She serves on the Carpio Township Board as clerk/treasurer, and is a member of Carpio Lutheran Church where she has served in several capacities. At home, she enjoys her many animals, playing games, and visiting with family and friends.



Brian Nelson (Incumbent) lives in Fargo with his wife Ellen. He was elected to a one-year term on the Town & Country Credit Union Board of Directors in 2020 and is seeking re-election.

Brian is currently employed as the Superintendent in both Rosholt, South Dakota and Fairmount, North Dakota. He also has ties to Western and Central North Dakota. He has taught in Rolette,

ND and was principal in Carson, ND. He also taught and served

as elementary principal in Newburg, ND. He later served as Superintendent and Elementary Principal for Berthold Public School and went on to be the superintendent of the Lewis and Clark Public School District when Ryder, Makoti, Berthold and Plaza schools reorganized. Brian was named Superintendent of the Year for 2008-2009 for the Northwest Region in North Dakota. He also serves on the Fargo School Board, a seat he has held since 2018.

Brian and Ellen enjoy fishing in Alaska and Lake Sakakawea, as well as traveling, cruising, and spending time at their lake house on Lake Lida 5.5 miles east of Pelican Rapids, Minnesota.



Kristian Rue was born in Fargo, ND. He graduated from North Dakota State University in 2019 with a bachelor's degree in Management Information Systems. He is also a Project Management Institute, Certified Associate in Project Management (CAPM). He works as a Systems

Analyst for Steffes Group, Inc; a leading agriculture-focused auctioneering and real estate company in the Midwest. Having listened to the unique challenges of hundreds of farmers, ranchers, and hobbyists, and implementing numerous technologies at Steffes Group, Kristian has a unique view of the trends and technologies driving agriculture in our area. He enjoys spending time with friends and family in the outdoors, reading, and traveling. Kristian lives in Fargo.

NEW HIRES, PROMOTIONS & HONORS

CONGRATS, CLAUDIE!



Claudie Selzler, Financial Services Officer, is retiring after more than 13 years with Town & Country Credit Union. Claudie started her credit union career in 1981 and joined our team at the Minot Main branch in 2007 for a short stint as an Ag Lender. She quickly shifted her focus to consumer lending and transitioned to a full-time Financial Services Officer role specializing in consumer lending in 2010. Claudie is an active volunteer in her Velva community and served on the Credit Unions United Chapter Board for 12 years.

“I will truly miss seeing our members and getting to spend each day with the awesome team I’ve been able to work with at Town & Country,” said Claudie.

Claudie’s last day is January 15, 2021. If you’d like to wish her a happy retirement, you can send her a message at info@townandcountry.org with the subject line “Retirement Wishes” or give her a call at 701-420-6754.



Tyler Ventzke recently received his official Certified Credit Union Financial Counselor (CCUFC) designation. Tyler is the Branch Manager at our 25th Street location in Fargo. He specializes in helping members find the financial products that are right for them, from deposit products to consumer loans, and assists members and non-members with budgeting and other financial counseling questions.

To get in touch with Tyler, learn more about our free Financial Counseling services, or find a certified financial counselor near you, visit www.townandcountry.org.



Austin Deavy has been promoted to Assistant Branch Manager at the 9th Street West Fargo branch. Austin holds a bachelor’s degree from Minnesota State University Moorhead and brings five years of bank and credit union experience to his new role.



Kaleb Lowrance has been promoted to Assistant Branch Manager at our 25th Street branch location. Kaleb holds a bachelor’s degree in business administration and marketing from Southern Illinois University and a master’s degree from University of Central Missouri. He specializes in online banking and troubleshooting debit or credit card issues.



Deanna Lovelace has been promoted to Financial Services Officer at the Minot Main branch. She specializes in IRAs, Health Savings Accounts and Visa products. In addition, Lovelace is a Certified Financial Counselor. In her new position, Lovelace will assist members with auto loans and other personal loans, as well as Visa products.

TOWN & COUNTRY RECEIVES AWARDS

Town & Country was recognized with two awards from the Dakota Credit Union Association. The credit union received 1st place in the 2019 Marketing & Communications Award and 2nd place in the 2019 Dora Maxwell Social Responsibility Award. The awards were presented during the Association’s annual Summit event this October in Sioux Falls, South Dakota.

“At Town & Country Credit Union, we’re committed to making a Positive Impact on our members and our communities,” said Jeremiah Kossen, President/CEO of Town & Country Credit Union. “I’m proud to see our team recognized for their work in showcasing our credit union’s impact in the Impact Report and creating the Nonprofit Account package designed to help area nonprofits amplify their own Positive Impact on our communities.”



SKIP YOUR NEXT LOAN PAYMENT!

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- ▶ If approved, we’ll extend the term of your loan* by one month.
- ▶ Processing fee of \$85 per loan applies.



*Loans excluded include Visa®, agriculture, annual payment, commercial, mortgage and home equity loans, as well as loans subject to MLA. Interest will continue to accrue and may result in higher total finance charges. Only one loan payment can be skipped per loan in either November, December or January. If you elected GAP, the coverage will not be extended beyond the original maturity date. Fee is due at the time of approval and applies to each loan. Offer expires January 31, 2021. Terms, conditions and restrictions may apply and are subject to change.