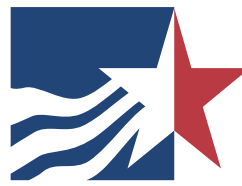


April 2022

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TOWN & COUNTRY
CREDIT UNION



Thank you for voting us Best Credit Union and Mortgage Company in the Minot Daily News Best of the Best Awards and Best Credit Union in the Best of the Red River Valley Awards. We appreciate your membership and strive to continue our mission to positively impact those we serve.

ANNUAL MEETING & BOARD ELECTION RESULTS

Town & Country Credit Union hosted their 83rd Annual Meeting virtually and in-person on March 10, 2022. The meeting included announcing the results of the Board of Director's election, as well as reports from the Board Vice Chair, Kevin Harmon, and the Credit Union's Interim President/CEO, Kalli Schell.

This year, the nominating committee submitted three candidates for consideration for the Board of Directors. Kevin Harmon of Minot (incumbent), Jay Hight of Minot (incumbent) and David Ripplinger of Fargo were up for election to fill the Minot Board seat and two at-large Board seats. The member elected to fill the Minot Board seat must reside in the Minot area. Members were invited to vote electronically, by phone or by mail in the weeks leading up to the Annual Meeting.

All three men will join the Board of Directors. Kevin Harmon will fill the Minot Board seat and Jay Hight and David Ripplinger will fill the at-large positions. They will each serve a three-year term

on the Board.

"Congratulations to Kevin and Jay on being elected to another term on the Town & Country Board of Directors, and congratulations to David on being elected to his first term," said Board Chairman DelRae Geinert. "I look forward to working with all of three of them to further Town & Country's mission of positively impacting those we serve over the next year."



Kevin Harmon



Jay Hight



David Ripplinger

A YEAR IN REVIEW

Kevin and Kalli both shared reports with attendees that focused on the credit union's accomplishments in 2021, as well as thanking members for their support of the credit union this past year. Some of the highlights included:

- Asset growth of 6% which brought credit union total assets to more than \$600 million.
- Exceptional loan and deposit growth, including an 18% increase in our consumer loan portfolio.
- Earning a 97% Member Satisfaction rating, even while completing a system upgrade which impacted member services for a few days.
- Launching Credit Score in TCCU Online, which allows members to view their credit score and get customized tips on how to improve it.

Watch the meeting for yourself by visiting townandcountry.org/2022-annual-meeting.

View our 2021 Impact Report at townandcountry.org/impact-report

BOARD REORGANIZATION

The Town & Country Credit Union Board of Directors elected executive committee positions at their March 21, 2022 meeting. DelRae Geinert will serve as Board Chair, Kevin Harmon will serve as Vice Chair, and Jeff Stremick will serve as Secretary/Treasurer. All three executive committee members were re-elected to these positions and will serve a one year term.

OUR OFFICES WILL BE CLOSED:

MEMORIAL DAY MONDAY, MAY 30

INDEPENDENCE DAY MONDAY, JULY 4

LOAN DISCLOSURE

Effective April 1, 2022 the variable interest rate based on the Wall Street Journal Prime Rate will increase by .25%. Please contact your lender with any questions.



SHELL NAMED INTERIM PRESIDENT/CEO

Kalli Schell, SVP Operations, has been named Interim President/CEO of Town & Country Credit Union.

Originally from Watford City, Kalli has been employed with the credit union for 22 years. She began her career as a member service representative and has progressed throughout the organization,

working in loan servicing and processing before being promoted to VP Loan Servicing and later SVP, Operations.

As SVP, Operations, Kalli oversees retail, member services &

HR across all markets and is responsible for the coordination of lending operations. She is known for continuously recommending, implementing, and supporting process improvements to benefit the Credit Union and its members.

“Kalli has spent her entire career in the credit union industry and her extensive knowledge of operations and lending fully equips her to provide leadership for the Credit Union during this transition,” commented DelRae Geinert, Town & Country Board Chair. “The Board is confident that our members are in good hands with Kalli and our team of over 160 capable and experienced employees.”

Kalli succeeds Jeremiah Kossen who served as President/CEO since 2017.

TOWN & COUNTRY INSURANCE AGENCY EARNS ADVANTAGE AGENT STATUS

The Farmers Alliance Companies in McPherson, Kansas, have announced that Town & Country Insurance Agency has been named a Farmers Alliance Advantage Agent for 2022. Town & Country earned this recognition by exhibiting superior professionalism and profitability over five consecutive years. Advantage Agents are recognized by Farmers Alliance as the “best of the best” and reaching this level of distinction reflects Town & Country Insurance Agency’s commitment to their customers and their community.

The Farmers Alliance Companies are represented by independent agents, and serve eight states. Farmers Alliance was established in 1888 and writes a full range of property and liability insurance for homes, farms and commercial businesses.



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JOHNSON & HENNEBRY RECOGNIZED BY MN HOUSING



Peter Johnson



Mike Hennebry

Peter Johnson and Mike Hennebry, both Executive Mortgage Officers in Fargo, were named Top Producing Loan Officers by Minnesota Housing for their single family home loan program production volume achieved in 2021.

Minnesota Housing supports and strengthens homeownership by working with local loan officers like Peter and Mike to provide affordable homebuyer loans.

The Minnesota Housing Top Producing Loan Officer Program has been recognizing individual loan officers with the highest volume of Minnesota Housing program loans for over a decade. Loan officers from the participating lender network who meet regional production volume thresholds are recognized at one of three levels: Platinum, Gold and Silver. Peter earned a platinum designation and Mike earned a silver designation.

“At Town & Country Credit Union, we’re on a mission to Positively Impact those we serve.” said Renata Buen, VP Mortgage Origination. “By partnering with Minnesota Housing and other financing programs, we’re able to offer great products to help make the dream of home ownership a reality for many.”

Congratulations, Peter and Mike!

THUNER RECEIVES HOMEOWNERSHIP PERFORMANCE AWARD



North Dakota Housing Finance Agency (NDHFA) recently recognized nine of its partners with Champion of Affordable Housing Awards for their outstanding promotion and delivery of its homeownership programs. Lisa Thuner, Executive Mortgage Officer at Town & Country, was one of those recipients.

Lisa was presented with a Homeownership Performance Award in recognition for the volume and

quality of loans produced. She has been a lender since 2010 and has helped thousands of members gain access to home financing at Town & Country.

“Helping our members reach their goal of homeownership is such a privilege,” said Lisa. “I’m grateful that we can partner with the North Dakota Housing Finance Agency to provide affordable financing to even more North Dakotans.”

