TOWN & COUNTRY
CREDIT UNION

Our team had so much fun cheering on Minot State University with live music, bounce houses, food and more for Energy Day at MSU! In true North Dakota fashion, the scotcheroos were a hit.
Go Beavers!

HOLIDAY HOURS:

VETERANS DAY
FRIDAY, NOVEMBER 11
STANLEY & KENMARE
OFFICES CLOSED

THANKSGIVING
THURSDAY, NOVEMBER 24
OFFICES CLOSED

CHRISTMAS EVE
SATURDAY, DECEMBER 24
OFFICES CLOSE AT NOON

CHRISTMAS DAY (observed)
MONDAY, DECEMBER 26
OFFICES CLOSED

NEW YEAR'S DAY (observed)
MONDAY, JANUARY 2
OFFICES CLOSED

WE'RE LOOKING FOR BOARD MEMBER CANDIDATES

Town & Country Credit Union is governed by a Board of Directors comprised of seven Town & Country members who volunteer their time. Beginning in February, members will vote to fill two of the seats: one Kenmare Board Seat and one Minot Board Seat. The Kenmare seat must be filled by a member living within 50 miles of Kenmare, and the Minot seat must be filled by a member living within 75 miles of Minot.

We're looking for engaged community members who care about the success of your credit union, are financially savvy, can take time to review board packets each month before meetings, and attend monthly board meetings.

Board members are elected for a term of three years. If you are interested in running or learning more, contact a member of the nominating committee. Then, submit an official application by Friday, December 9, 2022.

THE NOMINATING COMMITTEE:
Jim Folden – Minot: 701-833-5835
Greg Marshall – Minot: 701-720-1985
Leah Dalton – Fargo: 701-730-1362

The election for the Board of Directors is conducted before the Annual Meeting. There will be no nominations from the floor during the Annual Meeting.

Nominees can also petition to be on the ballot. Nominees by petition must submit to the Board Secretary a statement of qualification and biographical information with a petition signed by 100 members by Saturday, January 28, 2023.

SAVE THE DATE
Election results will be announced at the Annual Meeting on Thursday, March 9, 2023. The meeting will again be held in person in Minot and Fargo, as well as online.

TOWN & COUNTRY
RATE RACE
Score Loan & CD Specials on October 20!

12-month CD at 3% APY† OR **2% APR* off the qualified loan rate for auto or rec loans**

Town & Country Credit Union is celebrating International Credit Union Day on Thursday, October 20, by hosting the second annual Town & Country Rate Race! Don't miss out on your chance to claim these loan and CD offers.

The first 20 people at the front door of participating Town & Country Credit Union locations, when lobby doors open the morning of Thursday, October 20, will get a coupon for either 2% off their qualified loan rate OR a 12-month CD at 3% APY*!

Those coupons can be redeemed at any Town & Country Credit Union through November 30, 2022, for either the loan rate discount or a CD rate bump.

To learn more visit townandcountry.org/visa.

FIND A PARTICIPATING LOCATION NEAR YOU!

Kenmare – Lobby opens at 8:30 a.m.
Minot Dakota Square – Lobby opens at 8:30 a.m.
Minot Main – Lobby opens at 7:30 a.m.
Stanley – Lobby opens at 8:00 a.m.

Fargo 25th Street South – Lobby opens at 8:30 a.m.
Fargo 32nd Avenue South – Lobby opens at 8:30 a.m.
Fargo 52nd Avenue South – Lobby opens at 8:00 a.m.
West Fargo Eagle Run – Lobby opens at 8:30 a.m.
West Fargo 9th Street – Lobby opens at 8:30 a.m.

LOAN DISCLOSURE Prime Rate increased by .75% on September 1, 2022 and increased an additional .75% on October 1, 2022. Please contact your lender or call 1-800-872-6358 with questions.

Win $5,000 by Using Your Visa Signature® Credit Card!

credit union give back 2022 sweepstakes

Town & Country Credit Union is participating in The Credit Union Give Back Sweepstakes, where 20 lucky credit union cardholders will win $5,000 each*!

Just use your Visa Signature® Credit Card four times per week from July 11 – October 30 for an entry. That's it! You're automatically entered, and five cardholders will be randomly selected at the end of each month to win $5,000 each.

The more you use your card, the better your chances of winning. Plus, you earn 1.5% cash back or rewards points with every swipe. A win-win!

Should you be selected, a Town & Country team member will contact you with instructions on how to claim your prize.

Best of luck to our Visa Signature® card holders!

WIN $100 WITH CREDIT SCORE!

If you haven't tried our free credit report monitoring tool in TCCU Online and the app, now is the time!

Now through October 21, we're giving away five $100 prizes! All you need to do is check out Credit Score for yourself and share with us if your credit score has increased or decreased in the last three months using the Credit Score Events feature on the main dashboard.

To learn more and to sign up for TCCU Online, visit www.townandcountry.org/win-100-credit-score.

PROTECT YOUR DATA FROM CYBER THREATS

October is National Cyber Security Awareness Month. As your financial partner, we're committed to providing resources to help you keep your personal information safe from cyber threats. Here are four tips for protecting your data.

1. Enable Multi-factor Authentication

Multi-factor Authentication (MFA) requires the user to provide two or more verification factors to gain access to the desired application or online account. Review the security settings on your accounts and applications to enable MFA. You could see MFA listed as Two Factor Authentication, Multi-Factor Authentication, or Two-Step Factor Authentication. Follow the prompts to enroll.

2. Use Strong Passwords

What makes a strong password?

- Make it as long as possible and include a mix of upper and lower case letters, numbers, and symbols.
- Avoid anything tied to your personal information. Be sure to use a different username and password for each online account to make it harder for hackers to breach your accounts.

And most importantly, store your usernames and passwords in a secure place. Avoid keeping a list on your phone or in your purse. Instead, opt for a secure password app.

3. Recognize Phishing

Phishing is an attempt to solicit personal information using techniques like an email that appears legitimate but takes the user to a fraudulent website. The site could contain malicious code and ask for personal information. To avoid Phishing, review an email carefully before clicking on any links. Consider the following:

- Were you expecting the email?
- Does the email address look accurate?
- Does the email have grammatical errors or misspelled words?
- Is the email asking for personal information in an urgent manner?

If you question anything in the email, do not click on the link and call the sender (not the number provided in that email) to verify.

4. Update Your Software

As soon as a software update becomes available for an application on your computer or mobile device, take action and download it. Why? Updates generally correct system vulnerabilities that hackers target. Never click on a link in an email to download software. Instead, visit the vendor website while on a trusted Wi-Fi network. If automatic updates are available, take advantage. If not, make it a point to routinely check for updates to ensure you have the latest version.