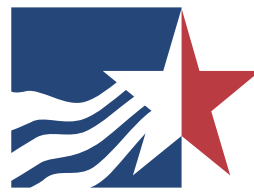


January 2020

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TOWN & COUNTRY  
CREDIT UNION



## We're Number One!

We were named the Best Credit Union in the Forum's Best of the Red River Valley competition. Pictured is our Fargo Branch Manager team (L to R): Matt Voltz, Laura Bryson, Tony Walz, Michael Sylskar, Carrie Lick and Cody Schafer.

# JOIN US FOR THE ANNUAL MEETING

The 81st Annual Meeting of Town & Country Credit Union will begin in **Fargo on Tuesday, March 17 at the Holiday Inn** and will conclude in **Minot on Thursday, March 19 at the Minot Moose Lodge**. Each meeting will begin with a social at 6 p.m., followed by dinner at 6:30 p.m. and the business meeting at 7 p.m. Tickets are only available in advance and will be on sale for \$5 each beginning Friday, January 31, 2020. Again this year, the credit union will donate \$10 to a local nonprofit for every ticket sold.

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 board member vacancy the following year's election, as well as any unexpired term vacancies. Our board of directors' election for 2020 will take place in the weeks prior to the meeting with the winners announced during the meeting.

### 81st Annual Business Meeting Agenda

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

## 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 16, 2020 at 12:00 a.m. and will close on Thursday, March 12, 2020 at 12:00 a.m. There will not be any nominations from the floor at the Annual Meeting. There are three seats up for election in 2020, the Kenmare seat, the Fargo seat, and one Minot seat. Each open seat must be filled by a member living within that branch's field of membership. Board members are elected to a term of three years. Candidate bios can be found on page 4.



Members can vote one of three ways: by phone, paper ballot or online at <http://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 12, 2020. 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. 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 6, 2020. Qualifications and biographical data will only be included on the mail ballot and the voting website.

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.**

# NEW HIRES, PROMOTIONS & HONORS



**Jennifer Jerauld** joined the credit union as the Member Services Supervisor at Minot Main. Jennifer oversees our team of member service representatives, and assists with opening new accounts and debit and credit cards. A Williston native, Jennifer brings over 10 years of management experience including five years at a credit union to her new role with expertise in checking and savings accounts, health savings accounts, money markets and CDs. Jennifer holds an associate's degree in accounting.

## CONGRATS, DARLENE!



**Darlene Varberg** has retired after 11 years of service at Town & Country Insurance Agency. We thank Darlene for the important roles in accounting and licensing that she fulfilled at the agency and wish her well in retirement!



**Emily Brick** recently joined Town & Country as the West Fargo Assistant Branch Manager. Originally from Mandan, Emily is a graduate of Minot State University where she earned degrees in business management and international business. She brings over six years of customer service experience in the finance industry to her new role at the credit union. Most recently, she assisted customers over the phone while serving as a Contact Center Financial Services Representative at a local financial institution.

In her new role, Emily will be supervising member service representatives and assisting the branch manager with consumer lending and deposit products. In addition, Emily is a Certified Financial Counselor and will provide individual counseling to members.



The Fargo Forum readers have spoken! Town & Country Credit Union was named the Best Credit Union in the Forum's Best of the Red River Valley competition. We're proud to have been serving the Fargo area for over 25 years with six locations in Fargo and West Fargo.

"Here at Town & Country, we're on a mission to Positively Impact our members and our communities. This honor celebrates the impact our team makes each day in a public way. Thank you to all of you who choose us as your financial partner and who cast your vote for Town & Country as the Best Credit Union," said Jeremiah Kossen, President/CEO of Town & Country Credit Union.

Businesses were nominated for the Best of the Red River Valley awards in a variety of categories and readers voted for their favorites out of the top nominees.

## MINOT SOUTH LOCATION REMAINS BUSY

Since Town & Country Dakota Square opened giving us three locations in Minot, we've heard questions about the future of our Minot South location in the Cenex across from Walmart. This location is now drive-thru only, but they can still handle any of your day-to-day financial transactions just like before. Members continue to choose Minot South as their location of choice, so we have no plans to close this location.



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Proudly serving the Minot, Berthold and Fargo areas.

Check us out on **Facebook!**

## High Deductible Insurance Plan? Make Your Money Go Further with an HSA



Whether you've always had a high deductible insurance plan or you just switched over in the last insurance enrollment cycle, you may be concerned about how to make the most of the dollars you'll be spending as your deductible. A Health Savings Account can help you do that.

### Benefits of a HSA:

- Earn 1% APY\* on the balance of your HSA, tax-deferred.
- Make pre-tax contributions from your paycheck.\*\*
- No annual fee.
- Includes a free debit card to easily access account funds and pay your bills.
- Any money left in your account at the end of the year will roll over into the next year.
- Portable – not tied to your current employer, so you can take it with you if you get a new job.

**Already have an HSA? We accept rollovers!** Contact us today to find out how you can transfer your HSA to Town & Country and start earning more for your health.

\*APY=Annual Percentage Yield. \*\*Other limitations may apply. Your tax advisor can help determine if you are eligible.

## Avoid the Holiday Wallet Squeeze. Open a Christmas Club Account!

Are you feeling the squeeze from holiday expenses? Avoid that sinking feeling when you get your December credit card bill by being proactive this year. Open a Christmas Club savings account today, so you're ready to pay for Christmas 2020 in cash.

### What is Christmas Club?

It's a savings account designed to help you save for Christmas expenses. You can set up automatic transfers from your checking account so you won't even notice that you're saving extra money each month. These accounts have no minimum balance requirement or fees. Plus, you'll earn a dividend on all balances. All the funds you save are automatically deposited into your checking or share savings account in early November each year so you're ready to shop when you need it.

The average American family spends \$668 on Christmas gifts and travel each year, according to LendEDU. If you start saving now, you'd only have to put \$67 a month into your Christmas Club account to reach your goal by November. Set yourself up for a happy holiday season in 2020 by opening a Christmas Club account. Stop in to your local branch to open your account today!



## 0% Intro Rate\* with a New Platinum Visa®

Now's the time to apply for a Platinum Visa and save! You can transfer the balance from your existing credit card to a new Platinum Visa and pay no interest for the first six months. Plus, there is no balance transfer or annual fees. This promotion ends February 28, so don't delay!

With a low fixed rate of 9.9% APR\* after the initial six months, our Platinum Visa also gives you the choice between earning 1.5% Unlimited Cash Back on net purchases paid automatically each quarter or Rewards! points that can be redeemed for merchandise or gift cards.

Now's the time to upgrade your credit card and save, stop in to your local branch or apply online at [www.townandcountry.org/visa](http://www.townandcountry.org/visa).

\*APR=Annual Percentage Rate. Approval is dependent on credit and underwriting factors. 0% offer available from 1/1/20 through 2/28/20 on new accounts only. Terms and conditions apply and are subject to change.



# BOARD OF DIRECTOR CANDIDATES



**Jim Anderson** (Incumbent) was born and raised in Bowbells, ND. He graduated from Bowbells High School in 1973 and attended NDSU where he received a BS degree in Mechanized Agriculture. He has been farming and ranching since 1978. Jim is now retired, but for more than 15 years he served as secretary/manager of the Flaxton Farmers Mutual Insurance Co., a property-casualty insurance company. Jim and his wife, Bonnie, have three grown children: Jill,

Kayla and Ian. They also have eight grandchildren. The couple moved to Kenmare in 2004 and over the years Jim has been involved with the Jaycees, Bowbells Acting Theatre, Kenmare Movie Theatre, Bowbells Volunteer Firemen, church council, Bowbells School Board, Farmers United Elevator Board, Clayton Township Board and Kenmare Recreation Board, as well as served as a football and baseball coach, and school bus driver for both school districts.



**Joseph Hurt** grew up in Minot and is a graduate of Minot High School. In 2015, Joseph and his wife, Deidra, opened Imagination Daycare which they have recently expanded to serve additional families. In 2017, Joseph launched Chaos Games, a successful gaming and hobby store located in downtown Minot. Through Chaos Games, Joseph has been closely involved with Imagicon, a family-friendly comic convention which brings people from across the region to

Minot. Managing two businesses has provided Joseph with a strong understanding of the ins and outs of business, with a focus on customer service just like the Credit Union. He looks forward to the opportunity of using his business knowledge and his experience as an active member of the Credit Union to serve the members of Town & Country well as a board member. Joseph and his wife have two children, Joseph and Katerina, and are expecting their third child in February.



**Brian Nelson** was born in Edmonds, Washington and moved to Stanley, ND in 7th grade. He holds a bachelor's degree in elementary education, with minors in physical education and driver's ed, from Minot State University and a masters in educational administration from Northern State University at Aberdeen. He started

his teaching career in Rolette, ND and later taught and served as principal in Carson, ND and at Newburg United. In 1996, he was selected 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 in 2008-2009 for the Northwest Region in North Dakota. Brian lives in Fargo, ND and is currently employed as the Superintendent in both Rosholt, SD and Fairmount, ND. He also serves on the Fargo School Board, a seat he has held since 2018.

Brian and his wife Ellen have 10 children and six (soon to be seven) grandchildren. He is a member of Sts. Anne & Joachim Catholic Church, the North Dakota Council of Educational Leaders, the North Dakota School Board Association, the School Administrators of South Dakota, and the North Dakota Drivers Education Association. He enjoys 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, MN.



**DelRae Zimmerman Geinert** (Incumbent) grew up on a dairy farm in rural North Dakota and graduated from Towner High School. She attended Minot State University and graduated in 2004 with a double major, earning a Bachelor of Science degree in Accounting and Finance. DelRae has been a licensed REALTOR® since 2004,

obtaining her Brokers license in 2009. As one of the owners of Brokers 12 Real Estate, she actively markets herself and her team as "Team Rockstars." Past professional accolades include being named as Realtor Magazine's 30 Under 30

designee in 2011, the first in the state of North Dakota. She has also attained numerous Realtor of the Month awards for the Minot Multiple Listing Service. In 2015, she received the Young Alumni Achievement Award from Minot State University.

DelRae is active in the Minot community and volunteers with many organizations including Backpack Buddies, Meals on Wheels, Souris Valley United Way, Minot State University and the Salvation Army. She is a member of the Minot Board of Realtors, Minot Association of Builders, Minot Young Professionals and Minot Area Chamber of Commerce. She is married to Matt Geinert and they have two daughters, Ivy and Violet. In their spare time, they enjoy being at the lake, gardening, golfing, and spending time appreciating the outdoors.