

October 2020

www.townandcountry.org
(800) 872-6358
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Our mortgage rates are so HOT our employees needed a Beach Day at the office to cool off! Pictured left to right are Amber Andersen, Emily Stadler, Elyse Anderson, Ivy Bergemann and Tyler Ventzke, all from our Fargo 25th Street office.

HOLIDAY HOURS:

VETERANS DAY

WEDNESDAY, NOVEMBER 11
STANLEY & KENMARE
OFFICES CLOSED

THANKSGIVING

THURSDAY, NOVEMBER 26
OFFICES CLOSED

CHRISTMAS EVE

THURSDAY, DECEMBER 24
OFFICES CLOSE AT NOON

CHRISTMAS DAY

FRIDAY, DECEMBER 25
OFFICES CLOSED

NEW YEAR'S EVE

THURSDAY, DECEMBER 31
OFFICES CLOSE AT 3 PM

NEW YEAR'S DAY

FRIDAY, JANUARY 1
OFFICES CLOSED

2021 BOARD ELECTION & ANNUAL MEETING

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. The Minot seat must be filled by a member living within 75 miles of Minot and the Fargo seat must be filled by a member living within 50 miles of Fargo.

We're looking for members who are engaged community members who care about the success of your credit union, are financially savvy, able to take time to review board packets each month prior to meetings, and are able to 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 December 16, 2020.

THE 2020 NOMINATING COMMITTEE:

Kathy Holte - Minot 701-626-1229

Jim Folden - Minot 701-833-5835

Marlow Nash - Fargo 701-640-3222

The election for the Board of Directors is conducted prior to the annual meeting. There will be no nominations from the floor during the annual meeting.

SAVE THE DATE: Election results will be announced at the 82nd Annual Meeting in Fargo on Tuesday, March 16, 2021 and in Minot on Thursday, March 18, 2021

Nominees can also petition to be on the ballot. Nominees by petition are required to submit to the Board Secretary a statement of qualification and biographical information with a petition signed by 100 members by February 4, 2020.

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

CELEBRATING 1 YEAR AT DAKOTA SQUARE!

The Dakota Square location in Minot is celebrating it's one year anniversary this month and we want you to join in the celebration too! Stop by our Dakota Square location, just west of Target, to pick up a complimentary pumpkin while supplies last.

An anniversary isn't complete without some awesome product specials, too. Check out these October-only deals, valid at any Town & Country location!

Auto Loan Rates as low as

.75% APY[†]
9 MONTH CD

1.49% APR* for 36 months

1.99% APR* for 60 months

*APR = Annual Percentage Rate. Stated rates are for stated terms effective 10/1/2020 with automatic payment from a TCCU checking account. Repayment examples: 36 monthly payments of \$28.42 per \$1,000 borrowed and 60 monthly payments of \$17.52 per \$1,000 borrowed. Rates and approval based on credit history and underwriting factors. Terms, conditions and restrictions apply and are subject to change. †APY = Annual Percentage Yield effective 10/1/2020 - 10/31/2020. Minimum deposit of \$500. New deposits only. Penalty for early withdrawal. Terms and conditions may apply.

Due to COVID-19 precautions, our events look different this year, but our appreciation for our members is just as strong as ever! Here's a couple event updates:

DAKOTA SQUARE 1ST ANNIVERSARY

Check out the article!



MINOT RODEO WEEK

Stop by to purchase Tough Enough to Wear Pink merchandise on the patio at Minot Main from 11-1 on Wednesday, October 7.

STANLEY ANNIVERSARY CELEBRATION

Stop in for individually-wrapped treats October 5-9. Register to win a steakhouse gift card and rodeo tickets.

INTERNATIONAL CREDIT UNION DAY

Stop by any branch and grab a treat to celebrate on Thursday, October 15.

GET TO KNOW TOWN & COUNTRY DAKOTA SQUARE



Stop by for a cookie and see how we can help you save today!

The Dakota Square location is our second full-service branch in Minot. Our friendly member services team is ready to help you with all your daily transactions, as well as opening new accounts and consumer loans. Our team is committed to offering great member service and helping members save money.



Bridget Raffin
Branch Manager
701-420-6769

DAKOTA SQUARE HOURS:

Monday – Friday: Lobby 8:30 a.m. – 5:30 p.m.

Drive-up 7:30 a.m. – 6 p.m.

Saturday: Drive-up 9 a.m. – 1 p.m.

KOSSEN FIRST NORTH DAKOTA LEADER NAMED TO NATIONAL CREDIT UNION COUNCIL

Town & Country Credit Union President/CEO Jeremiah Kossen has been named to the national Consumer Financial Protection Bureau's Credit Union Advisory Council – the first North Dakota credit union leader to serve on this council.



Jeremiah Kossen
President / CEO

The Consumer Financial Protection Bureau (CFPB) is a national government agency that helps consumer finance markets work by regularly identifying and addressing outdated, unnecessary or unduly burdensome regulations, by making rules more effective, by consistently enforcing federal consumer financial law and empowering consumers to take more control over their economic lives.

The Credit Union Advisory Council was created to advise and consult the Bureau on consumer financial issues related to credit unions.

Kossen brings a wealth of experience to his role on the Council. Prior to joining Town & Country Credit Union in 2017, Kossen served as a regulator with the National Credit Union Administration (NCUA) and held multiple senior leadership roles over a 10-year career with Lake Michigan Credit Union, an \$8.5 billion credit union. Town & Country Credit Union is also a unique, complex credit union in many ways, including its focus on agriculture and serving rural communities. This broader perspective makes Kossen an asset to the Council and allows him to raise issues specific to North Dakota and local credit unions on a national scale.

"I'm honored to be selected for the Council and I'm looking forward to having a voice in national regulatory issues on behalf of all credit unions," said Kossen. "I'm also looking forward to connecting with the team at the CFPB and my fellow credit union leaders through this role."

Kossen will serve a two-year term on the Credit Union Advisory Council with seven credit union leaders from across the country.



This past quarter, 13 Town & Country Credit Union employees were promoted. Congratulations to all!

- **Bridget Raffin** has been promoted to Branch Manager at our Minot Dakota Square location.
- **Chanda Hoewt** has been promoted to Senior Accounting Specialist at our Minot Main location.
- **Danielle Johnson** has been promoted to Assistant Branch Manager at our Fargo 52nd Avenue location.
- **Deanna Lovelace** has been promoted to Consumer Lending Associate at our Minot Main location.
- **DeeAnn Roloff** has been promoted to Member Services Associate at our Minot Main location.
- **Emily Stadler** has been promoted to Lead Member Services Representative at our 25th Street location.
- **Jennifer Jerauld** has been promoted to Member Services Manager at our Minot Main location.
- **Kayla Bechtold** has been promoted to Loan Servicing Associate at our 52nd Avenue location.
- **Melissa Kellerman** has been promoted to Branch Manager at our Fargo 32nd Avenue location.
- **Rhea Feist** has been promoted to Member Services Associate at our Minot Main location.
- **Shannon Racine** has been promoted to Senior Accounting Specialist at our Minot Main location.
- **Shayleene Dosky** has been promoted to Mortgage Post Closing Specialist at our 52nd Avenue location.
- **Tyler Ventzke** has been promoted to Branch Manager at our Fargo 25th Street location.



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www.tandcinsurance.org

Proudly serving the Minot, Berthold, Bottineau and Fargo areas.

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