

October 2021

www.townandcountry.org
(800) 872-6358
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Jeremiah Kossen, President/CEO, was proud to present a check for \$1,000 to members of the Minot Storm Fastpitch girls softball team. The team is partnering with the Minot Park District to raise funds for the renovation of the South Hill Complex.

HOLIDAY HOURS:

VETERANS DAY
THURSDAY, NOVEMBER 11
STANLEY & KENMARE
OFFICES CLOSED

THANKSGIVING
THURSDAY, NOVEMBER 25
OFFICES CLOSED

CHRISTMAS EVE
FRIDAY, DECEMBER 24
OFFICES CLOSE AT NOON

CHRISTMAS DAY
SATURDAY, DECEMBER 25
OFFICES CLOSED

NEW YEAR'S EVE
FRIDAY, DECEMBER 31
OFFICES CLOSE AT 3 PM

NEW YEAR'S DAY
SATURDAY, JANUARY 1
OFFICES CLOSED

BOARD OF DIRECTOR 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 three of the seats. A Minot board seat and two at-large board seats. The Minot seat must be filled by a member living within 75 miles of Minot and the at-large seats can be filled by any Town & Country member. We look for members who are engaged in local communities, care about the success of the credit union, are financially savvy, able to take time to review board packets 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 Wednesday, December 8, 2021.

THE 2021 NOMINATING COMMITTEE:

Kathy Holte – Minot: 701-626-1229

Jim Folden – Minot: 701-833-5835

Kayla Voltz – Fargo: 603-312-0926

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.

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 Thursday, January 27, 2022. 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.

SAVE THE DATE

Election results will be announced at the **83rd Annual Meeting in Fargo on Tuesday, March 8, 2022 and in Minot on Thursday, March 10, 2022.**

TOWN & COUNTRY **RATE RACE**

THURSDAY, OCTOBER 21

We are celebrating International Credit Union Day on Thursday, October 21 with the Town & Country Rate Race! Don't miss out on your chance to claim these awesome loan and CD rates.

The first 20 people at participating branches when the lobby opens get a coupon for either a 12-month CD at 1% APY† or 2% off their qualified loan rate*!

Coupons can be redeemed at any Town & Country location through November 30, 2021, for either the loan rate discount or CD rate bump.

Mark your calendars and race to Town & Country Credit Union on Thursday, October 21 to claim your coupon.

**12month
CD at
1%
APY†**

**2%
APR*
off the
qualified
loan rate
for auto, recreational
or unsecured
personal loans**

*APR = Annual Percentage Rate. Minimum rate of 1% APR. Stated rate of 1% applies to a 36-month term with monthly payments of \$28.21 per \$1,000 borrowed. Rate and approval based on credit history and underwriting factors. Not valid to refinance existing TCCU loans. †APY = Annual Percentage Yield. New money only. \$500 minimum deposit, \$100,000 maximum deposit. Penalty for early withdrawal. Offers expire 11/30/2021. Cannot be combined with any other offers. Terms and conditions apply and are subject to change.



TOWN & COUNTRY PROMOTIONS & DESIGNATIONS

This past quarter, six employees were promoted or earned a professional designation. Congrats to all!

- **Amber Andersen**, Compliance Analyst, earned her Bank Secrecy Act Compliance Specialist (BSACS) designation.
- **Matt Voltz** was promoted to Vice President, Member Services.
- **Angela Juarez** was promoted to Senior Business Analyst.
- **Hannah Kogler** was promoted to Senior Marketing Specialist.
- **Amber Mohammed** was promoted to Member Services Associate at our Minot Main location.
- **Danielle Johnson** was promoted to Branch Manager at our 32nd Avenue location.

5 THINGS YOU CAN DO TO KEEP YOUR DATA SAFE ONLINE

October is National Cyber Security Awareness Month, the perfect time to think about how you are keeping your private data safe online. To better protect yourself and your information, here are five simple things you can do this and every month to help keep your data safe.

- 1. Use a passcode for your devices:** This is your first line of defense! Choose a password that is long and alphanumeric if possible.
- 2. Set up account alerts:** Keep an eye on your accounts by having alerts related to account activity sent to you via text or email. You can do this at Town & Country by calling us or clicking on My Settings in TCCU Online.
- 3. Create strong and unique passwords for each account:** Strong, varied passwords are vital to keep your data as safe as possible. Use a secure password manager to keep track of them.
- 4. Backup your data:** In the event that your data is lost, stolen, or compromised, having a complete backup is vital. Look at getting an external hard drive or use a cloud service.
- 5. Don't overshare on social media:** This includes taking part in games that ask for personal information like the "this would be your name" games where the combination is your grandmother's name, mother's maiden name, and street name on which you grew up, for example.

Learn more about these tips and take our **Cyber Safe Coaching Session** and tell us what you learned for a chance to win an iPad. www.townandcountry.org/article/keep-your-data-safe.

TOWN & COUNTRY CREDIT UNION NAMED ONE OF THE TOP 200 HEALTHIEST CREDIT UNIONS IN AMERICA



We recently received an A+ financial health grade and was named one of the Top 200 Healthiest Credit Unions in America for 2021. DepositAccounts.com analyzes financial institutions nationwide and publishes the Top 200 list for healthy banks and credit unions each year. To determine ranking and recognition, each institution is graded on a number of factors including capitalization, deposit growth and loan-to-reserve ratios. We have a ranking of #162 out of 200 in the Top Healthiest Credit Unions list, one of only three North Dakota credit unions to make the list.

"Our members trust us with their money and we don't take that responsibility lightly," said Jeremiah Kossen, President/CEO. "This A+ financial health grade recognizes our efforts to maintain a strong credit union and keep our members' funds safe."

For a complete listing of the 2021 Top 200 Healthiest Credit Unions in America, visit www.depositaccounts.com/banks/health.aspx.

ATTEND OUR ONLINE MEDICARE SEMINARS

Choosing your health insurance can be challenging when industry and government policies are constantly changing. It is difficult to understand unfamiliar terminology and choose the combination of coverage that's right for you because one size does not fit all.

Join us online on October 7 or 14 at 10 a.m. to hear from Keith Hanson, an agent from Town & Country Insurance Agency, as he shares information about Medicare including:

- 1. Information on how Medicare Parts A, B, C and D work.**
- 2. Key terms such as donut hole, excess charges, out of pocket maximums, late enrollment penalties, advantage plans, HMO or PPO, Medicare supplement plans, initial, annual and special enrollment periods, coinsurance, Part A and Part B premiums and deductibles, free preventive services, and more.**

No specific plan information will be shared during this free, no-obligation Medicare educational event. Each session will cover the same material and provide time for questions. Learn more and sign up online at <https://www.townandcountry.org/medicare-seminar>.

You can also reach out to Keith for an appointment to discuss your unique needs or questions. He can be reached at 701-420-6650 or khanson@tandcinsurance.org.

