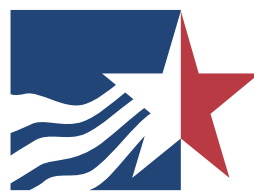


January 2023

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TOWN & COUNTRY
CREDIT UNION



Minot employees celebrated Live United Day by wearing Live United t-shirts with their jeans on Friday, November 11. Town & Country is a supporter of the United Way, a community of donors, partners, advocates, and volunteers who together are able to make a difference in our community!

ANNUAL MEETING NOTICE

The 84th Annual Meeting of Town & Country Credit Union will be held virtually and in person at our Minot Main and Fargo 52nd Avenue locations on **Thursday, March 23 at 12 p.m. CST.**

If attending, members are asked to sign up in advance online at www.townandcountry.org/annual-meeting, in person at one of our locations, or by calling 1-800-872-6358.

Lunch will be provided at 11:30 a.m. for members attending in person. Members attending virtually will be emailed an annual meeting packet to include login information, the annual impact report, and minutes from the 83rd annual meeting.

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 vacant board position at the following year's election, as well as any unexpired term vacancies.

Our board of directors' election for 2023 will take place in the weeks before the meeting, with the winners announced during the meeting. Instructions for voting in the board of directors' election can be found on page 2.

Annual Meeting Agenda

- Call to Order
- Quorum & Introductions
- Approval of the 83rd Annual Meeting Minutes
- Chairman of the Board and President's Report
- Elections
 - Nominating Committee
 - Board of Director Results
 - Motion to Destroy Ballots
- New Business
- Adjourn

VARIABLE RATE DISCLOSURE

Effective January 1, 2023, the variable interest rate based on the Wall Street Journal Prime Rate will increase by .50%, and the variable interest rate based on the TCCU Internal Index will increase by .50%.

Questions? Call 1-800-872-6358.

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*APY = Annual Percentage Yield. \$500 minimum. A penalty fee is charged for early withdrawal. CDs automatically renew, but there is a ten calendar-day grace period for auto-renewals. Rates accurate as of 12/1/2022. Insured by NCUA.

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 **Tuesday, February 21, 2023 at 12:00 a.m. and will close on Saturday, March 18, 2023 at 11:59 p.m.** There will not be any nominations from the floor at

the Annual Meeting. Nominees by petition are required to submit a statement of qualifications and biographical data with a petition signed by 100 members to the Board Secretary before Saturday, February 11, 2023. Qualifications and biographical data will only be included on the mail ballot and the voting website.

Election results will be shared at the 84th Annual Meeting. There are two seats up for election in 2023 – the Kenmare seat and a Minot seat. The Minot seat must be filled by a member living within 75 miles of Minot and the Kenmare seat must be filled by a member living within 50 miles of Kenmare. Board members will be elected to a term of three years.

MEMBERS CAN VOTE ONE OF THREE WAYS:

ONLINE: <https://townandcountry.cuballot.com>.

PHONE: Call 1-888-304-1693 to vote by phone.

PAPER BALLOT: Call 1-888-304-1693 to request a paper ballot. It will be sent with a prepaid postage return envelope. Completed paper ballots must be received by 11:59 p.m. on Saturday, March 18, 2023.

VOTING INSTRUCTIONS: Your ID will be your account number, password is your birthday (Ex: January 12, 1960 will be 01121960) and business account password will be the last four digits of your tax ID number.

Ballots will not be accepted at any branch location. Members may not vote by proxy, but a business organization may vote through an agent designated in writing. A trustee, or other person acting in a representative capacity, may not vote.

Questions? We're here to help. Give us a call at 1-800-872-6358.

LOCATING YOUR ACCOUNT NUMBER

You can find your account number on your checks, on your eStatements, or by visiting a Town & Country location.

From a check: The line of numbers on the bottom of your check includes your routing number, account number and check number. To find your account number, look at the middle section of numbers. Take off the first three digits and the last one digit. The remaining middle section is your account number. For accounts opened after February 28, 2021 you will only disregard the first three digits and include the last digit as part of your account number.

From eStatements: Select eStatements within TCCU Online or the app. It will take you to a landing page with links to all of your statements. The left column of that list is your Account Number. The Account Number is XXX for security on your actual eStatement, so make sure to check the list before you click on a link.

BOARD OF DIRECTOR CANDIDATES



Kenmare candidate, Jan Kostad, grew up on a family farm near Lignite and continues to farm in the Burke County area raising primarily small grains and oilseeds. He graduated in 1981 from University of Montana with a Bachelor's of Science in Accounting, obtained his CPA certificate in 1982, and has been practicing in Kenmare since 1984.

Jan and his wife, Becky, of 33 years, have three children – Blaine, Katelyn and Jeneca and four grandchildren – Bronko, Marly, Daisy and Zayne.

Minot candidate, 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 Realtor Magazine's 30 Under 30 designee in 2011, the first in 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.

DelRae 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 outdoors.



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