

October 2024

townandcountry.org
(800) 872-6358
Insured by NCUA



Town & Country Credit Union is donating \$50,000 to the Children's Miracle Network Hospitals through Credit Unions for Kids to help launch a new specialized unit within the Neonatal Intensive Care Unit (NICU) at Sanford Children's Hospital in Fargo.

HOLIDAY HOURS:

OFFICES CLOSED

Columbus Day
Monday, October 14

Veterans Day
Monday, November 11

Thanksgiving Day
Thursday, November 28

Christmas Day
Wednesday, December 25

New Year's Day
Wednesday, January 1

LIMITED HOURS OR LOCATIONS

Black Friday
Friday, November 29
Fargo 52nd Ave & Minot Main Open
All Other Offices CLOSED

Christmas Eve
Tuesday, December 24
Offices CLOSE AT NOON

New Year's Eve
Tuesday, December 31
Offices CLOSE AT 3 P.M.

WE'RE LOOKING FOR BOARD MEMBER CANDIDATES

As a credit union, we're governed by a Board of Directors made up of Town & Country members. This year, there are four Board positions up for election - one Minot seat, one Kenmare seat, and two At-Large seats. The Minot seat must be filled by someone living within 75 miles of Minot, the Kenmare seat must be filled by someone living within 50 miles of Kenmare, and the At-Large seats may be filled by anyone living within our field of membership.

WE'RE LOOKING FOR BOARD MEMBERS WHO ARE:

- Engaged community members who care about the success of your credit union.
- Financially savvy.
- Able to take time to review the board packets each month prior to meetings.
- Able to attend monthly board meetings.

Previous professional experience at a financial institution and prior board experience are not required. Those elected to the Minot and At-Large seats will serve a term of 3 years. The individual elected to the Kenmare seat will serve a one-year term. If you are interested in running, please contact the nominating committee and then

submit an application by Sunday, Dec. 1. The Nominating Committee will then submit the slate of qualified candidates to the Board secretary to be placed on the ballot.

NOMINATING COMMITTEE:

Jim Folden - Minot
701-833-5835

Kristi Rosselli-Sullivan - Minot
701-578-4341

Joshua Wolfe - Fargo
701-771-0144

Nominations for vacancies may also be made by petition signed by 100 members. The election will be conducted by ballot and there will be no additional nominations from the floor at the Annual Meeting.

Questions? Give us a call at **1-800-872-6358** or stop by any location.

SAVE THE DATE

Election results will be announced at the 86th Annual Meeting on **THURSDAY, MARCH 27, 2025.** The meeting will again be held in person in Minot and Fargo, as well as online.



KALLI SCHELL HIRED AS PRESIDENT/CEO

The Board of Directors of Town & Country Credit Union is pleased to announce the appointment of Kalli Schell as the credit union's new President/Chief Executive Officer.

"Kalli's extensive knowledge of Town and Country operations, along with her vision and plan for the Organization, makes her the right candidate to lead our credit union forward for many years to come and serve our members well," said Jan Kostad, Board Chair.

Schell is a seasoned credit union executive with over twenty years of experience driving strategic growth, optimizing operational efficiencies, and enhancing member satisfaction. She is dedicated to developing and leading high-performing teams while fostering a culture of excellence and integrity, with a proven track record for decisive decision-making and delivering value to members.

Learn more about Kalli's experience by visiting us online at townandcountry.org/schell.

RATE DISCLOSURE

Effective October 1, 2024, the variable interest rate based on the Wall Street Journal Prime Rate will decrease by .50%. Please contact the loan department with any questions.

Notice of Fargo-area Branch Closures

Our offices at 1501 32nd Ave South in Fargo and 3342 Sheyenne Street in West Fargo will be permanently closing, with our last day open being Friday, November 1.

This decision was made after careful consideration and will allow us to better allocate resources as we continue to focus on providing enhanced digital and online services. All staff from these locations will be retained and transition to one of our other Fargo locations.

Visit www.townandcountry.org/Fargo-branches for additional information or call 1-800-872-6358.



WELCOME TO TOM, OUR NEW BOARD MEMBER

Tom Rafferty has been appointed to the Town & Country Credit Union Board of Directors. Tom fills one of three Minot Seats on the Board of Directors.

Tom is a Minot native who has been a member of Town & Country Credit Union since 2001. He is the Member Services Manager for Verendrye

Electric Cooperative, overseeing member programs, engagement, public relations, and communications. He holds a bachelor's degree in economics from Minot State University and a master's degree in public administration from the University of North Dakota. He brings over 20 years of experience to this role.

He is a past chairman of the Minot Area Chamber of Commerce and currently serves as chairman of the chamber's Military Affairs Committee. He is a member of the Minot Noon Rotary Club, serves on the Souris Valley United Way Board, Minot State University Board of Regents and Souris Basin Planning Council.

Tom is married to Jessa, and they have a son, Spencer, and a daughter, Jovie. In his spare time, he likes to hang out with his family, ride motorcycle and play trombone in the Minot Community Band.

Tom's appointment fills a mid-term vacancy on the Board of Directors. As such, he will fill this role until the Annual Meeting in March 2025 at which point a director will be elected to fill the Minot Seat for a full 3-year term.

YOUR GUIDE TO CYBERSECURITY

In today's digital age, keeping your personal and financial information safe is more crucial than ever. At Town & Country, your security is our top priority. We are committed to regularly updating you on the latest cybersecurity threats and ways to protect yourself.

AI FAKES AND DEEP FAKES

The advancement of artificial intelligence has created a new era of cyber threats, including AI fakes and deep fakes. These sophisticated techniques involve audio and video clips that look and sound remarkably like real people, making it hard to distinguish between real and fake. Scammers use these tools to create convincing messages that trick individuals into disclosing personal information or transferring funds to fraudulent accounts.

CYBER TIP: Always verify the source of any suspicious message, and remember, never provide personal information via phone, email or text message.

SPOOFED PHONE CALLS

Scammers can make it appear that their phone calls come from any number, including Town & Country Credit Union. When calling, they may say that there is an issue with your account and that they need your information.

CYBER TIP: Always be skeptical of unsolicited calls or messages, even if they appear to come from a reputable business. When in doubt, hang up and contact the business directly by looking up their phone number online.

PHISHING SCAMS

Phishing scams remain among the most common and effective methods scammers use to access your information. These scams often come in the form of emails or text messages that appear to be from legitimate sources but are designed to trick you into giving them your personal and financial information.

CYBER TIP: Carefully review any email asking you to click a link or provide personal information. Look out for poor grammar and spelling, urgent or threatening language, requests for personal data and offers that are too good to be true—these are all fraud indicators.

In addition to recognizing and avoiding scams, an effective way to ensure your online security is to enable multi-factor authentication (MFA) on your accounts and applications. MFA adds an extra layer of security by requiring users to enter more information than just a password, like a code sent to their email, scan a fingerprint or answer a secret question.

If you suspect you are the target of a scam or fraudulent activity, **REPORT IT IMMEDIATELY.** Our team is here to help. Visit your local branch or contact us at **1-800-872-6358.**