

April 2025

townandcountry.org
(800) 872-6358
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We sponsored this year's Cares for Kids Radiothon with a donation of \$775 that will go directly to the new Micropreemie Unit within the NICU. Members of the Fargo Town & Country Credit Union team helped take pledges during the event to support this important cause.

Pictured L to R: Jacqi Lien, Allie Flaten, Elijah Gomes, JJ Svenby, Josh Moen, Melissa Kellerman, Peter Johnson

HOLIDAY HOURS:

MEMORIAL DAY
MONDAY, MAY 26
OFFICES CLOSED

JUNETEENTH
THURSDAY, JUNE 19
OFFICES CLOSED

INDEPENDENCE DAY
FRIDAY, JULY 4
OFFICES CLOSED

UPCOMING EVENTS:

STANLEY
TACO IN A BAG LUNCH
THURSDAY, MAY 1
11:30 A.M. - 1 P.M.

KENMARE
TACO IN A BAG LUNCH
FRIDAY, JUNE 25
11:30 A.M. - 1 P.M.

**CHANGE NOTICE:
TERMS & CONDITIONS**

Enclosed in your statement this month you'll find a copy of a change notice, this is to notify you of what has changed with the Terms and Conditions of your account.

ANNUAL MEETING RECAP & BOARD ELECTION RESULTS

Town & Country Credit Union hosted its 86th Annual Meeting, virtually and in-person, on March 27, 2025. The meeting included announcing the results of the Board of Directors election, as well as reports from the Board Chair, David Ripplinger, and the Credit Union's President/CEO, Kalli Schell.

Board of Directors Election

Members were invited to vote electronically, by phone or by mail in the weeks leading up to the Annual Meeting. The election results were presented at the meeting.

This year, the nominating committee submitted 10 candidates for consideration for four seats on the Board of Directors. The following candidates were elected:

- **Lars Christensen** will fill the Kenmare Board seat (1-year term)
- **Tom Rafferty** will fill the Minot Board seat (3-year term)
- **Roseann Lund and Curtis Smith** will fill the At-Large Board seats (3-year terms)

Congratulations to the new Board members, and thank you to all our Board candidates for their willingness to serve.

A Year in Review

David and Kalli both shared reports with attendees that focused on the credit union's accomplishments in 2024, as well as thanking members for their support of the credit union this past year. Some of the highlights included:

- The credit union saw asset growth of \$33.6 million and achieved a healthy net worth ratio above 12%.
- We achieved a Net Promoter Score of 78 for member satisfaction, putting us above the gold standard benchmark NPS for the financial service industry.
- Members earned \$12,900 for referring their friends and family to Town & Country.
- Youth members earned \$43,365 through deposit matches and birthday deposit offers.



Lars Christensen



Tom Rafferty



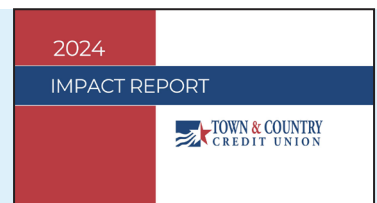
Roseann Lund



Curtis Smith

You can watch the meeting by visiting townandcountry.org/annual-meeting

For a deeper dive into all we accomplished in 2024, check out our Impact Report at townandcountry.org/impact-report





PRESIDENT/CEO KALLI SCHELL NAMED IN NORTH DAKOTA'S TOP 25 WOMEN IN BUSINESS

Kalli Schell, President/CEO of Town & Country Credit Union, has been recognized as one of Prairie Business Magazine's Top 25 Women in Business for 2025. This accolade highlights Kalli's dedication, leadership, and commitment to excellence within our organization.

Recipients are selected through a nomination process focusing on professional achievement, community contributions and volunteerism. This project was created to draw attention to the many successful businesswomen in North Dakota, South Dakota and western Minnesota and their impact on their industries.

Kalli has worked at Town & Country Credit Union for 25 years, serving in leadership roles for most of her career before being named CEO in 2024. During her time in leadership, the credit

union has experienced continuous growth and innovation. Kalli has cultivated a culture of transparency that prioritizes communication and establishes trust to drive mutual success. She has a proven track record of inspiring action, and her focus on mentorship has empowered countless individuals, particularly women in the workplace, to step into leadership roles and pursue their professional goals.

Kalli expressed her gratitude upon receiving this recognition, stating, "I am incredibly honored to be recognized among such talented leaders. This achievement is not just mine; it reflects my team's dedication. Together, we are creating an environment where our employees and members can thrive."

As we celebrate this milestone, we look forward to continuing our journey under Kalli's guidance, helping pave the way for future generations of leaders. Congratulations, Kalli!

EARLY pay GET PAID UP TO TWO DAYS EARLY

Get your paycheck and other eligible direct deposit transactions up to two days early with a Town & Country Credit Union checking, savings or money market account*. Early Pay allows you to access your cash up to two days before your scheduled payment date so you can get a head start on paying bills, making purchases and growing your savings.

No enrollment is required for Early Pay, so you will automatically get early access to your paycheck and other direct deposits. There are also no fees for Early Pay.

Early Pay is not guaranteed and depends on when the payor's payment instructions and files are received.

*Town & Country Credit Union may make incoming electronic direct deposits such as payroll, pension and government benefit payments made through the ACH available up to two days before the scheduled payment date. Not all direct deposits are eligible. Early Pay is not guaranteed and depends on when the payor's payment instructions and files are received. Deposits from person-to-person payment services, check or mobile deposit and other online transfers or electronic credits are not eligible for Early Pay.

HOW DOES EARLY PAY WORK?

After an employer runs payroll, they send the funds electronically through a transaction processed by an Automated Clearing House (ACH) network. Once the ACH processes the transaction, it is sent to the Credit Union. We then finalize the direct deposit, verify the transaction and deposit the funds into your account. As long as we receive the direct deposit early, we can deposit the funds into the account up to two days early. Before Early Pay, those funds would be stored in the ACH warehouse until the payment date defined by the employer.

TOWN & COUNTRY MAKES DONATION TO TRINITY HEALTH FOUNDATION

Town & Country Credit Union donated \$19,950 to the Trinity Health Foundation on behalf of Trinity employees who are Town & Country members.

We donated \$100 to the Trinity Health Foundation for every Trinity Health employee who became a credit union member in 2024. We also donated \$25 for every employee whose Trinity payroll check was deposited into their Town & Country account last year.

Thank you to the many Trinity Health employees who chose Town & Country Credit Union as their financial partner and made this donation possible.



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