

**October 2025**

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



Employees from our Fargo offices assisted with packing backpacks at the United Way of Cass-Clay School Supply Drive at the Fargodome in July.

Pictured L to R: Melissa Kellerman, Kirsten Solway, Courtney Larson, Joeceilia Dalmeida, Crystal Mercer, and Kianna Fiedler.

## HOLIDAY HOURS:

### OFFICES CLOSED

**Columbus Day**  
Monday, October 13

**Veterans Day**  
Tuesday, November 11

**Thanksgiving Day**  
Thursday, November 27

**Christmas Day**  
Thursday, December 25

**New Year's Day**  
Thursday, January 1

### LIMITED HOURS OR LOCATIONS

**Black Friday**  
Friday, November 28  
**Fargo 52nd Ave &  
Minot Main Open**  
All Other Offices CLOSED

**Christmas Eve**  
Wednesday, December 24  
Offices CLOSE AT NOON

**New Year's Eve**  
Wednesday, 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 two Board positions up for election – one Minot seat and one Kenmare seat. The Minot seat must be filled by someone living within 75 miles of Minot and the Kenmare seat must be filled by someone living within 50 miles of Kenmare.

### 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. Board members are elected for a term of three years, and receive a monthly stipend in recognition of the time and energy invested in Board service.

If you are interested in running, please

contact a member of the nominating committee and then submit an application by Friday, November 21. 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.

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

**SAVE THE  
DATE**

Election results will be announced at the 87th Annual Meeting on **WEDNESDAY, MARCH 11, 2026**. The meeting will again be held in person in Minot and Fargo, as well as online.



## INTERNATIONAL CREDIT UNION DAY 2025

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a "people-first" philosophy that impels them to constantly improve their communities and the lives of their members.

That local service feeds a worldwide network that reaches more than 411 million members across the globe. Join credit union and

financial cooperative members around the globe in celebrating 77 years of International Credit Union Day®.

— **Thursday, October 16** —

**Visit any of our branches for treats  
and refreshments to celebrate  
International Credit Union Day.**

## RATE DISCLOSURE

Effective October 1, 2025, the variable interest rate based on the Wall Street Journal Prime Rate will decrease by .25%. Please contact the loan department with any questions.

## CELEBRATING LOCAL IMPACT: OUR 2025 SMALL BUSINESS GRANT RECIPIENTS

We're excited to spotlight four outstanding member-owned small businesses that have been awarded our 2025 Small Business Grants! Each recipient will receive a \$2,500 grant to support initiatives that make a meaningful difference for their teams, customers, and communities.

Now in its third year, the Small Business Grant program continues to recognize and uplift businesses that are driving positive change. Applicants were invited to share how a \$2,500 grant would help them enhance their impact—whether through staff development, customer experience, or community outreach.

This year's grant recipients exemplify creativity, dedication, and community spirit. Congratulations to these local businesses:



**Dakota Chappy**  
Minot, ND



**Ryder Community Center Association**  
Ryder, ND



**Muddy Boots Coffee House**  
Mapleton, ND



**Amend Healthcare**  
Fargo, ND

## STAY SMART. STAY SECURE.

October is Cybersecurity Awareness Month — a time to refresh your knowledge and sharpen your defenses. This year, we focus on how Artificial Intelligence (AI) is being used by both defenders and attackers.

### AI and AI Scams

Many people unknowingly put themselves at risk by entering sensitive or personal information into public AI platforms. This data can be harvested, reused, or leaked, even if the platform seems trustworthy.

*"AI is one of the most revolutionary tools ever created, but it needs to be used safely." — Steve Bayer, AVP IT Security Engineer*

Things to Know:

- Information you type into free online chatbots may be stored or shared. Never enter personal details, account numbers, or passwords.
- Scammers can generate convincing phishing emails, deepfake voices, or clone legitimate websites using AI.

### Blackmail Using Encrypted Data

Cybercriminals may encrypt or steal data and demand payment to unlock it or prevent its release.

How It Works:

- Attackers gain access via phishing or weak passwords.
- Data is stolen or encrypted, making it inaccessible to you.
- The attacker demands payment in exchange for the decryption key or the threat of leaking your data.

Protect Yourself:

- Keep your phone, computer, and apps updated.
- Backup data and devices regularly and securely.
- Never click suspicious links or attachments.

### Social Engineering

Social engineering tricks people into revealing sensitive information through fake calls, emails, or texts.

Watch for:

- Vishing – Callers posing as financials or tech support.
- Phishing – Emails with urgent, fake requests.
- Smishing – Texts with harmful links.

### Be a Human Firewall

You are the first line of defense of a security threat. Every interaction can either secure your environment or expose it.

- Don't click on links or attachments from unknown sources.
- Report suspicious emails or activity right away.
- Lock your device when unattended.
- Use strong passwords with multi-factor authentication (MFA).

**Stay vigilant. Stay skeptical.** Whether it's an AI-generated voice message, a strange email, or a too-good-to-be-true offer, question everything. The best cybersecurity defense is a cautious, educated user.

**If you suspect a threat or compromised credentials, contact 1-800-872-6358.** Together, we're stronger.