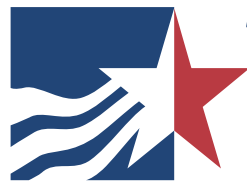


APRIL 2026

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TOWN & COUNTRY
CREDIT UNION



We're proud to share that our partnership with Trinity Health has resulted in a \$18,150 donation to the Trinity Health Foundation. This meaningful contribution reflects the choice of Trinity Health employees who made Town & Country their financial home, turning everyday financial decisions into a powerful force for good in Minot.

HOLIDAY HOURS:

MEMORIAL DAY

Monday, May 25

OFFICES CLOSED

JUNETEENTH

Friday, June 19

OFFICES CLOSED

INDEPENDENCE DAY

Saturday, July 4

OFFICES CLOSED

UPCOMING EVENTS:

KENMARE

TACO IN A BAG

Tuesday, June 9

11:30 A.M. - 1 P.M.

STANLEY

TACO IN A BAG

Tuesday, June 16

11:30 A.M. - 1 P.M.

BUILDING FOR THE FUTURE

Exciting news! At our March annual meeting, we introduced a new multi-step branch plan for Minot that addresses our Minot Main challenges, strengthens our local presence, and sets Town & Country Credit Union up for decades of growth.

Step 1: Opening a New Branch on 31st Avenue SW this Summer

We've purchased a building at 3100 10th St. SW, just southeast of the Dakota Square Mall. We are remodeling it to fit our needs, and is scheduled to open in late Summer 2026.

The 31st Avenue location will house all staff and services currently at Minot Main, including the Town & Country Insurance Agency. This branch will give us space for our staff and a modern environment for members. While this branch will not have a drive-up right away, we plan to add one in the future.

Step 2: Rebuilding the Minot Main Branch on Broadway

For 30 years, our Minot Main branch at 615 South Broadway has been a landmark for members. The building, however, has reached the end of its effective life. After decades of use by Town & Country and other organizations, it faces significant and expensive challenges. These include ongoing HVAC and foundation issues, water problems, space limitations, and inefficient layouts.

We explored every option to repair or remodel the existing building. Ultimately, the Town & Country Board of Directors and Leadership Team found large-scale renovation to be cost-prohibitive and would require expensive repairs that may not fully resolve the issues. Demolishing our current building and rebuilding on the same lot is the most responsible investment for our members.

Reconstruction lets us keep our landmark Broadway location and gives us the freedom to invest in a building right-sized for the lot. The new building will offer better drive-up access, improved parking, and room to grow for years to come. Construction of the new Minot Main building will begin with demolition of the existing building late this summer, and will take approximately 18 months.

Step 3: Opening the New Minot Main

We expect to open the New Minot Main location in 2028. During construction, a mobile banking unit behind Minot Main will provide lobby service and a one-lane drive-up. Once finished, we will move some staff from the 31st Avenue branch back to Minot Main. This helps balance services and create space for future growth at both locations.

What Members Can Expect

Our goal is to make this transition as smooth as possible. We will ensure you have convenient access to your accounts and services. Along with 31st Ave and the mobile banking unit behind Minot Main, our Dakota Square, South Minot, and Trinity Health locations will remain open. You will have multiple options for drive-up and lobby services.

More details, including exact timelines and member impacts, will be shared as we get closer to implementing each phase.

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



3100 10TH STREET SW | MINOT



ANNUAL MEETING RECAP & BOARD ELECTION RESULTS

Town & Country Credit Union hosted its 87th Annual Meeting, virtually and in-person, on March 11, 2026. The meeting included announcing the results of the Board of Directors election, as well as reports from the Board Chair, Kalvin Larson, and the Credit Union's President/CEO, Kalli Schell.



Lars Christensen



Jan Repnow

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 4 candidates for consideration for two seats on the Board of Directors. The following candidates were elected:

- **Lars Christensen** will fill the Kenmare Board seat (3-year term).
- **Jan Repnow** was re-elected to fill the Minot Board seat (3-year term).

Congratulations to the newly-elected Board members, and thank you to all Board candidates for their willingness to serve!

A Year in Review

Kalvin and Kalli both thanked the membership for choosing Town & Country as their financial partner. They were joined by other Town & Country senior leaders to share highlights of the credit union's accomplishments in 2025 across all our business units. Some of the highlights included:

- The credit union had a strong year financially, ending at \$759,023,179 in assets - a 6% increase year-over-year.
- The launch of Onward Appraisals, an independent appraisal company, to further support agricultural growth in Northwestern and Central ND.
- Star Rewards Checking account holders earned \$870,230 in cash back, dividends and ATM fee refunds.
- We achieved a Net Promoter Score of 77 for member satisfaction, putting us above the gold standard benchmark NPS for the financial service industry.

Kalli also introduced the credit union's comprehensive branching strategy for the Minot area. You can read a full summary of this important initiative on the front.

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

For a deeper dive into all we accomplished in 2025, check out our Impact Report at townandcountry.org/impact-report



BE AWARE OF SPOOFING ATTEMPTS

There has been a recent rise in spoofing scams impacting credit union members, and we want to ensure you stay informed and protected.

Spoofing is a fraudulent practice in which scammers manipulate caller ID information to make it appear as though a call is coming from a trusted organization. In some cases, criminals can replicate Town & Country's phone number, making it seem as if the call is legitimately from Town & Country. The purpose of these calls is to deceive members into disclosing sensitive personal or account information.

Town & Country will never contact you by phone, text, or email to request confidential information related to your account. This includes your TCCU Online username, password, or the six-digit verification code used for online

access. **These credentials should never be shared under any circumstances.**

If you receive a call from someone claiming to represent Town & Country, do not provide any information. End the call immediately and contact us directly using our official 1-800-872-6358 number to confirm the legitimacy of the communication.

Protecting your personal information is critical.

Scammers rely on urgency and trust to gain access to accounts, but taking the time to verify communications can prevent fraud.



If you have concerns, questions, or think you have shared any of your personal or account information, please call us at 1-800-872-6358, and we can help secure your accounts. We are committed to safeguarding your financial security.