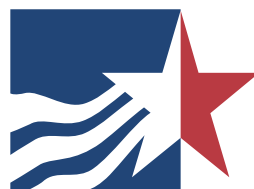


January 2026

www.townandcountry.org

(800) 872-6358

Insured by NCUA



TOWN & COUNTRY
CREDIT UNION



Town & Country was proud to sponsor this year's Minot Y's Men's PBR. Calvin Larson (Board Member), Luke Heilman (Commercial Loan Officer), Matt Benson (VP Agricultural Lending), and Fred Beuchler (SVP Chief Credit Officer) represented Town & Country as long-time Y's Men with over 40 years of combined involvement. We're grateful for the opportunity to support an event that strengthens our community and the Y's mission.

HOLIDAY HOURS:

MARTIN LUTHER KING, JR. DAY
MONDAY, JAN. 19 - **OFFICES CLOSED**

PRESIDENT'S DAY
MONDAY, FEB. 16 - **OFFICES CLOSED**

2026 ANNUAL MEETING NOTICE

The 87th Annual Meeting of Town & Country Credit Union will be held virtually and in person on **Wednesday, March 11 at 12 p.m. CST**. The in-person meetings will be held in Fargo at Town & Country's 52nd Avenue branch and in Minot at the Prairie Rose Room in the Trinity Health Hospital (2305 37th Ave. SW, Minot).

All members are invited to attend.
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, including login information, the annual impact report, and minutes from the 86th Annual Meeting.

During the Annual Meeting, a nominating committee consisting of three members will be elected. 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 2026 will take place in the weeks before the meeting, with the winners announced during the meeting. Instructions for voting and information on the candidates can be found on page 3.

ANNUAL MEETING AGENDA

- Call to Order
- Quorum & Introductions
- Approval of the 86th Annual Meeting Minutes
- Chairman of the Board and Treasurer's Report
- President's Report
- Nominating Committee & Election Results
- New Business
- Adjourn

VARIABLE RATE DISCLOSURE UPDATE

The variable interest rate tied to the Wall Street Journal Prime Rate decreased by 0.25% on November 1, 2025, and will decrease by an additional 0.25% on January 1, 2026. The variable interest rate tied to the TCCU Internal Index decreased by 0.25% on November 1, 2025, and decreased an additional 0.25% on December 1, 2025. Questions? Reach out to our loan department by calling 1-800-872-6358.

CAST YOUR VOTE IN THE BOARD OF DIRECTORS' ELECTION



Every credit union member is eligible and encouraged to vote in the Board of Directors election. **The election will open on Monday, February 9 at 12:00 a.m. and close on Thursday, March 5 at 11:59 p.m.**

This year, there are two seats up for election – one Kenmare seat and one Minot seat. The members elected to fill those seats will each serve a three-year term.

The Kenmare seat must be filled by someone living within 50 miles of Kenmare and the Minot seat must be filled by someone living within 75 miles of Minot.

There will not be any nominations from the floor at the Annual Meeting. Any member interested in running as a nominee by petition must submit to the Board Secretary, Curtis Smith, a statement of qualifications and biographical data along with a petition signed by 100 members before Thursday, January 29. Qualifications and biographical data will only be included on the mail ballot and the voting website.

Election results will be shared at the 87th Annual Meeting held on Wednesday, March 11 at 12 p.m. CST.

VOTING INSTRUCTIONS

Members can vote one of three ways:

- By phone at **1-888-304-1693**
- paper ballot or
- online at <https://townandcountry.cuballot.com>

To vote by phone or to request a paper ballot, please call **1-888-304-1693**. If a paper ballot is requested, it will be sent with a prepaid postage return envelope. Completed paper ballots must be received by 11:59 p.m. on Thursday, March 5. Ballots will not be accepted at any branch location.

When voting by phone, **your ID will be your account number, your password is your birthday** (Ex: January 12, 1960 would be 01121960), and your business account password will be the last four digits of your tax ID number.

You can find your account number on your checks, by checking your eStatements, or by stopping into the nearest Town & Country location. Find your nearest location online at www.townandcountry.org/locations.

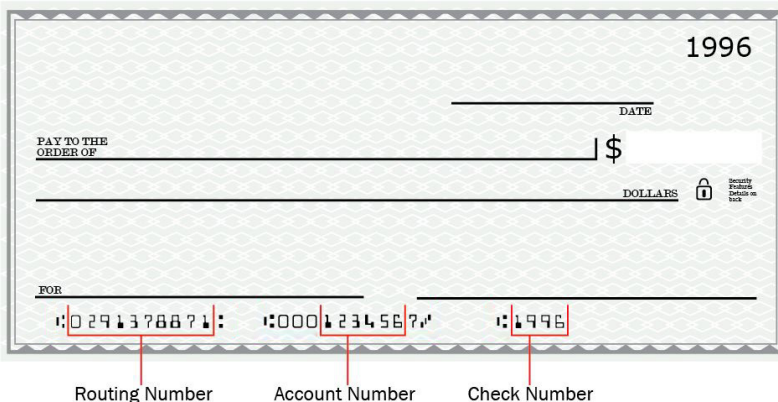
Members may not vote by proxy, but a business or organization may vote through an agent designated in writing. A trustee, or other person acting in a representative capacity, may not vote.

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 and that middle section remaining is your account number. For accounts opened after February 28, 2021 you will only disregard the first six digits and include the last digit as part of your account number.

From eStatements: Select eStatements within TCCU Online or the mobile 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.



Questions or concerns? Please contact us at 1-800-872-6358.

PRIMARY RESIDENCE CREDIT

NORTH DAKOTA HOMEOWNERS MAY RECEIVE UP TO A \$1600 PROPERTY TAX CREDIT!

APPLY ONLINE AT TAX.ND.GOV/PRC

Limit one credit per household, annual application required.

Learn more at
tax.nd.gov



- NO AGE OR INCOME RESTRICTIONS
- PROPERTY MUST BE RESIDENT'S PRIMARY HOME
- APPLICATIONS MUST BE SUBMITTED JANUARY 1 - APRIL 1, 2026

KENMARE BOARD OF DIRECTOR CANDIDATE

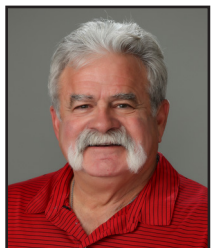


Lars Christensen (Incumbent) is a native of Kenmare and current farmer in the Kenmare area. He holds a bachelor's degree in history from North Dakota State University. He moved to Colorado for a few years after college, before returning to his home state. Lars ran a small construction company before switching to farming full-time in 2000. He has many years

of board experience, including serving 20 years on the Kenmare

School Board and 12 years on the Farmers Union Lumber Board. He has two children, Annika and Andrew. As a member of the Town & Country Board of Directors since 2024, Lars has enjoyed learning more about credit union governance while leveraging his prior board experience and professional background in agriculture to represent the credit union membership. He plans to continue to give back to the credit union and the communities we serve if re-elected.

MINOT BOARD OF DIRECTOR CANDIDATES



David Iverson grew up in New Town, ND, as the oldest child in a family of 10 kids. His parents owned the Super Value grocery store in town for over 50 years, so David and his siblings started gaining work experience there from a young age. After high school, he earned a plumbing degree from the North Dakota State College of Science in Wahpeton

and opened Iver's Plumbing back in his hometown in 1980. David moved the company to Minot in 2005 and ultimately handed over day-to-day management of what is now known as Iver's Plumbing and Sprinkler Systems to his son, Nathan. In addition, David has

over 20 years of sales experience and is currently the Business Development Manager for Farmers Choice.

Over the years, David has been involved with several community organizations. He currently serves as the Secretary of the Garrison Water Board and Choir Director at Our Lady of Grace Catholic Church in Minot. Previously, David was also a member of the New Town Fire Department, New Town Park Board and Edgewater Golf Course Board. David now lives in Coleharbor with his wife, Darla. They have three grown sons – Eric, Nathan (mentioned above), and Wyatt. If elected, David hopes to continually grow the credit union through excellent service and value to our members.



Ryan Miller is the VP/Chief Human Resources Officer (CHRO) at Trinity Health. Ryan joined Trinity and relocated to Minot, ND in January 2025, after previously serving as the Chief People Officer with KSB Hospital in Dixon, Illinois. In addition to his healthcare experience, Ryan has an extensive HR background across diverse industries and

a proven track record of building and leading high-performing teams and driving innovation.

Ryan holds an MBA from Jacksonville University and is a Fellow of the American College of Healthcare Executives and a Senior Certified Professional (SCP) with the Society for Human Resource Management. A respected community leader, he held numerous leadership positions prior to moving to Minot this year,

including serving as the President and Chairperson of the Board of Directors for the Dixon Chamber of Commerce. Additionally, he was an active member of the Dixon Public Schools Board Community Engagement Committee, Executive Committee of the Northern Illinois Cancer Treatment Center, the Dixon Kiwanis Club, and multiple other health-care related organizations. Ryan joined the credit union upon relocation in early 2025 and has been extremely impressed with his experience since. He recently completed the MACEDC's Community Leadership Institute and is looking forward to the opportunity to start his next chapter of community involvement in North Dakota through service on the credit union Board of Directors.

Ryan, along with his wife, Andrea, and their two youngest children, Owen and Ellie, reside in Southeast Minot and their children attend school in Nedrose.



Jan Repnow (Incumbent) grew up in Ray, ND and graduated from Ray High School. She holds an undergraduate degree in Business Education from Minot State University and a graduate degree in Career and Technical Education – Business. Jan has taught business education for the last 40 years, spending 23 years teaching at the high

school level before joining the team at Minot State University 17 years ago. She currently teaches business communications courses at the undergraduate and graduate level. She also serves as program coordinator for business teacher education, advisor to the the Minot State FBLA-Collegiate chapter, and leads a Looyenga Leadership project team.

Jan is an active volunteer, serving as the state treasurer for the North Dakota Business Education Association, state secretary for the North Dakota Delta Kappa Gamma teaching organization, collegiate advisor to the North Dakota Future Business Leaders of America officer team, and Board Member for Minot State Summer Theater. She and her husband, Chuck, reside in Minot and have one daughter, Lydia. Since being appointed to the Town & Country Board of Directors in spring 2025, Jan has embraced this rewarding opportunity to serve our members – working to shape the direction of the credit union and prioritize financial well-being for members. She believes that by continuing to set appropriate goals and policies, the credit union can keep a strong focus on community involvement and financial education.



KELLY ENGSTROM HIRED AS MORTGAGE LOAN OFFICER

We're excited to welcome Kelly Engstrom as the newest Mortgage Loan Officer at our Fargo 52nd Avenue branch. With more than 15 years of experience in the mortgage industry, Kelly brings a deep understanding of the lending process and a genuine passion for helping members navigate every stage of homeownership.

Originally from Cavalier, North Dakota, Kelly graduated from Mayville State University with a degree in Business Administration, specializing in Finance, Management, Marketing, and Real Estate. Over the years, she has worked with a wide range of borrowers from first-time homebuyers to members looking to refinance, downsize, or purchase a second home in lakes country or warmer destinations.

In her role at Town & Country, Kelly will guide members through the mortgage purchase and refinancing process, offering clear explanations and personalized support.

We're thrilled to have Kelly on the Town & Country team and look forward to the experience and energy she will bring when assisting members looking for their next home in the Fargo/Moorhead area.

DO YOU QUALIFY FOR THE AUTO LOAN INTEREST TAX DEDUCTION?

If you purchased a new vehicle in 2025, you may be eligible to deduct the interest paid on your auto loan, up to \$10,000.*

REQUIREMENTS TO DEDUCT INTEREST:

- Must be for a new vehicle purchased after 12/31/24.
- Must be a new car, minivan, SUV, pickup, or motorcycle with a gross weight rating under 14,000 lbs.
- Final assembly must have occurred in the United States.
- The loan must be a first lien secured by the vehicle.
- Vehicles for commercial use do not qualify.

WHERE TO FIND 2025 TOTAL INTEREST PAID TO TCCU:

- TCCU statements include an Account Details section under each loan showing the total interest paid in 2025.
- Within TCCU Online, click on your auto loan and the interest can be found in the Account Details section at the top.

To learn more about the legislation behind this deduction, you can visit the IRS website for additional guidance.



*Qualifications and requirements apply, please consult your tax consultant for full details.

REGISTER TO WIN A FARGO FORCE PRIZE PACKAGE!

We're giving away 2 packages each containing 4 tickets and a \$100 gift card.

Scan the QR code to sign up online!



Visa Signature®

UNLIMITED 1.5%

CASH BACK



Low Fixed Rate of 9.9% APR*

No Annual Fee†

Apply online at townandcountry.org/visa

*Approval is dependent on credit and underwriting factors. Requires a checking account with direct deposit. Terms, conditions and restrictions may apply and are subject to change. †Fee for foreign purchases – 1% of each transaction in US dollars; Balance transfer fee – 1.5%, minimum of \$5; Cash advance fee – 4%, minimum of \$10; Late payment fee – up to \$28; Returned payment fee – up to \$25.



TOWN & COUNTRY
INSURANCE AGENCY, LLC

Insurance can get complicated. We're here to help.

Local agents specializing in:



Commercial



Personal



Farm



Crop

www.tandcinsurance.org

1-866-639-1261