

April 2021

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The Minot Daily News hosts the Readers' Choice Awards each year where readers are invited to nominate the best businesses and organizations in the city by category. As announced in January, Town & Country Credit Union once again took home the title of Best Credit Union for 2020.

"Thank you to everyone who voted for us again this year," said Jeremiah Kossen, President/CEO. "It makes us proud to know that community members and our credit union members recognize us as the #1 Credit Union in Minot."

**OUR OFFICES
WILL BE CLOSED:**

**MEMORIAL DAY
MONDAY, MAY 31**

**INDEPENDENCE DAY
OBSERVANCE
MONDAY, JULY 5**

**Employees Earn
Financial Counseling
Designation**

Five employees recently earned their official Certified Credit Union Financial Counselor (CCUFC) designation.



**BRIDGET
RAFFIN**
Minot Dakota
Square



**JENNIFER
JERAULD**
Minot Main



**STACIA
SANDERS**
Fargo 52nd
Avenue



**MELISSA
KELLERMAN**
Fargo 32nd
Avenue



**KIRSTEN
SOLWAY**
West Fargo
Eagle Run

ANNUAL MEETING & BOARD ELECTION RESULTS

We hosted our 82nd Annual Meeting virtually on March 16, 2021. The meeting included announcing the results of the Board of Director's election, as well as reports from the Board Chair and the President.

This year, the nominating committee submitted four candidates for consideration for the Board of Directors. Brian Nelson and Kristian Rue were up for election to fill the Fargo seat, and Jeff Stremick and



Brian Nelson

Jodi Johnson were up for election to fill the Minot seat on the Board. Members were invited to vote electronically, by phone or by mail in the weeks leading up to the Annual Meeting.



Jeff Stremick

The winners are: Brian Nelson for the Fargo seat and Jeff Stremick for the Minot seat. Nelson was originally elected to the Board in 2020 to fill a one-year term. Stremick was first elected to the Board in

2018 to fill a three-year term. Both men will now serve an additional three-year term on the Board.

"Congratulations to Jeff and Brian on being elected to another term on the Town & Country Board of Directors," said Board Chairman DelRae Geinert. "I also want to thank Jodi and Kristian for being willing to serve the needs of Town & Country by running for the Board of Directors. We appreciate your efforts."

A YEAR IN REVIEW

Both Chairman Geinert and our President/CEO, Jeremiah Kossen, provided reports to attendees regarding what the credit union has accomplished in the last year and where its headed in the next. Highlights of those reports include:

- We provided the most Paycheck Protection Program (PPP) loan dollars of any credit union in the state, funding more than 400 PPP loans and allowing member businesses to continue to pay their employees. continued on back



During the last weekend of February, we upgraded our internal system. We appreciate your patience as we continue to adapt to a new system.

During the upgrade, we also launched a new TCCU Online and mobile app. If you haven't logged in since before March

2, you'll use your existing username and a temporary password: TCCU plus the last six digits of the primary account holder's social security number or EIN (i.e. TCCU112233). If you're an app user, you'll have to delete the old app first and download our new app by searching "Town and Country CU" in your app store. The app icon will look the same but the login screen looks different.

Questions or need help logging in?

Give us a call at 1-800-872-6358 or stop by your local office.

- We paid out more than \$280,000 in 3% dividends to our Star Rewards Checking account holders while deposit interest rates went down across the industry.

98% of members surveyed would still refer us to their friends and family despite having to close the branch lobbies for 10 weeks as a COVID-19 precaution.

- More than 400 members who were negatively impacted financially by COVID-19 were able to use the credit union's fee-free COVID Skip-a-Pay program or withdraw funds from a CD with no penalties.
- We had the highest percentage of membership and asset growth of all credit unions in the state with a membership increase of 7%.
- The mortgage department doubled its previous record for mortgage loan volume while maintaining a 98% satisfaction rating from borrowers surveyed – a testament to the level of personal service provided despite the increased demands.

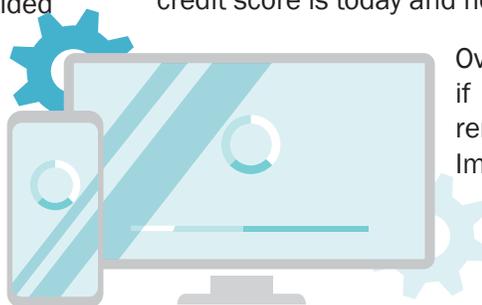
Kossen also addressed the recent System Upgrade and thanked the membership for their patience and understanding during that time. The demands placed on financial institutions to keep up with the competition are growing quickly – not only with local banks and

credit unions, but also financial technology companies – and what members expect from their financial is also changing. This upgrade will allow us to:

- Automate more processes internally so we can continue to grow and serve more members without compromising the level of member service.
- Increase security for your online banking platforms.
- Open the doors to additional offerings and technology integrations in the future that were not possible with the old system.

Members can look forward to additional online services becoming available later this year, including a business-specific online banking platform, as well as the following functionality for individual users:

- Zelle® real-time person-to-person transfers.
- The ability to transfer funds to accounts you own at other financial institutions.
- Credit score monitoring so you can see where your credit score is today and how it may be changing.



Overall, we had a successful if non-traditional year while remaining focused on Positively Impacting those they serve.



HENDERSON AND FIDDLER PROMOTED IN MINOT



Jessica Henderson was promoted to AVP, Accounting. A Burlington native, Henderson graduated from Minot State University with a degree in accounting. She has over 19 years of banking experience, including nearly 13 years in bank accounting. She joined the credit union as the Accounting Manager in 2020. In her new position, Henderson is responsible for all daily activities related to financial reporting, directing the activities of the accounting department, and assisting senior management. She also currently serves as the Treasurer of the Board for the Magic City Discovery Center.



Brett Fiddler was promoted to Mortgage Loan Officer. A Minot native, Fiddler graduated from Minot State University with degrees in finance and international business and brings six years of credit union lending experience to his new role. Most recently, he assisted Town & Country members as a commercial loan officer. In his new position, he will join our Town & Country mortgage team providing Minot-area borrowers with local mortgage lending services including purchases, refinances and first-time homebuyer programs. Fiddler also currently serves as the president of Sunrise Rotary and and the treasurer for the API Bakken Chapter.

Congratulations, Jessica and Brett! We're glad you're here.



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