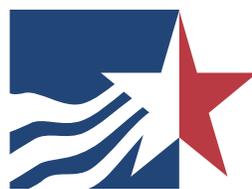


January 2022

www.townandcountry.org
(800) 872-6358
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TOWN & COUNTRY
CREDIT UNION



We celebrated Live United Day on November 12 by donating \$1,000 to the Souris Valley United Way and rocking our LIVE UNITED tees. Supporting our local United Way organizations in Fargo and Minot is just one way that we live out our mission of Positively Impacting those we serve.

ANNUAL MEETING NOTICE

The 83rd Annual Meeting of Town & Country Credit Union will be held virtually and in-person at our Minot Main and Fargo 52nd Avenue locations on **Thursday, March 10 at 12 p.m. CST.**

If attending, 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.

Doors will open for the meeting at 11:30 a.m. and lunch will be provided for those attending in person.

Members attending virtually will be emailed

an annual meeting packet to include login information, the annual impact report, and minutes from the 82nd annual meeting.

During the Annual Meeting, a nominating committee will be elected consisting of three members. 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 2022 will take place in the weeks prior to the meeting with the winners announced during the meeting. Instructions for voting in the board of directors' election can be found on page 2.

Annual Meeting Agenda

- Call to Order
- Quorum & Introductions
- Approval of the 82nd Annual Meeting Minutes
- Chairman of the Board and President's Report
- Elections
 - ◊ Nominating Committee
 - ◊ Board of Director Results
- New Business
- Adjourn

CREDIT CARDHOLDERS: NEW CARDS COMING IN MARCH

We're upgrading our credit cards to add contactless payments and enhanced rewards options! Current credit cardholders can expect to receive their new card in the mail in early March. You will need to activate your new card on Sunday, March 20. Your current credit card will no longer work after that date.

On or after Sunday, March 20, you'll need to do the following:

1. Call the number on the sticker to activate your card.
2. If you'd like a PIN for cash advance transactions, call 888-886-0083 to set one up.
3. Update any recurring payments to your new credit card number.



With Contactless Payments, you'll be able to "tap to pay" or hold your card over the credit card reader rather than swipe or insert it. You'll know a card reader accepts contactless payments when you see the contactless icon pictured at left. When you use a contactless payment, it creates a one-time code that makes it more secure than using the magnetic stripe to pay.



Visit www.townandcountry.org/visa-upgrade for more information regarding this upgrade and your new contactless credit card.

CAST YOUR VOTE IN THE BOARD OF DIRECTORS' ELECTION



Every member of the credit union is eligible and encouraged to vote in the board of directors' election. The election will open on **Sunday, February 6, 2022 at 12:00 a.m. and will close on Wednesday, March 2, 2022 at 11:59 p.m.** There will not be any nominations from the

floor at the Annual Meeting. Nominees by petition are required to submit to the Board Secretary a statement of qualifications and biographical data with a petition signed by 100 members before January 27, 2022. Qualifications and biographical data will only be included on the mail ballot and the voting website. Election results will be shared at the 83rd Annual Meeting.

There are three seats up for election in 2022 – a Minot seat and two at-large seats. The Minot seat must be filled by a member living within 75 miles of Minot and the at-large seats can be filled by any member. Board members will be elected to a term of three years.

Members can vote one of three ways: by phone, paper ballot or online at <https://townandcountry.cuballot.com>. To vote by phone or to request a paper ballot, 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 2, 2022.** Ballots will not be accepted at any branch location. When voting by phone, your ID will be your account number, password is your birthday (Ex: January 12, 1960 will be 01121960) and business account password will be the last four digits of your tax ID number.

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

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

LOCATING YOUR ACCOUNT NUMBER

You can find your account number on your checks, by checking your eStatements, or by stopping in to the nearest 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. The remaining middle section is your account number.

From eStatements: Select eStatements within TCCU Online or the app. It will take you to a page with links to all of your statements. The left column of that list is your Account Number.

BOARD OF DIRECTOR CANDIDATES



Kevin Harmon (Incumbent) is a native of Minot and a graduate of Bishop Ryan Catholic School, Minot State University and the University of North Dakota. He is married to his wife, Leisa, and they have three daughters: Anzley, Quinn and McKinlee. Kevin has been a member of Town & Country since 1978 and has served on the TCCU Board of Directors since 2019. He has been working at Minot State University for the past 13 years and currently serves as the Vice President for Student Affairs. Prior to Minot State, Kevin worked in K-12 education as a teacher, principal and superintendent for 20 years.

Kevin is a past-president of the Noon Rotary Club of Minot and maintains membership in this service organization. He has twice served as the president of the Souris Valley United Way (SVUW) and was a member of the SVUW board for 11 years. Kevin served as a past member of the Minot Area Community Foundation Community Investment Advisory committee. He is currently a member of the City of Minot's Comprehensive Planning Steering Committee for 2040.



Jay Hight (Incumbent) has been the president of Hight Construction since 2001. Hight Construction was established in 1982 by LaVerne E. Hight. Over the past 40 years, Hight Construction has become a leading commercial general contractor in Northwest North Dakota, which employs approximately 45 full-time people. Jay oversees all day-to-day business operations, generates sales leads for the company and determines which projects the company will bid on. He is responsible for creating and implementing the organization's vision, mission and overall direction.

Jay graduated from North Dakota State University in 1993 and lives in Minot with his two children Jacob, 19, and Taury, 17. He has been involved with multiple area associations including serving as the Chairman on the Magic Fund Screening Committee for six years and participating in the Minot Air Force Base 5th Contracting Squadron Honorary Commander program. He also serves on the advisory boards for the Severson Entrepreneurship Academy at Minot State University and the Turtle Mountain Community College Building Trades.

Jay's father, LaVerne Hight, served as a member of the Board of Directors of Town & Country Credit Union from 1979-1988, playing an integral part in the credit union's history.



David Ripplinger is an Associate Professor in the Department of Agribusiness and Applied Economics at North Dakota State University and economics specialist with NDSU Extension. In this role, David conducts research and provides support to farmers, industry, and government. He has delivered educational programs to more than 400 North Dakota bankers in recent years and is responsible for ESG, carbon, and strategic alliance topics for an executive education program organized by CHS for co-op managers.

David lives with his wife, Traci, and five children in West Fargo.