

JANUARY 2022

THE MONTHLY MEETUP

Town &
Country
CREDIT UNION

THIS
IS
YOUR
YEAR

*Happy
New Year!*

LET US
HELP YOU
REACH
FINANCIAL
SUCCESS
IN 2022!

**TOWN & COUNTRY CREDIT UNION
2021 ANNUAL MEETING
JANUARY 5, 2022
6:00PM
1414 CHATBURN AVE.
HARLAN, IA 51537**

2 BOARD SEATS UP FOR RE-ELECTION



**RICHARD HASTERT
BOARD CHAIRMAN**



**CYNTHIA NORTH
CREDIT & BUSINESS LOAN COMMITTEE
CHAIRPERSON**

NOMINATIONS FROM THE FLOOR ACCEPTED



RICHARD HASTERT

BOARD CHAIRMAN

My name is Rich Hastert. I am the current Board Chairman for Town & Country Credit Union's Board of Directors. I have been on the Board of Directors for over 30 years. I started on the board when the credit union was located in Westphalia, and I have watched it grow from the first move to Harlan, the construction of our new building, and the expansion to a branch in Avoca. My goal as a Board Member is to make Town & Country Credit Union the most competitive financial institution in Southwest Iowa and help as many people as possible with their financial needs.

I live in Harlan, IA with my wife, Deb. We have been married for 43 years and together we have two daughters and four granddaughters. Deb and I have been credit union members for 61 years. Deb and I both work in the Harlan community. She has worked for Touch of Class Dry Cleaners for several years, and I have worked for the Shelby County Road Department for 24 years.

I look forward to being a part of the future of Town & Country Credit Union. I thank you for taking the time to be involved in credit union decisions and wish you the best in 2022!

CYNTHIA NORTH

CREDIT & BUSINESS LOAN COMMITTEE CHAIRPERSON



My name is Cindy North. I am currently serving on the Town & Country Board of Directors as the Credit & Business Loan Committee Chairperson. I have served on the Board of Directors for 25 years. I have enjoyed being on the board and watching the credit union grow into the financial institution it is today. I am seeking another term on the board and asking for your vote for re-election. I love the credit union mission of people helping people, and I want to do my part as a board member to help fulfill that mission. I am someone that wants to help people achieve a goal they would otherwise not be able to do, and I feel I can do that on Town & Country's Board of Directors.

My husband, John, and I have been married for almost 39 years. We live in Harlan, IA and have been Town & Country members since 1984. We are blessed with 5 sons and 5 grandsons. I have a Bachelor's degree from Iowa State University and currently work part-time at Myrtue Medical Center where I have been employed for the last 23 years.

A LETTER FROM THE CEO



Dear Members of Town & Country Credit Union,

I am humbled, honored, and excited to have recently been selected as your new President & CEO of Town & Country Credit Union. I want to thank my Board of Directors, as well as our staff for truly engaging in the great mission of the credit union movement. Having been an employee at Town & Country Credit Union for 5 years, working with members, staff and community feels like working with family.

I also want to thank all our amazing members that continue to support our credit union. You have been understanding and patient as we made changes to keep our members, employees, and the community safe. When the pandemic erupted, we took immediate steps to ensure the health of our members and staff. We implemented pandemic plans that included staff working remotely and programs to help members who may be struggling financially due to the impact of COVID.

I want to assure you that Town & Country Credit Union is stronger and more financially secure than ever, and remains so even with all the challenges that 2021 has brought us. The State and National Credit Union Associates (NCUA) examiners continue to give us high marks for financial strength and stability. In addition to all the chaos the year brought us, we were able to build a new drive-up and install a new ATM for our Avoca branch. For our growing base of members connecting with us online, we have grown our online banking services. We have updated our Master Card Debit Card programs to include pending transactions on our online banking platform. We have new products we are working on and will be rolling out in the future, so always be reading your newsletter to learn about them.

I, along with the Staff and Board, are very optimistic and excited about the future and will continue striving to improve the financial-wellbeing of our members and being your road to financial solutions.

Our credit union philosophy remains true: People helping people. Our mission is to be recognized by our members as the community's best provider of quality financial services.

Sincerely,
Gervas Mgonja
President/CEO

#PEOPLEHELPINGPEOPLE

Town & Country Credit Union is dedicated to becoming the financial provider of choice for our members by building lifelong relationships and supporting our communities through continuous involvement and service. The credit union prides themselves on not only giving back to their communities financially, but also through community involvement and volunteer time. The credit union is proud of their employees and board members who continue to show love for their communities through the giving of their time and resources.

COMMUNITY DONATIONS



Town & Country's current CEO, Gervas Mgonja, and former CEO, Denny Siemers, present a \$5,000 check to the Petersen Family Wellness Center and Lewis Family Aquatic Center for the "Make a Splash" fundraising campaign.

OLAF IN AVOCA

Olaf made a trip from Arendale to Avoca for the Holidays On Main event on November 27, 2021. This is an annual event on Avoca Main St, and Olaf looks forward to seeing everyone at Town & Country again next year.



SPRING FIX-UP?



HOME EQUITY

**USE YOUR HOME'S EQUITY TO
MAXIMIZE YOUR PURCHASING POWER
FOR YOUR SPRING HOME
IMPROVEMENTS.**

CONTACT OUR MORTGAGE SPECIALIST,
DESIRAE BARATTA, TO LEARN MORE ABOUT
YOUR HOME EQUITY LOAN, HOME EQUITY
LINE, AND MORTGAGE OPTIONS.
DESIRAE@TOWNCOUNTRYCU.COM

712-755-3881



WRAPPED UP IN DEBT AFTER THE HOLIDAYS?

LET US HELP YOU CONSOLIDATE

CHRISTMAS LOAN SPECIAL


Borrow up to
\$2,500

For up to 12 months
@ 7.90% APR*

Loan Special offered November 15, 2021 - January 15, 2022.

*Annual Percentage Rate.

Membership and Approved Credit Required.



2022 Resolution:

**SET-UP AN APPOINTMENT
WITH ONE OF TOWN &
COUNTRY'S FINANCIAL
COACHES.**



**Gervas
Mgonja**



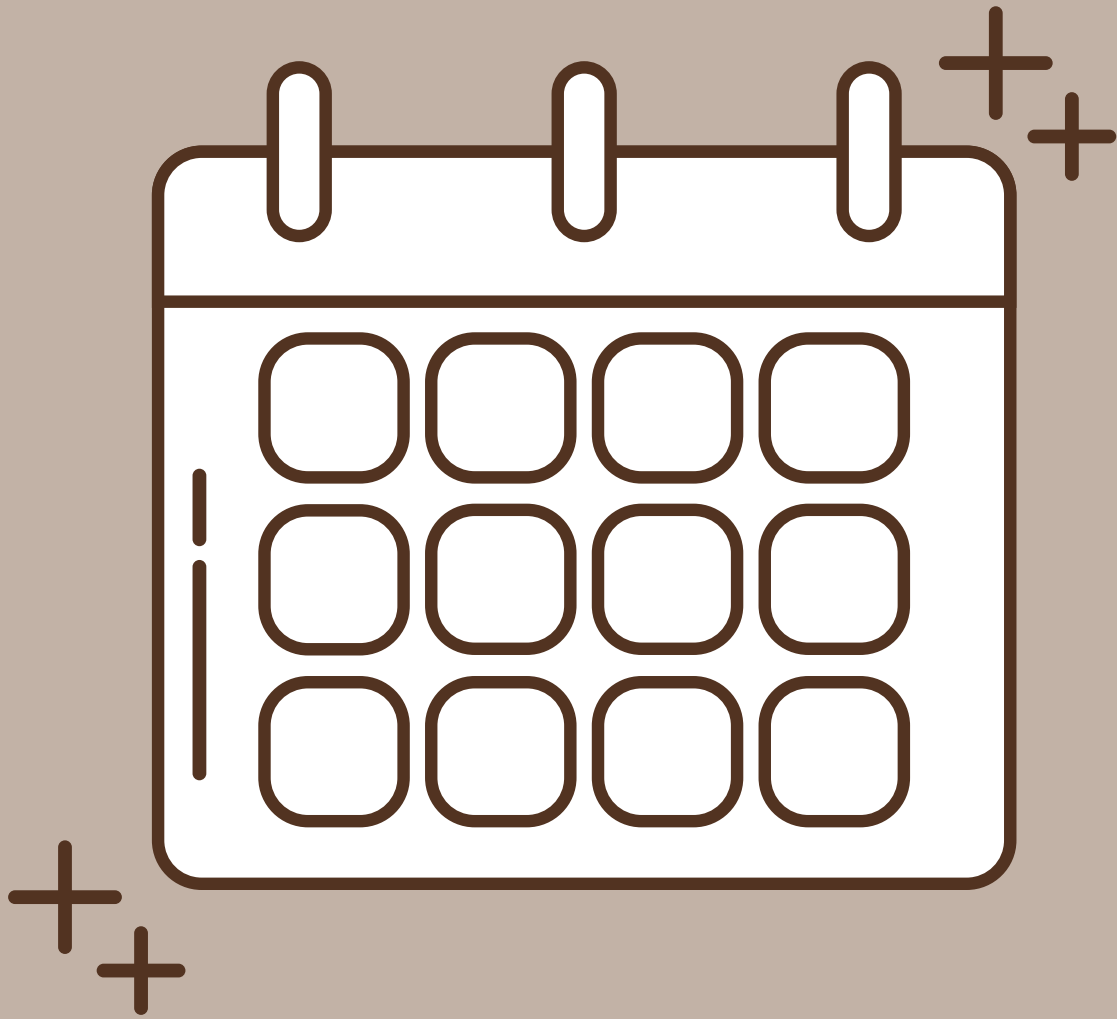
**Chelsie
Madden**



**Denise
Wiig**



**Christina
Rauch**



**2022
calendars
available!**

PICK-UP IN HARLAN OR AVOCA

THANK YOU, MEMBERS & FRIENDS



For helping us celebrate Denny's retirement from Town & Country Credit Union. We wish him all the best in his next adventure.