

Hear ye, hear ye

The Town Crier

OFFICIAL NEWSLETTER OF TOWN & COUNTRY BANK



Town & Country
BANK

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BANK SPONSORS "TAKING FLIGHT" WOMEN'S EVENT

WOMEN-OWNED BUSINESSES RECEIVE GRANTS

Three firms owned by local women earned business development grants at the first annual "Taking Flight" program held at Town & Country Bank on the evening of October 24th. The first place grant of \$2,500 was awarded by Town & Country to Filomena Diaz Johnson, owner/operator of Doggy Dude Ranch in Rockville. Two runner-up grants of \$1,000 each were also awarded by *Élan* Woman Magazine and Utah Small Business Development Centers Network respectively to Heather Carter of Nature Hills Farm in Cedar City; and Lori Hanna of Perks! Espresso & Smoothies in St. George.



Applicants and sponsors of "Taking Flight" grant program

A panel of five judges evaluated applications from seventeen entrants seeking funds to help energize their businesses. Wendy Holt, Senior Vice President of Town & Country Bank's Women's Banking Group said, "All of the applicants had highly impressive business models, creating a daunting task for our judges. I was truly inspired by each lady's presentation throughout the evening."

Doggy Dude Ranch is an innovative canine destination for training, activities, education and boarding. Nature Hills Farm provides the community with local, fresh agricultural products. Perks! Espresso & Smoothies offers a variety of creative drinks tailored to each customer.

The Women's Banking Group at Town & Country

was formed three years ago to assist woman-owned businesses with various financial solutions and networking resources.



CEO Bruce Jensen, First Place Winner
Filomena Diaz Johnson,
and SVP Wendy Holt

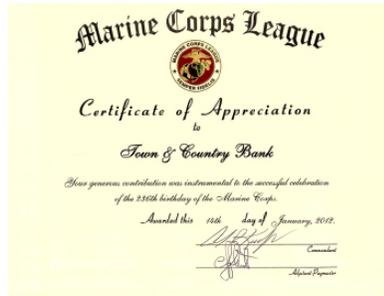
Marine Corps League Honors Bank

The Utah Dixie Detachment #1270 of the Marine Corps League recently awarded a certificate of appreciation to Town & Country Bank. Former Commandant Dennis Cory presented the award to CEO Bruce Jensen in recognition of the bank's support of the 236 year-old League. Monthly board meetings of the Detachment are held in Town & Country's Board Room, and the bank made a financial donation to aid the league in its charitable endeavors.

Members of the Marine Corp League join together in camaraderie and fellowship for the purpose of preserving the traditions and promoting the interests of the United States Marine Corps, banding together those who are now serving in the United States Marine Corps and those who have been honorably discharged from that service. The League promotes the ideals of American freedom and democracy, voluntarily aiding and rendering assistance to all Marines, former Marines and their widows and orphans. They also exist to perpetuate the history of the United States Marine Corps and, by fitting acts, to observe the anniversaries of historical occasions of particular interest to marines. Locally, the Utah Dixie Detachment has been involved in providing color guards for special events, aiding Toys for Tots and helping to look after local Marine families.

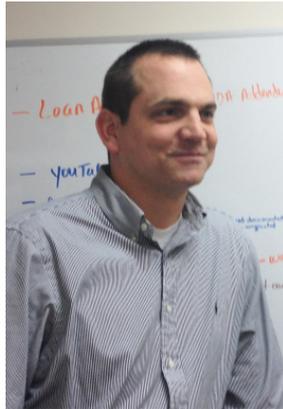
Town & Country is proud of the accomplishments

of the United States military, and is happy to lend support to organizations that advance the interests of those who protect our nation's freedom. The bank has proudly done so in the past.



Banker Helps Teach Business To High Schoolers

On December 3rd, Senior VP John Jones helped teacher Carolyn Province at Desert Hills High School teach a portion of her two business classes. Students were required to create an imaginary new business and were in the process of finalizing their business plans. John assisted them in the financial projection portion of their individual plans.



Senior VP John Jones

"We discussed the difference between income, costs and cash flow," John said. The kids were required to do a 3-year projection of both profit and loss, as well as a business balance sheet.

"As a commercial loan officer, you can tell the difference between business applicants that just have a good idea, and ones that know how to implement that idea into a real business," John added. "And we have some honest to goodness, budding entrepreneurs out there!"

Holiday Closures

Town & Country Bank will be closed on the following days in January and February 2013:

New Years Day - Tuesday, January 1

Martin Luther King's Birthday - Monday, January 21

Washington's Birthday - Monday, February 18

Following each of these holidays, the bank will re-open the next morning at 9 AM, and at 8 AM at the drive-through window.

Banker Runs For Charity

It was a cold and windy day for a run, but more than 4,000 runners made the best of it and got "color bombed" along the way! On November 10th, the first annual "Color Me Rad 5K" took place in St George at the old airport, and Town & Country Bank Assistant Vice President Lisa Johnson was right there. "The fun thing about Color Me Rad is that it isn't a competitive



AVP Lisa Johnson at the "Color Me Rad 5K Run"

race," says Lisa. "They tout the fact that they don't even own a watch! In each city that Color Me Rad is run, they pick a local charity, and part of the proceeds go to benefit that charity." For the St. George run, Habitat for Humanity of Southwest Utah was the charity of choice. "This was probably the funnest way I can imagine to raise money for a good cause," Lisa adds.

The run was aimed toward anyone wanting to have fun. The age range was so diverse that some of the youngest participants were in strollers, while others were old enough to be grandparents. Throughout the course there were color stations where volunteers were set up with boxes of colored cornstarch or colored water to throw at participants running by. By the end of the race everyone was coated in pink, purple, blue, green, and yellow. It was definitely a run to remember! Town & Country Senior Vice President Brian Taylor, who serves as a Board member of Habitat for Humanity of Southwest Utah said, "It was terrific to see the community rally around this first annual fun run, which raised nearly \$15,000 for local Habitat projects."

West's World: Status Of Local Lending

By West Martin, Executive Vice President & Chief Lending Officer

Rather than taking a few paragraphs to discuss the latest lending news, this time of year provides me the opportunity to express to family, friends and colleagues, those things I am thankful for.



Ezra Taft Benson said, "We need to be more grateful. It's one of the marks of strong character, to have a feeling of thanksgiving and gratitude for blessings that are ours. We need more of that spirit in our homes, in our daily associations, in church, everywhere. It's so easy to cultivate the spirit of appreciation."

May I share a portion of my gratitude list?

- I am very appreciative of our bank staff and their innate talent for making welcome all visitors to the Bank.
- I have an immense gratitude to the Board of Directors for their support for management and for moving the Bank forward.
- I am thankful for our customers.
- I am especially thankful for my family, friends and colleagues who have loved and supported me through the difficulties we have all faced over the past five years.
- I am thankful for our nation and the freedoms we enjoy. May we never take them for granted.
- I am also grateful for those who make me feel safe through their service at home and abroad.
- I am very grateful to live in a community that shows economic resilience so that I may support my family and further my career.

My gratitude list continues but rather than share the rest let me tell you my holiday wish, which is: May we all take advantage of this season to express our gratitude to those who are important in our lives. God bless us all this Christmas season and throughout 2013.

Message From The President

(Reprinted – with updates – from the November/December 2009 issue of The Town Crier)

With the holiday season upon us, we'll no doubt have the chance to sit down and watch the 1946 perennial Christmas classic, "It's a Wonderful Life." Like most Americans, I love the movie, and as a banker I always thrill at the way George Bailey (played by James



George Bailey with Clarence the Angel in a scene from "It's a Wonderful Life"

Stewart) is able to avert the demise of his Building and Loan Association through his impassioned handling of the "run" on his institution. The parts of the movie I like best, however, are the scenes that follow George's wish that he'd never been born. His guardian angel, Clarence, arranges for George to discover how different things would have been in a George Bailey-less world.

I suppose from time to time we all wonder if our own existence has had measurable impact. Now that Town & Country Bank is approaching the completion of its fifth year of operation, we've pondered what our local community would be like today without us. We're not that self-important here to think that without us we'd all be living in some sort of "Pottersville", or that our community couldn't thrive without us. But we do take some sense of accomplishment in the fact that we've helped many local entrepreneurs and businesses to get started or to continue their operations—in many cases when they have been unable to obtain credit from competitors due to difficult economic conditions. Our Chief Lending Officer, P. West Martin, often says that as he drives around town, he takes pride in pointing out to his children all the buildings, businesses and homes he has helped finance (though the kids recoil with such tales!). After five years, we have provided financial solutions for customers that number into the thousands.

We have supplied jobs for twenty-one wonderful people at Town & Country Bank and we will no doubt add to that tally as we expand over the months and years to come. Work on the bank's new building also generated jobs for many eager tradesmen in a construction sector that was severely depressed at the time our building went up. And in the non-profit sector, the bank has made several modest cash donations and man-hour contributions to local charities, schools and worthy individuals.

From what our customers tell us, our innovative "high touch" concierge banking model, is unique to Southern Utah and is of special value to them. Our one-of-a-kind Town Card (ATM/debit card), with all the retail discounts available to cardholders, has also caught on—providing some small measure of relief to cash strapped consumers and a little increased traffic to participating merchants. And we've made business banking more convenient with our free business courier that picks up customer deposits and provides onsite notary. Finally, our weekly Free Friday Concert Series has given the community a wonderful venue for quality music, while giving local performers an opportunity to share their talents and hone their skills.

So if Town & Country Bank hadn't opened, perhaps things might have been somewhat different for our customers, employees, charitable recipients and community members at large. While we're certainly not indispensable and we're not flawless in our business operations, we do have a vision and a passion for what we're doing. And we have a united Board of Directors, a committed Advisory Board and first rate employee team. Town & Country Bank earnestly attempts to "make a difference" in our community. That is our goal. And if you happen to run into Clarence the guardian angel, please tell him we think he's doing a mighty fine work.



Bruce T. Jensen

President & Chief Executive Officer

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Customer Spotlight

High Knees Cycling

2051 E. Red Hills Parkway, Suite 1

St. George Utah 84770

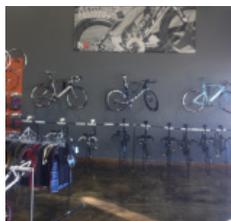
(435) 216-7080

[Facebook.com/hkcycling](https://www.facebook.com/hkcycling)



High Knees Cycling was conceived one day as a group of friends was out on their weekly training ride. Unhappy with the cycling service they all had experienced elsewhere, the idea of a customer-centric company was born. High Knees Cycling is a cycling culture company carrying triathlon specific bicycle brands, parts, accessories and clothing. It's a full service mechanics shop with certified mechanics from the United Bicycle Institution.

Owner, William Shake is from Southern Utah. Having attended Pine View High School and Dixie College, he explains, "We like bikes and we like riding them. When we're not riding them, we like talking and thinking about them. Or dreaming about the new bike or parts we want to get. You may not work, eat, drink, and sleep everything bikes like we do, but if you ride a bike at all, you understand. It may be your life, or it may be a small piece of your life. Either way, it defines who you are."



Perhaps you are beginning to see why High Knees Cycling isn't just your average, ordinary bike shop. This is a place that REALLY understands its customers. At High Knees you're not dealing with sales reps and mechanics, you're working with local athletes who have tried out the products they sell, and use them when they train and race. You're working with people that believe your bike should work in the same fashion as the day you bought it. And they believe when you bring your bike in, you should have it back in a timely manner. William says, "Our service department is here to serve you and we are striving for next day turnaround on all bicycles brought into our team. We understand you want to get back out and ride so we work hard to make that happen." With a mechanics team that is certified from the United Bicycle Institute and with many years working on all brands and styles of bicycles, High Knees Cycling can make that happen. From road bikes to mountain bikes, tri bikes to cruiser bikes, they do it all.

Being a local resident, William wanted to use a local bank for all of his company's financial needs. "Town & Country Bank was a clear choice for us. I want to keep our money with a great, local bank. I love how I can walk in and someone knows me and my business and is excited to see our growth," says William. His business employs six people and William says they are expanding.

Three cheers for High Knees Cycling—an up and coming, outside-the-box cycling company that is making a splash via...what else? High touch customer service! We share this common pursuit and we salute William Shake and his thriving enterprise!



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(435) 673-1150



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