

Hear ye, hear ye

The Town Crier

OFFICIAL NEWSLETTER OF TOWN & COUNTRY BANK



Town & Country
BANK

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NEW OFFICE TO OPEN ON JANUARY 11

Home sweet home! Town & Country Bank will move into its new quarters at 405 East St. George Boulevard over the weekend of January 9-10, and will open for business on Monday, January 11, 2010. The opening date is a function of when construction is completed and when the bank's core processing, telephone and security vendors are jointly available to coordinate the complex transition.

Bank President & CEO, Bruce Jensen, says "We are very excited about the caliber of building that we'll occupy. The building owners agreed to favorable lease terms, and they have gone out of their way to construct a facility that meets our requirements." Jensen says the new 7,800 square foot office will better accommodate the bank's "concierge banking" model and will house employees heretofore located in both the temporary banking and loan production offices. Both those locations will close.



Grand Opening Announced

While January 10th is the first day of operation at the new location, that launch date will be a "soft opening"—meaning that staff will take time to ensure that systems are working and that pictures are hung on the wall! The grand opening event will take place several weeks later on February 25th, from 11:00 am to 2:00 pm. Headlining the celebration will be Dan Truman of the popular country band, Diamond Rio.



Dan Truman of Diamond Rio

Dan is a Nashville, Tennessee resident who grew up in St. George. He will also bring along two sons, Ben and Chad, who themselves are musicians performing under the name of "Truman".

The grand opening festivities will include a ribbon cutting ceremony by the Dixie Sunshiners, hot dogs and prize drawings.

Holiday Hours & Closure Dates

Town & Country Bank will close at 2 PM on Christmas Eve, and will be closed on Saturday, December 26th and Saturday, January 2nd. To accommodate the relocation of the bank to its new downtown office, the bank will permanently close its current facility at 6 pm on Friday, January 8th and will reopen at 405 East St. George Boulevard on Monday, January 11th at 9 am.

Bank Participates With Children's Justice Center

For the second year, Town & Country Bank is participating in the Children's Justice Center (CJC) "Wishing Tree" program. The bank's beautifully decorated Christmas tree bears special tree ornaments representing items needed by the CJC to serve abused children and to operate on a daily basis. Local residents and bank customers can come into the bank, remove an ornament, purchase the item listed on the ornament and deliver the item to the bank or to the CJC at 463 East 500 South in St. George.

In conjunction with the Wishing Tree program, Town & Country sponsored a holiday choral event on December 10th at the Summit Athletic Club. The event featured young singers from Heritage Elementary School and a portion of the occasion was broadcast on KCSG-TV.



The bank's "Wishing Tree" VP Wendy Holt (left) is interviewed by KCSG-TV reporter at CJC choral even on Dec. 10th

Town & Country Bank is fully committed to community betterment and takes an active role in volunteer activities that can truly "make a difference".

New Advisory Board Members

The bank welcomes two more new members to its advisory board. Wilford Bruce Woodruff and Debbie Morley, both shareholders, have joined the bank's 24-person advisory board. The advisory board meets monthly and assists management in implementing strategies for the bank.

A graduate of the University of Utah in banking and finance, Wilford Bruce Woodruff will apply his experience as an officer at both Western Savings and Loan and Zion's Savings and Loan, as well as 25 years as a real estate broker. Bruce has been a manager and trustee of Mortgage Investment Trust (MIT) of Utah, a real estate investment trust, since 1973. MIT was the first investor and the largest provider of funding for Sun River St. George. Bruce was also an original organizer and board member of Cottonwood Security Bank (now known as First Utah Bank). He has stayed busy over the years as a father of five, a Scoutmaster and prominent church leader.

Debbie Morley has lived in St. George for 24 years. Her husband, Craig has his own appraisal business, Morley & McConkie LC. Debbie has many irons in many fires. She has served on miscellaneous boards and committees connected with schools her children have attended, and she regularly participates in church and civic endeavors. Debbie describes herself as a "work at home Mom", and her unique

perspective and high energy will be valuable to the bank's advisory board.

The advisory board has helped management implement and evaluate various initiatives, including the Concierge Banking model, the Business Courier and the Town Card™. More recently, various members have consulted management on construction of the new building and on preparations for the upcoming February 25th grand opening event.

Novel Executive Officer Calling Program Is Successful

Every Tuesday like clockwork, Town & Country's full executive team makes at least one visit to a prospective or new customer. The weekly visiting program is informally known as the "Big Boss Blitz." Chief Executive Officer Bruce Jensen, Chief Lending Officer West Martin and Chief Financial Officer Brad Hales typically accompany business development officers Wendy Holt and Shannon Walker in making "house calls" to business owners or other VIPs.



CEO Jensen



CLO Martin



CFO Hales

The calling program was initiated by Mr. Jensen this past spring in order to "show our commitment from the top down to bank customers," he explains. "In keeping with our 'concierge' style, we want to show our customers that we are fully accessible, interested in their particular needs and willing to respond when called upon." So far, the program has been a roaring success. Ms. Holt and Ms. Walker report that new customer relationships or additional business activity was generated after Blitz visits about 70% of the time.

Distant Sightings

Town & Country Bank goes worldwide! No, we haven't established an international department (yet), but the

Town & Country brand is surfacing in the strangest places! Please send us your digital photo when you fly our bank colors in a far-off locale, and we'll post them here in *The Town Crier*. No trick photography, please! You can e-mail your picture(s) to Elsa at ElsaP@tcbankutah.com.



Mike Dahlquist of Advantage Corporation Services in Hawaii



Vardell Curtis, CEO of Washington County Board of Realtors in Puerto Vallarta



Unidentified lizard somewhere in Mexico



Vardell Curtis at Petco Park in San Diego, CA

Message From The President

With the holiday season upon us, we'll no doubt have the perennial chance to sit down at the TV and watch the 1946 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 Stewart) is able to avert the demise of his building and loan association through his impassioned handling of the "run" on his institution (despite the fact that regulators would have, in real life, shuttered his bank due to shoddy policies and procedures). 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 second 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 prevailing economic conditions. We've also assisted lots of retail customers with their individual financial needs. 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!).

We have provided jobs for sixteen wonderful people at Town & Country 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 has also generated jobs for many eager tradesmen in our currently depressed construction sector. And in the not-for-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.

So if Town & Country Bank hadn't opened, perhaps things might have been somewhat different for our customers, employees, charitable recipients and others. While we're certainly not indispensable and we're not flawless in our business doings, we do have a vision. And we have a

united board of directors, a committed advisory board and passionate employee team who believe in what we're doing. Town & Country Bank earnestly attempts to "make a difference" in our community. That is our goal. So if you happen to run across Clarence the guardian angel, please send him our way.



Bruce T. Jensen
President &
Chief Executive Officer
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Customer Spotlight

Players Sports Grill

1688 South Convention Center Drive
St George, UT 84790-6752
(435) 634-9211



Players Sports Grill is the successful brainchild of local restaurateurs, Cole Wilson, Neil Roberts, Steve Dockstader, Kim Jensen and Pat Oki. The unique eatery has been open for business for approximately a year and a half, and it employs about 70 people. Without question, Players is *the* place to go to enjoy terrific food along with live sporting events.

An online restaurant review blog describes the Players experience accordingly: "This place was across the street from my hotel in St. George where I was staying for the marathon. I don't spend much time in sports bars, but I was hungry and curious and there was a big college game going on, so I walked over. It's a pretty big place with lots of flat panel screens to watch. There are ten big booths, some table seating, a large bar with tall chairs and some tall bar tables on the bar side of the room... I sat in a booth (that could have seated 8) and looked through the menu. It's a huge menu with steaks, seafood, pasta, pizzas, sandwiches, salads... pretty much anything you might want... I ordered fish, grilled salmon, and it came to the table perfectly grilled, fresh and tasty, in fact quite good. It was served with freshly steamed vegetables and a sort of saffron rice pilaf that was also pretty good... I would not expect food this good in a sports bar, but this place is an exception. The atmosphere is

also very warm and friendly (i.e. not rowdy, no screaming drunken sports fans here)."

Anyone who has been to Players Sports Grill knows how impeccable the service is. And in addition to the menu items described above, Players offers great soups and even prime rib!

It's a "happening" place at lunchtime and a favorite place for business dinners, as well. There are 23 large screen televisions throughout the room, including a large matrix television centered for all to enjoy.



Players Sports Grill discovered Town & Country Bank shortly after opening. Says, co-owner Neil Roberts, "We found Wendy Holt to be an energetic and responsive banker. She listened carefully when we told her about our banking needs. It wasn't long before she brought the bank's CEO and Chief Lending Officer to learn more about us, and they collectively outlined how they could assist us." In addition to now using Town & Country for most of its banking needs, Players also offers Town Card discounts to the bank's customers. "We're glad we're with Town & Country," says Neil, "They seem to deliver on their promise of 'concierge' style banking".

Players Sports Grill and Town & Country Bank make great partners, because they both seek to provide customers with unique, efficient and friendly service. Town & Country salutes Players Sports Grill!



Town & Country
BANK

Where banking is a simple pleasure

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