



# Town & Country BANK

*Where banking is a simple pleasure*

March 2008

## *Grand Opening a Mega Success!*

Patrons of Town & Country Bank's March 4th public Grand Opening were treated to sunshine, great food, ceremonial pageantry and fabulous music. As one local official put it, "This bank has just set the standard for grand openings in this town!" It is estimated that some 700 people were present at any one time during the 2-hour celebration, and approximately 1,100 to 1,200 people visited the event in total.

St. George Chamber of Commerce President, Russ Behrmann, officiated at the 11:00 AM program, which opened with the Bar 10 Beef Wranglers presenting a flag laden, horse color guard set to the musical backdrop of Johnny Cash's "Ragged Old Flag." With the large audience standing at attention, attendees recited the Pledge of Allegiance and local resident Aaronee Cottam then delivered a moving a cappella rendition of "The Star Spangled Banner." Following the national anthem, the Dixie Sunshiners assisted bank President, Bruce Jensen, in a ceremonial ribbon cutting. Mayor Dan McArthur then offered remarks and encouraged the audience to try out the bank because of its local ownership and management. After leading the crowd in singing "Are You from Dixie," the Mayor turned time over to Bruce Jensen

## OFFICIAL NEWSLETTER



# *Grand Opening!*

for his welcome and description of the bank's innovative service approach.

At the conclusion of the pomp and ceremony, visitors enjoyed Bar 10 Beef barbecued sandwiches and burgers, as well as ice cream peach cobbler from Marvellous Catering South, and music from local singers Phil & Corri Theobald and Grammy Award winner Juice Newton. The musical stage and seating took place in the adjoining parking lot belonging to The Summit Athletic Club, which graciously co-sponsored the event.

Prizes were given out via random drawing. Grand prize winners were: Steve Aardema, who received \$500 in cash, and Jeff Conway, who won a 32" high definition TV. Additionally iPods, hats, and various other items were awarded.



*The Crowd Gathers*



*The Bar 10 Wranglers present colors*



*Phil & Corri Theobald entertain guests*

*The best free food in town*



*Mayor Dan McArthur cheers on the bank  
Headliner Juice Newton delivers!*



*Marin and Carol Sue Ettinger  
delight guests*

*Some of the attendees*

### *New Bank Director Named*

Recently, Town & Country Bank board member James A. McArthur accepted an assignment from The Church of Jesus Christ of Latter-day Saints to serve as director of its Missionary Training Center in Japan. After giving enthusiastic service to the bank during its organizational phase, Mr. McArthur found it necessary to submit his resignation in order to fulfill his church duties. The bank owes a debt of gratitude to Jim for his significant, unpaid participation.



*New Bank Director  
Robert L. "Tobe"  
Anderson*

The bank's board has elected Robert L. "Tobe" Anderson to fill the director vacancy, and the Utah Department of Financial Institutions has approved the change. During his extensive business career, Mr. Anderson has been

involved as an investor, director or board chairman of nearly two dozen banks. Prior to joining the Town & Country board, Mr. Anderson was instrumental in directing a substantial number of shareholders to the



*President Bruce Jensen with  
Steve Aardema \$500 Cash Winner*

*President Bruce Jensen with  
Jeff Conway 32" HDTV Winner*

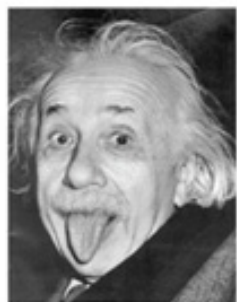


*Vice President P. West Martin  
with iPod Winner*

*Non-stop account opening  
during the event*

bank, representing investment of well over \$1 million. Mr. Anderson's knowledge, experience and passion for life will be of great benefit to Town & Country Bank.

### *Message From The President*



Theoretical physicist, Albert Einstein, once remarked that "most of the fundamental ideas of science are essentially simple, and may, as a rule, be expressed in a language comprehensible to everyone."

While I'm certainly no Einstein, it has always been my firm belief that the delivery of banking products and services must also be expressed "in a language comprehensible to everyone."

During the formative organizational phase of Town & Country Bank, we determined that we would not attempt to differentiate our new institution through outside-the-box lending practices, nor with unusually high deposit rates. Rather, we felt that the bank should make itself known by establishing outside-the-box **service** – a universally comprehensible language! Consequently, we decided to ask the public how they would envision service at a new "dream" bank. Business owners said they had little time to come in to a bank and that they would appreciate the bank coming to them, or providing them with onsite technology to make their banking experience more efficient. Non-business people told us they expected fabulous in-bank treatment without waiting in teller lines, state-of-the-art internet banking, direct telephone access to a "live voice" and unique product benefits.

We then put on our thinking caps (something Mr. Einstein was born with!). Town & Country Bank's solutions for businesses now include the area's only bank-operated courier service and promotion of

"remote capture," whereby customers can make check deposits to the bank from their workplace. Our solutions for retail customers are encapsulated in what we call "Concierge Banking." Our concierge bankers eliminate the need for traditional tellers. Customers also get that state-of-the-art internet banking access, several direct-dial phone numbers (including Concierge banker cell phone numbers) and our Town Card (debit card), which offers cash discounts all over town.

After less than a month of operation, our way of doing business has been more than validated. During our big, two-hour Grand Opening event, our Concierge bankers were occupied in non-stop account opening and the parade of new customers continues. I am heartened when I frequently overhear comments like, "These people know how to deliver," or "At last, a bank that understands personalized service!" Financial projections are considerably ahead of schedule, and we believe this is largely due to our delivery of that "language that is comprehensible to all" – SERVICE.



**Bruce T. Jensen**  
President &  
Chief Executive Officer  
bjensen@tcbankutah.com

### *Customer Spotlight*

#### **Bloomers Flowers & Décor**

1386 East 100 South | St. George, UT 84770  
Tel. (435) 652-0870

When Kathy Jessop opened her floral gift business in 1995, she mainly wanted an outlet for her artistic, imaginative personality. She never thought she could actually make money by doing what she enjoyed most. Now thriving, her business has grown



*Kathy Jessop (far right) and staff*

from two employees to seven, and has recently moved from the Eastridge Mall to the prestigious Bell Tower Courtyard.

Bloomers is all about beautiful flowers and stunning presentation. Every aspect of floral décor is offered, from everyday gifts to sympathy tributes, weddings and corporate events. "We are committed to provide the finest quality of flower arrangements to our customers," Kathy says. "Our approach is to offer a design that is artistic, unique and eye-pleasing for every customer's enjoyment. Each design is done to make the recipient feel like they received a special gift," she adds.



Kathy's innovative floral designers fuse contemporary combinations of texture and color to create esthetically pleasing designs. Bloomers ensures precise attention to detail, and to the stylistic wants of individual customers.

"We built our business on great customer service -- much like Town & Country Bank," Kathy asserts. "Our first priority was to build customers' faith and trust by meeting their needs and in following through."

Kathy is very excited about the new Town & Country Bank. Just before the bank opened, Bloomers was invited to visit the bank and propose floral

décor that would suit the bank's "country inn" feel. When Kathy stepped inside and discovered the unique customer service approach, she felt a "connection" and decided to open an account and to purchase some of the last remaining shares of bank stock. Before leaving the bank that first day, Kathy said "it felt like we were old friends," and that "the staff has infectious personality." She thinks the Concierge Banking model is wonderful and she looks forward to not standing in long teller lines. Bloomers has already utilized the bank's business courier service, finding it convenient and time saving, especially when it is not possible to leave the store.

So the next time you have need for flowers, you'll need to speak with Bloomers. As you may have guessed, Bloomers got the Town & Country Bank floral contract. Stop in the bank some time and you'll definitely see why!



### *Corrections*

The list of Town & Country Bank Advisory Board members appearing in last month's edition of *Official Newsletter* contained the following errors: Tim Stewart's name was inadvertently omitted and the names of Kurt Johnson, Curt Bracken and Mark Walter were misspelled.



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