

Hear ye, hear ye

The Town Crier

OFFICIAL NEWSLETTER OF TOWN & COUNTRY BANK



Town & Country
BANK

April 2009

NEW BOARD CHAIRMAN IS ELECTED

The Board of Directors of Town & Country Bank has unanimously elected Michael J. Kraupp as its Chairman. Mike is Vice President Finance and Treasurer of SkyWest, Inc., where he has spent the last 18 years. He holds a CPA certification and is active in various civic and cultural affairs, and has previously served on the boards of the St. George Area Chamber of Commerce and the Erin Kimball Memorial Foundation. Mike has been serving as Town & Country's Vice Chairman since the bank opened in February 2008.

Regarding his election as Chairman, Mike says, "It has been gratifying to be part of the team that has launched an innovative and popularly received financial institution. We will continue to build a strong presence in the marketplace by offering distinctive customer service and products."



Michael J. Kraupp

Mike replaces previous Chairman Lon E. Henderson, who recently resigned to spend more time with his investment advisory business and other pursuits. Lon's efforts in launching the bank and successfully guiding it through challenging economic times are greatly appreciated.

Of Mike's election, CEO Bruce Jensen says, "I've known Mike quite well for more than 15 years, and I couldn't be more thrilled about his taking the reins of our board. He is extremely qualified, has intimate knowledge of the bank and its operations, and has shown great enthusiasm for building a top performing bank."

ATM Network Expands

Good news for travelers! Town & Country Bank ATM cards are now accepted without surcharge at more than 40,000 ATM terminals throughout the United States. New agreements entered into with InterCept Switch and Money-pass networks provide considerably more access to free ATMs, and add to the existing Star Surcharge Free ATM



network already utilized by Town & Country Bank. When you travel, you can visit the homepage of the bank's website tcbankutah.com, and click on the links found near the bottom to find convenient, surcharge free ATM locations. In Utah, Town & Country Bank ATM holders can access ATMs without fee at any Zions Bank, State Bank of Southern Utah, Costco, and many other locations.

Seniors Can Win Big!

Local seniors take note! The *Senior Saver* and Town & Country Bank are searching for "The Senior Saver Guy or Gal". The lucky person chosen will receive a \$1,000 CD at the bank and enjoy the privilege of driving the exclusive Senior Saver Saturn Vue for an entire year, courtesy of Saturn of Saint George. To enter, go to www.myseniorsaver.com and complete the entry form. You can enter yourself, if you are age 55 or older, or you can nominate a family member who qualifies.

Several live remote broadcasts by radio stations 99.9 KONY Country and 95.9 The Hawk have promoted the contest, and the bank has received considerable publicity and even a few new accounts from the radio events.



Win the use of this car for an entire year



Recent remote broadcast at bank promoting contest

Annual Shareholders Meeting Set

Town & Country Bank's first annual shareholders' meeting has been scheduled for May 19th at 9:00 AM. The meeting will be held at The Village Gardens, located at 170 South Mall Drive in St. George.

Town & Country Store

Did you know that you can "live the brand"? Town & Country Bank offers logoed clothing and paraphernalia available for purchase at its office. A full range of adult and children's' t-shirts, hats, umbrellas, signature mints and soda, mugs and much more can be viewed online in the Town & Country Store section of the bank's website: tcbankutah.com.



Message From The President

The beloved American humorist, Will Rogers, was fond of saying, "Good judgment comes from experience, and a lot of that comes from bad judgment."

Here at Town & Country Bank, we understand that wisdom generally comes with age. That's why we position ourselves as the "smart" choice for seniors. Our impressive array of seniors-oriented financial products and services is second to none in Washington County. In fact, if you're a senior, our "Town Card" ranks right up there with your AARP, Medicare and Social Security cards!



Will Rogers

That's because the Town Card doubles as an ATM/debit card *and* a valuable discount card – offering immediate reductions from purchase price at some 240 local stores, restaurants and businesses. It's the ultimate recession-buster for those on a fixed budget.

Various deposit instruments at Town & Country Bank are oriented to those over age 55. Our basic senior checking account includes free check printing and earns rates currently ranging from 1.00% to 1.76% APY, providing that a minimum balance of \$1,500 is maintained. Our Failsafe™ CD permits deposits, withdrawals and an optional rate adjustment during the term, with present yields of 2.37% to 2.42% APY. And best of all, seniors enjoy "high touch," sit-down concierge banking with every in-bank transaction. Of course, Town & Country offers state-of-the-art internet banking, as well.



Recent studies show that a top concern of senior citizens is their vulnerability to identity theft. Seniors can be targets for ID theft because they often have a cash nest egg, are more trusting in their elderly years, don't regularly check their credit rating and are often not internet or computer savvy. For these reasons, Town & Country Bank has been at the forefront in educating local seniors about the dangers of ID theft. We have written multiple articles on the subject

appearing in this column and the *Senior Sampler*, and we recently co-sponsored public seminars on ID theft held at Sun River and downtown St. George. A limited number of booklets printed for the seminars are still available at the bank.

Our tagline describes our way of doing business: "Where banking is a simple pleasure." We believe our senior customers deserve all the courtesy and benefits we can give. Seniors, we welcome you and suggest that tucking away your reserves into bank deposits is, in light of present stock market conditions, in keeping with the sage counsel from Will Rogers: The quickest way to double your money is to fold it and put it back in your pocket."



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

Customer Spotlight

Target Properties

526 South Commerce
Hurricane, UT 84737

Contact:

Jason Griffith, CCIM
NAI Southern Utah Region
(435).627-5712

jbgriffith@nautahsouth.com

Today's Washington County is certainly not your father's Washington County. With the explosive growth we've experienced over the last decade has come the need for supporting infrastructure. That's why Kirt Kennedy, Warren Kennedy and Rick Neilson became interested in putting together a new, local multi-tenant light industrial building complex. The group had previously enjoyed success in developing a similar type of project in California, and they determined to replicate that model here. "Even

though the economy is in turmoil, we are convinced this project will meet the needs of those looking for small industrial space to start or expand their business," Kirt says.

Conveniently located in the Fairgrounds Industrial Park between St. George and Hurricane, Target Properties are some of the smallest warehouse units available for lease, and are specifically designed for small warehouse businesses. The handsome quality block construction includes fire sprinkling and small offices.



Kirt tells how he discovered Town & Country Bank: "Roy Nisson, my father-in-law and long time resident of St. George, introduced me to Bruce Jensen and West Martin along with (former Chairman) Lon Henderson, with whom I already had a business relationship. They were in the process of starting a new bank and were looking for investors. It became evident this would be a great investment opportunity."

As a shareholder, when it came time to obtain construction financing for the project, Kirt and partners naturally turned to Town & Country, where he maintains accounts, as well. The loan was completed professionally

and efficiently, measuring up to Kirt's expectations as part-owner of the bank. "Town & Country truly delivered," he affirms.

Town & Country is proud to have provided funding for Target Properties. If you know someone who can take advantage of one of these state-of-the-art warehouse facilities, be sure to contact Jason Griffith at NAI Realty and ask for a tour... you won't be disappointed.

Golf...

A SIMPLE PLEASURE

at Town & Country Bank



At Town & Country Bank, we're interested in improving your golf swing. Here's how we want to help.

Simply drive to Town & Country Bank and open a "Senior" Checking Account. This will qualify for the **2009 Simple Pleasure Golf Package drawing**. The winner will receive a golf value of over \$500.00...including: Pro golf instruction, a free round at SunRiver, a custom Town & Country Tour hat and a sleeve of golf balls.

Open your "Senior" Checking Account and register to win today!*

*(No purchase necessary to register. Drawing July 6, 2009)



Town & Country
BANK

Where banking is a simple pleasure



1464 South 1490 East Circle • St. George, UT 84790 • Tel. (435) 673-1150 • tcbankutah.com



Town & Country
BANK

Where banking is a simple pleasure

(435) 673-1150 | www.tcbankutah.com