

Hear ye, hear ye

The Town Crier

OFFICIAL NEWSLETTER OF TOWN & COUNTRY BANK



Town & Country
BANK

July-August 2009

BANK TO RELOCATE OFFICES

Town & Country Bank will be relocating both its main office and its loan production office at year end to 405 East St. George Boulevard. The old structure at that site, which most recently housed Jolley's Ranchwear, has been demolished. Construction of a new bank building will soon be underway, and occupancy is currently planned for year end.



Former building at 405 East St. George Boulevard was razed in August

Bruce Jensen, President & CEO of Town & Country says, "The new location will be more central for many customers and will better accommodate our innovative concierge banking model." The bank offers teller-less, sit-down service that Jensen says "gives customers a more intimate and personalized method of banking". To promote the Town & Country brand, the new building will look more like a country inn or a historic home rather than a typical bank. Although the current banking office near the intersection of River Road and 1450 South will be closing, Jensen says the bank could very well open a branch at the same corner within the next couple of years.

Appearing recently on KCSG-TV News, Jensen discussed the bank's relocation. That interview can be viewed on the Media page of Town & Country bank's website, www.tcbankutah.com.

New Directors

Two new members of the bank's board of directors have been selected and approved by regulators. Denny Drake and Jim Bingham have joined the board – each bringing strong and unique credentials to Town & Country.



Denny Drake



Jim Bingham

Businessman Denny Drake was born and raised in St. George, and is part of the community "old guard". Denny began his career as a teacher in the local school district and then branched out into the business world. He is involved with several business interests and is currently the Broker/Owner of Drake Real Estate Services and is in partnership with Universal Business Insurance Agency in St. George. A former Mayor of neighboring Santa Clara, Denny is currently a Washington County Commissioner and he is active in many civic and cultural endeavors. He holds a B.A. degree from Southern Utah University.

After serving two years in the U.S. Army, Jim Bingham began a 41+ year career in banking in 1968. While Jim has held numerous positions in the industry, most have centered in financial analysis and he has held positions of CFO at four different banks and one bank holding company. Jim has also been a bank lending officer, a branch manager, and the director of information systems at Fremont Bank in

the San Francisco Bay Area. Notably, Jim has worked at five successful de novo banks during his career and he was a co-founder of Pacific Coast Bankers' Bank, Town & Country's correspondent bank and the second largest banker's bank in the nation. Holding a BS degree in Business Administration, Jim is active in community and civic affairs.

Contest Winners

On July 6th, a winner was selected for Town & Country Bank's "Simple Pleasure Golf Package" drawing. Van Fox was the lucky recipient of a prize package consisting of pro golf instruction, a free round of golf at The Ledges, a Town & Country Bank "tour cap" and a sleeve of golf balls.

Van qualified for the package after opening his Senior Checking Account and registering for the contest. He was quite excited about his prizes, writing the Bank's CEO that "It was fantastic to get the phone message this morning notifying me of my good luck." Of his experience with Concierge Bankers at Town & Country, Van added, "They took good care of me when I made my first deposit a few months ago, and today they made me feel at home... Please thank the girls in the office for excellent customer service. I look forward to seeing you all again in the near future."

Town & Country Bank also partnered with Senior Saver, Saturn of St. George and other businesses in the search for the "Senior Saver Guy or Gal" – a model senior citizen with a zest for life. One hundred and eighty-seven people sent in contest essays in the hopes of earning the honor. The lucky one chosen was Larry Cotton. So, who is Larry? After spending 25 years on the Seattle Police force, Larry and wife Candice wanted a change. They tried out



Business Development Officer Shannon Walker presents golf prizes to Senior Checking customer Van Fox

Tucson, Phoenix, and Sedona, Arizona, and then moved to St. George in 2005. Larry and Candice now enjoy an active and zesty lifestyle here in Southern Utah, and Larry, a sure shot marksman, travels the West in frontiersman shooting competitions.

As the contest winner, Larry gets free use of a Saturn Vue for one year and ownership of a \$1,000 Town & Country Bank certificate of deposit. The prizes, however, came with a pleasant responsibility. His title of Senior Saver Guy has Larry actively participating in many events and promotions in the community. You'll see him at the Monday night RoadRunners baseball games passing out gift bags supplied by promoters of the contest (of which Town & Country Bank is one – so if you get lucky at the ballpark, you might receive a TCB gift bag!). In October you'll see Larry and the Vue visiting businesses around town for "Lunch with Larry".



Business Development Officers Shannon Walker and Wendy Holt and CEO Bruce Jensen present \$1,000 CD to Senior Saver Guy Larry Cotton

Town & Country Bank & The St. George Road Runners

During the past two seasons, Town & Country Bank has been a proud sponsor of our local baseball club, the St. George RoadRunners. The team is enjoying their best season ever in the Golden Baseball League, and they won the South Division title for the first half of the 2009 season. Attendance has risen from an average of 497 tickets sold in 2007 to 1,050 this season, and the team's management believes the franchise will achieve profitability during 2010. With 50% of the ball club now for sale, local residents have the opportunity to buy into a professional sports team – and

with a relatively small investment. Town & Country Bank hopes the RoadRunners can maintain local ownership so that Southern Utahns can be assured of continuing professional level baseball excitement in St. George.



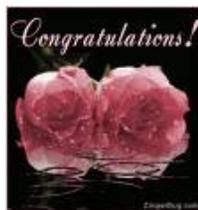
Town & Country Bank sponsors the RoadRunners' Pitch-O-Meter at Bruce Hurst Field

Message From The President

In about four or five months, if all goes well, Town & Country Bank should be moving to its very desirable permanent home on St. George Boulevard. That reminds me of this humorous story:

A guy named Sam had a friend who just moved his business. Sam decided to send a nice bouquet of flowers to his friend as a gift. A few days later, he attended his friend's open house at the new location. The place was packed, so instead of trying to find his friend immediately, Sam looked around to see how the flowers turned out. When he found the beautiful arrangement, Sam became infuriated because the card read "Rest in peace." Sam decided to let the flower shop know how upset he was, so he called and demanded to know what happened. The florist figured out what had occurred and told Sam, "Sir, you might be upset that your friend got flowers saying 'Rest in peace,' but just think, somewhere there is a funeral and beside the casket are some lovely flowers with a card that reads 'Congratulations on your new location.'"

While a lot of things can go wrong with a move, we're betting that our relocation will be an unmistakable blessing – to both our customers and the bank itself. Typically when a bank moves from a temporary facility to a permanent structure, there is



an onslaught of new customers. We expect such growth for at least five reasons: 1) People and businesses located in Santa Clara, Ivins and west St. George now find it inconvenient to bank with an institution located on the far eastern edge of St. George, but most have frequent occasion to be in downtown St. George where we will be accessible; 2) While we utilize our free courier service to pick up check deposits from businesses, many downtown businesses handle currency and coin, and they require a nearby depository bank – which we will soon become; 3) Breaking free from a "trailer" in a vacant field and moving into a building suggesting permanence will offer Town & Country added credibility and will bring in more customers; 4) Our location will be highly visible on a street with some 37,000 motorists passing by daily, and the "curb appeal" of our new home should surpass that of standard bank buildings, and 5) We'll finally be able to offer safe deposit service in our larger digs, something many customers seek.

We regret that we are unable to maintain our presence at River Road and 1450 South, as we have established many loyal customer relationships with nearby residents. We're hoping that these valued friends will follow us to our downtown office. We're also hoping to return to the same site in the not-too-distant-future with a branch office when the corner is developed.

Our new building will allow us to better demonstrate our "concierge banking" model that delivers private banking-style service to ALL customers. We're very excited about our upcoming move. But please, don't send flowers.



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

Customer Spotlight

Roy Pryor Photography

951 South River Road

St. George, UT 84790

(435) 773-7445

www.roypryor.com

There are professional photographers and then there is Roy Pryor, professional photographer! For more than twenty years, Roy has been creating distinctive images for clients in Southern Utah. He's photographed more than a thousand weddings and two thousand families, many of his works earning national awards.



In addition to wedding and family photography, Roy is well known for his elegant portraiture. His subjects often include high school seniors, Eagle Scouts, engaged couples, business people, children and of course, brides. He also has extensive experience in nature and commercial photography. Roy's attention to detail and lighting, and his ability to pose and "capture the moment" are unsurpassed, accounting for the fact that a significant amount of his work stems from repeat clients. While a small sampling of Roy's work appears on this page, you really need to check out www.roypryor.com for a sense of the sheer beauty of his photographic interpretation.



Roy also expects "artistry" from his bank. That's why he says he's been banking with Town & Country for the past year. Speaking of the bank's customer service, Roy says, "I love to bank at Town & Country because I know I'm banking with friends." He likes the "service with a smile" and mentions that "I always recommend Town & Country Bank to my friends because I know they will be treated with complete honesty and respect."



Town & Country Bank is proud to have Roy Pryor as a customer and we share his philosophy of trying to get everything just right!



Town & Country
BANK

Where banking is a simple pleasure

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