

Hear ye, hear ye

The Town Crier

OFFICIAL NEWSLETTER OF TOWN & COUNTRY BANK



Town & Country
BANK

December 2008

BANK'S REMOTE DEPOSIT CAPTURE PRODUCT TAKES OFF

Long before Town & Country Bank opened, organizers determined that customer service would make or break the bank. Informal polling was consequently undertaken among potential retail and business customers to discover what levels of service they sought. Among business respondents, the recurring appeal was, "We don't have time to leave our workplace to do our banking; give us onsite banking solutions."

Accordingly, two Town & Country banking solutions were devised. The first is the free Business Courier that provides for deposit pickup, onsite notary and other banking services. The second is Deposit Express, the bank's "remote deposit capture" product. With Deposit Express, business customers can make instant check deposits from their remote location.

Here's how it works. Customers run their checks through a small, portable scanning device connected to their computer. Check images are instantly and securely transmitted to the bank for deposit. No longer does a customer need to be located near the bank or even in the same state.

Town & Country Bank now has Deposit Express customers in Salt Lake City, Provo, Las Vegas, and Caliente, Nevada. Interest in the product is very strong and additional users are signing up each month. Business Development Officers Wendy Holt and Shannon Walker travel to remotely domiciled customers to demonstrate and train them on usage.

Of Deposit Express, Uvada Wilkin of Jim Wilkin Trucking, LLC says, "We live in a very remote area of



Nevada. All the years that we have banked in Utah, Town & Country Bank was the first to offer our business such a wonderful service. Now we not only save hours running to the bank, but hundreds of dollars in fuel costs."

Morgan Jewkes of Skyline Exhibits, Inc. wrote to the bank stating, "We switched from using a national bank to Town & Country because of



Deposit Express permits direct deposit from the office

your offering services like remote deposit capture. Thanks again for the set up, and we look forward to having the same process up and running in our New Mexico location soon."

Says Felissa Ferrill of Wild West Property Management, "I think it has been wonderful! I would recommend this to all businesses." Craig Slater of Slater Transfer agrees. He remarks that Deposit Express "actually simplifies our processing, gives us quicker access to funds, and the reports have been very helpful."

Deposit Express is just one more way Town & Country Bank is differentiating itself from competitors.

New Loan Processor Joins Staff

Town & Country Bank continues to experience strong loan demand and has hired Cindy Phelps as a loan processor. Executive Vice President & Chief Lending Officer P. West Martin reports that the bank's strong liquidity position has allowed Town & Country to quickly develop fresh borrower relationships. Says Martin, "Our growth has necessitated the hiring of several lending professionals this year, and we are especially delighted to have someone with

Cindy's expertise join our processing group."

Cindy began her banking career in 1984. She has experience in setting up loan and equipment leasing departments at several community banks, and has been a loan operations manager at another start-up bank. A native of San Antonio, Texas, Cindy has lived in Utah since age 14.



Cindy Phelps

Bank Aids Children's Justice Center

Town & Country Bank is one of eight local businesses participating in this year's Children's Justice Center (CJC) "Wishing Tree" program to benefit abused children. A specially decorated Christmas tree adorns the bank's lobby. Tree ornaments represent specific items needed by CJC to serve their children and 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 it 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 9th at the Summit Athletic Club. The event featured young singers from Riverside Elementary School and a portion of the occasion was broadcast live on KCSG-TV News.



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



Town & Country banker Wendy Holt with KCSG reporter at the Bank-sponsored Wishing Tree concert

President Featured On News With Local Bankers

Local TV station KCSG ran a 2-part news story on

area banks during ratings sweep week. The newscast spotlighted Town & Country Bank President/CEO Bruce Jensen, along with Jon Allen of SunFirst Bank and Bill Hickman of The Village Bank, and was aired on November 12th and 13th.

Each banker discussed the safety of FDIC-insured deposits and asserted the healthy condition of their respective institution. The 2-part story can be viewed by clicking on the Media page of the bank's website tcbankutah.com.

Message From The President

Perhaps one of the most heart-warming motion pictures of all time is the 1947 Christmas classic, *Miracle on 34th Street*. You remember the plot: when a nice old man who claims to be Santa



Claus is institutionalized as insane, a young lawyer decides to defend him by arguing in court that he is the real thing. During the course of the movie, there are a couple of scenes where Kris Kringle – the old man – is at work as the department store Santa at Macy's. A young girl named Susan, played by Natalie Wood, is skeptical that there is a Santa Claus. She observes a forlorn little Dutch girl that can't speak English who is brought to sit with Santa. When Kris speaks and sings to her in her native tongue, Susan begins to think that perhaps Kris just might be Santa Claus. By the end of the movie, Susan and a lot of other people firmly believe that Kris Kringle is the true Santa Claus.



When it comes to building a bank, we at Town & Country believe it is imperative to speak and sing the right language to customers. We know there are a lot of skeptics who may be hesitant to trust a new bank in the face of prevailing economic uncertainties. Little by little, however, we've been forging ahead and winning new business. Over the first three quarters of the year, deposits at Town & Coun-

try Bank grew at a substantially higher pace than other locally-headquartered banks, as reported by the FDIC. We are delighted that we have been able to thus far attract new and loyal customers from our single, somewhat remotely-based temporary facility. We've been trying our best to speak and sing a language that resonates with our community.

We're building a bank that is driven by what *customers* want – not what bankers *think* customers should want. Our unique, teller-less “concierge banking” model was developed in response to polling during our pre-opening period. So far, our customers have signaled overwhelming approval, which validates the polling. Our unique ATM/debit card, known as the Town Card, is also catching on. With well over 200 participating local businesses extending discounts to Town Card holders, our customers enjoy a distinct advantage over virtually all other debit card holders. The Town Card idea was also developed in response to polling. People told us they would need value added products in order to switch their banking relationships. Of course, in the end, customer service rules. We make every effort to proffer what has heretofore been unimaginable at other institutions: walking customers to and from their car with an umbrella on rainy days, providing customers with our bankers' cell phone numbers and picking up deposits from business customers at their place of work – to name a few things.

And we're just getting going. Town & Country Bank has ambitious plans – all centered around what advantages we give our customers and how we treat them. If you, the reader, have an idea of how we can speak your language or improve the delivery of our financial services, please send me your wish list. I may not be Santa Claus, but I view Town & Country Bank in the same way Kris Kringle spoke of the yuletide: “Christmas isn't just a day; it's a frame of mind.”



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

Customer Spotlight

Hollywood Body

491 E. Riverside Drive, Suite 4

St. George, UT 84790

Tel. (435) 705-3507

YourHollywoodBody.com



What do you consider full service? Have you ever been treated as a VIP? When St. George resident Christina Stoddard molded these two questions together, it resulted in Hollywood Body. “I wanted to create full service treatments unparalleled to any other Medical Spa in Southern Utah,” says Christina. And according to her happy and loyal customers, she has accomplished just that! Full service treatments and VIP customer service are the backbone of Hollywood Body's business model.

Since retooling the spa in February 2008, Hollywood Body has added an HCG Weight loss program, Smartlipo LaserBodySculptingSM and more recently the SkinMedica skin care line. Hollywood Body is also the only authorized retailer of the Bare



Christina Stoddard

Escentuals brand mineral make up and cosmetics. All in all, this customer-centric, state-of-the-art center has quickly become Southern Utah's exclusive Medical Spa. You can truly have the maximum makeover experience here.

Hollywood Body has all of the treatments you have come to expect from a medical spa and more. They have top-of-the-line equipment from manufacturers that continue to raise industry standards in care and treatment. Some of the treatments at Hollywood body are Laser Hair Removal by *Lumenis*, the full line of facials and exfoliants, injections with BOTOX® and Juvederm, the InfintySun Tanning system (which is the same system seen on Dancing with the Stars, Sunset Tan and e- Network), Da Vinci Teeth Whitening and Permanent Cosmetics.

continued >>>

Hollywood Body and their employees are dedicated industry professionals, willing to go the extra mile for their customers and to help them get the look they want. They'll always give customers the VIP treatment whenever they come through the door. The customer experience is unequalled.



BARE ESSENTUALS®

Dr. Merrill Syphus M.D. is the Medical Director and General Surgeon for Hollywood Body and he performs the Smartlipo LaserBodySculpting procedure that has revolutionized the liposuction industry. Cynosure – the minds behind Smartlipo and laser assisted lipolysis – have created a remarkable way to lose the deposits of unwanted fat without the significant pain and downtime associated with traditional lipo. Hollywood Body introduced this procedure to Southern Utah in July of 2008, and has just recently hit their 100 procedure mark.

Hollywood Body has elevated the kind of reliable service everyone wants, and that is the trait Christina says she noticed in Town and Country Bank. "We both strive for the same level of customer service and appreciation that rivals no one," she says. In moving the spa's business to Town & Country, Christina looks forward to utilizing the free Business Courier service to pick up deposits. Hollywood Body also offers a 10% discount for Town Card holders, and

for the month of January, will add that discount on top of any other offer currently advertised as thank you for a great 2008 and looking towards an even better 2009.



Town & Country Bank is pleased that Christina's discriminating tastes have led to our banking relationship with Hollywood Body, and we are likewise proud to be associated with such a reputable and cutting edge business.



Town & Country

BANK

Where banking is a simple pleasure

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