

Hear ye, hear ye

The Town Crier

OFFICIAL NEWSLETTER OF TOWN & COUNTRY BANK



Town & Country
BANK

October 2008

Talented Professionals Join Bank

In an effort to propel further growth, Town & Country Bank has hired both a seasoned loan officer and an aggressive business development officer.

Brian Taylor joined the bank on October 6th as a Vice President & Loan Officer. Town & Country Executive Vice President & Chief Lending Officer P. West Martin says, "We're thrilled to bring Brian on board, as the depth of his background and expertise will help us address the heavy loan demand we're currently experiencing." Brian has held various executive and managerial positions during his 30-year banking career, and he has served on loan committees of four different banks. He has also worked as a member of such entities as the State of Idaho Public Retirement System Investment Committee, the Planning and Zoning Commission and Board of Adjustments in Bonneville County, Idaho and the SBA Sovereign Lending Task Force in Las Vegas, Nevada. A native of Southern Idaho, Brian has resided in the Southern Utah area for 13 years. He and wife, Suzanne, have five children and seven grandchildren.



On October 14th, **Shannon Walker** joined Town & Country as a Business Development Officer. Before coming on board, Shannon worked at a competing bank where she was actively involved in local residential and construction lending, as well as commercial and small business lending. She maintains both a mortgage lender and real estate sales license in Utah and has partici-



pated actively with the St. George Board of Realtors. At Town & Country, Shannon will focus on forming new business customer relationships and will report to Wendy Holt. Shannon hails from Rome, Oregon, and attended college at Oregon State University majoring in Agriculture Education. She is married to Brandon Walker, who owns and operates Wide Open Motor Sports on Sunset Boulevard in St. George.

Bank President Is Radio Show Guest

When local attorney Jeff McKenna sought a guest for his weekly KZNU 1450 Radio program on October 7th at the height of the financial crisis, he tapped Town & Country Bank President, Bruce Jensen. Jensen had just recently delivered a timely lecture entitled "Financial Meltdown 101" to business school students at Dixie State College. And prior to guiding Town & Country, Jensen spent much of his career in the institutional investment arena where he managed billions of dollars in corporate fixed income assets.

McKenna's program, "Wills, Trusts & More," gives listeners insights on matters pertaining to estate planning, taxation and financial strategy. His October 7th show focused on the safety and soundness of banks, certain elements of the government's giant financial rescue plan, and appropriateness of bank deposits in today's uncertain climate. Regarding deposits, Jensen pointed out that FDIC coverage has been increased from \$100,000 to \$250,000 (through 12/31/09) and that insured bank deposits provide a safe haven and a yield-

advantaged alternative to U.S. Treasury securities. Jensen's radio appearance on McKenna's show was his second in five months.

The October 7th program can be heard in its entirety by visiting the "Media" page of the bank's website, tcbankutah.com.

Senior Vice President Participates in Economic Forum

Representative Jim Matheson spoke with a select group of ten invited financial professionals on October 16th at the St. George office of Merrill Lynch. The non-political meeting was called by Matheson in order to discuss critical economic issues facing the nation and Southern Utah, in particular. **Don Boshard**, Senior Vice President, represented Town & Country Bank.



A wide range of issues were discussed, including circumstances surrounding the recent financial industry "bailout," the overall state of the American economy, the national debt, immigration reform and term limits. Of the meeting, Boshard says, "The congressman now knows where local financial people stand on a number of topics. Now, if we could just get the ears of the other 534 members of Congress, our Dixie-based solutions might bring some sanity to the world scene!"

Message From The President

Unless your last name is Van Winkle, you've no doubt heard about Tina Fey – the Saturday Night Live cast member who has gained international notoriety by impersonating VP candidate Sarah Palin. Fey looks and sounds an awful lot like Ms. Palin. Since Palin was named as presidential candidate John McCain's running mate in August, Fey has satirized the governor of Alaska in a series of wildly popular sketches, more than doubling ratings for SNL. This has all been good for Fey, but not

for Palin. The fallout, according to one British newspaper headline: "Palin dives in poll ratings as Tina Fey impersonates her."

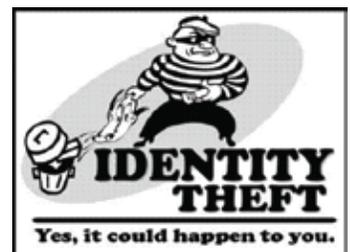
Question: Do you know if anyone is impersonating *you*? If so, there could likewise be some serious fallout. For the seventh straight year, identity theft has topped the Federal Trade Commission's list of consumer complaints. The FBI reports that nearly 10 million Americans are impacted by ID theft each year. That's over 27,000 citizens every day! So there's a high probability, that you and I – like Sarah Palin – will eventually be hurt by some clever imposter.



Tina Fey (left) and the real Sarah Palin

Tina Fey notwithstanding, the goal of most identity thieves is to find access to sources of cash -- i.e. someone else's cash. As they survey their targets, these culprits often see banks as their gateway to untold plunder. Accordingly, the FTC and federal bank regulatory agencies have issued regulations known as the Red Flags Rules requiring financial institutions to develop and implement written identity theft prevention programs, as part of the Fair and Accurate Credit Transactions (FACT) Act of 2003. The programs must be in place by November 1, 2008, and must provide for the identification, detection, and response to patterns, practices, or specific activities – known as "red flags" – that could indicate identity theft.

At Town & Country Bank, we take identity theft very seriously, and we have enthusiastically implemented the red flag rules.



But what are *you* doing on your own to protect yourself from identity imposters? Here are some great tips to avoid being victimized:

Manage your mailbox. Don't leave bill payment envelopes clipped to your mailbox or inside with the flag up. Criminals may steal your mail and change your address. Know your billing cycles and watch for any missing mail. Carefully review your monthly accounts, credit card statements and utility bills (including cell phone bills) for unauthorized charges. When you order new checks, ask when you can expect delivery. If your mailbox is not secure, then ask to pick up the checks. With regard to those pre-approved credit offers you get in the mail, be aware that you can "opt out" of them by calling (888) 5 OPT OUT, sponsored by the credit bureaus. Also, the Direct Marketing Association offers services to help reduce mail and phone solicitations. You can join their mail preference service by mailing your name, address and signature to: Mail Preference Service, Direct Marketing Association, P.O. Box 9008, Farmingdale, NY 11735-9008.

Check your wallet or purse. Never leave your wallet or purse unattended – even for a minute. Don't carry your personal identification numbers (PINs) and passwords on your person; use a 10-digit combination of letters and numbers for your passwords and change them periodically. Carry only personal ID and credit cards you actually need. If ID or cards are stolen, notify creditors ASAP and ask credit bureaus to place a "fraud alert" in your file. Keep and store *in a safe* place a list of all your cards and bank accounts along with their account numbers, expiration dates and credit limits, as well as phone numbers of customer service and fraud departments.

Keep your personal numbers safe and secure. When creating passwords and PINs, do not use any part of your Social Security Number (SSN), birth date, middle name, wife's name, child's name, pet's name, mother's maiden name, address, consecutive

numbers or anything a thief could easily deduce or discover. Shield the keypad when using ATMs or when placing credit card calls. Never give your SSN, account numbers or personal credit information to anyone who calls you, and be *extremely careful* when asked to update any such info via computer. Shred unneeded charge receipts, statements or personal records. When possible, watch your credit card as the merchant processes your transaction. When conducting business online, use a secure browser that encrypts or scrambles purchase information. Don't open e-mail from unknown sources.

Review your information. Order a copy of your credit report from the three credit reporting agencies every year and make sure all information is correct. Check your Social Security Earnings and Benefits statement once each year to make sure that no one else is using your Social Security Number for employment.

In summary, protect yourself by being aware and proactive. But even if you have taken every precaution, those hell bent on stealing your identity may just find an avenue to do so. Just ask Sarah Palin.



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Customer Spotlight

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SunRiver St. George is one of Utah's major success stories. Managing partners Darcy Stewart and Grant Marsh have taken the master-planned "lifestyle" community from conception to magnificent reality, and the community continues to attract residents from all 50 states and many countries.

As the first active adult golf community in Utah, SunRiver currently boasts over 2,500 residents, ages 55 and better. Residents benefit from two community centers bustling with activity and featuring indoor and outdoor swimming pools, fitness equipment and classes, computer lab, ballroom, card room, library and virtually any other amenity an active retiree might wish for.



A popular 18-hole championship golf course is among the "crown jewels" of SunRiver, along with a state-of-the-art clubhouse and one of the finest, full service restaurants in town: the "Riverwalk Grill". The community also has 4 tennis courts, 10 pickleball courts, lawn bowling, horse-shoes and shuffleboard.

A variety of tasteful residences are offered with an objective of providing homeowners of varying income levels access to a superior lifestyle and a quality carefree home. SunRiver has 18 different floor plans with 11 beautifully designed and fully decorated model homes ranging in price from \$198,600 to \$1,000,000+.



With over 750 acres in the community and 2150 total units at build out, approximately 800 homes remain in some stage of development or construction.



The community will shortly be self-contained as retail, medical and other commercial entities will occupy property prime for development as the I-15 interchange nears completion. There is already one functioning LDS chapel and another under construction within SunRiver.

As a company, SunRiver seeks to enhance quality of life for its residents through health and wellness, education and social enrichment. Every facet of the community is intended to create an unparalleled and distinctive lifestyle — from choosing the location and designing the homes, to choosing products and offering club events. No wonder SunRiver has often been featured by the media as a "where to retire" destination.

The discriminating tastes of Darcy, Grant and their colleagues have led to a banking relationship with Town & Country. General Manager, Colleen Stewart, says "Town & Country certainly lives up to its advertising. We've experienced personal consideration and attention." As to the lending aspect of the relationship, Colleen adds that SunRiver has enjoyed "incredible turnaround time on our development draws, which is especially helpful for our subcontractors."

Little wonder that two companies having similar quality objectives — SunRiver St. George and Town & Country Bank — are prospering together. Town & Country is proud of our relationship with SunRiver St. George!



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Where banking is a simple pleasure

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