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**FOR IMMEDIATE RELEASE**  
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## **Capital Credit Union Promotes Ternes**

**BISMARCK, ND** – Tom Ternes was recently promoted to Bismarck-Mandan market president at Capital Credit Union’s Main Office. In this role, he will lead Capital Credit Union’s Bismarck-area business lenders, with a focus on growing the credit union’s business services.

“Since joining Capital Credit Union, Tom has proven to be an integral part of helping our credit union’s business services grow,” says Capital Credit Union Chief Lending Officer Brad Shetler. “He is well-respected by both our members and employees, and I look forward to seeing him excel in this new role.”

Ternes graduated from Minnesota State University Moorhead in 2008 with bachelor’s degrees in elementary education and mathematics. He also earned a Master of Business Administration from the University of Mary in 2012. In addition, Tom graduated from the North Dakota Bankers Association’s Dakota School of Banking in 2016. He joined Capital Credit Union in March 2022 as a business services vice president.

Tom and his wife, Chelsea, live in Bismarck with their three children.

### **ABOUT CAPITAL CREDIT UNION**

Capital Credit Union, originally chartered in ND in 1936, is a not-for-profit financial cooperative owned by each of its more than 30,000 members and overseen by a member-elected board of directors. They offer personal and business financial solutions including auto, home equity and mortgage loans, checking and savings accounts, business loans and more to individuals and businesses located within a 75-mile radius of Bismarck, Hazen or Fargo, or a 50-mile radius of Beulah or New Salem.

### **CONTACT INFORMATION**

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