



Your Mutual News

MELROSE MUTUAL INSURANCE COMPANY

Melrose Mutual Annual Meeting

Wednesday,
March 11th, 2026
11:30 am

**Meadowlark
Country Club**
837 Country Club Dr.
Melrose, MN

Topics:

Financial Review
Article/By-law Change
Election of Directors
Door Prizes - Lunch

**All members are
encouraged to
attend.**



Trust in Tomorrow.®

Message From the President

Greetings:

Brr! I hope you are all staying warm this winter. We've made it through another year, and this one is especially meaningful as we celebrate our 125th annual meeting. Where has the time gone? I can still remember when I first joined the Board of Directors during our 100th anniversary. I am proud, along with the rest of the board, to serve all of you.



our company. Because of their continued loyalty and dedication, Melrose Mutual Insurance Company has succeeded in providing its members with service and protection built on honesty and trust—always with a bright outlook toward the future.

When the founders of Melrose Mutual held their first meeting, I often wonder if they could have imagined that it would someday grow to the size and strength it has today, 125 years later. Our charter was dated February 16, 1901—most likely on a cold winter day—and our original name was Melrose Mutual Farmers Fire Insurance Company. While much has changed over

time, we will always remember why Melrose Mutual exists, and we move forward with optimism, hope, and a continued commitment to the original pledge: Neighbor Helping Neighbor.

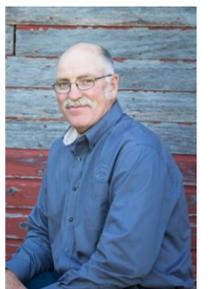
In January we welcomed Dennis Middendorf as a new director, appointed to fill the remainder of Jerry Hanfler's term. Jerry has decided to step down from his position, and we extend our sincere thanks to him for his many years of dedicated service and wish him all the best.

Over the past 125 years, our company has experienced its share of ups and downs, but I can assure you that we remain strong. This past year was a good one for our mutual, and we will continue working hard to keep it that way. While some things are beyond our control, we remain focused on managing what we can. Our inspectors are here to help, so if one happens to call, please welcome them—they are always looking out for your best interests.

Congratulations to all of us on our 125th anniversary. I hope you are doing well, and I look forward to seeing you at the 125th Annual Meeting.

Sincerely,

Allan Wiechmann
President



Announcing The 125th Annual Meeting

of the policyholders of Melrose Mutual Ins Co.

Wednesday, March 11, 2026

Meeting starts at 11:30 am

Meadowlark Country Club

837 Country Club Drive
Melrose, MN

* Financial Review * Articles & By-laws Vote

* Election of Directors

Door Prizes - Lunch

All members are encouraged to attend.



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Office Hours

Mon-Thur 8-4:00
Friday 8– noon

Staff

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125th Annual Meeting of Melrose Mutual

All members are invited to attend our annual meeting Wednesday, March 11th, 2026, 11:30am at Meadowlark Country Club in Melrose.

A minor change to the Melrose Mutual Articles & By-laws will be presented for a vote at the meeting. The proposed change is to the age requirement of a director. A copy of the proposed change is available at the Mutual office for your review. A limited number will also be available at the registration desk before the meeting.

The 3 year term of 2 directors are expiring this year. It is directors Dennis Primus and Chuck Goebel. They have agreed to run for another term. Members seeking nominations for election must submit their name in writing to the office in Melrose at least 5 days prior to the date of the annual meeting.

Our Local and Trusted Agents

- DOMBROVSKI AGENCY**
PAYNESVILLE
- GREENWALD AGENCY**
GREENWALD
- HOMETOWN INSURANCE SERVICES**
MELROSE
- KAMPA GERBI & ASSOCIATES**
LITTLE FALLS
- KUTTER INSURANCE AGENCY**
GREY EAGLE
- NATIONAL INSURANCE BROKERS VERONEN AGENCY**
STAPLES
- POLIPNICK INSURANCE**
SAUK CENTRE
- SCHIFFLER AGENCY**
ALBANY
- VANGUARD INSURANCE**
LONG PRAIRIE
- WEALTHCARE INSURANCE**
COLD SPRING & MELROSE

Board of Directors



Allan Wiechmann



Dave Wenker



Dennis Primus



Chuck Goebel



Dennis Middendorf

Privacy Policy

Melrose Mutual Insurance Company will collect only the personal information necessary to conduct our business. That means what is needed to provide competitive financial products (which includes insurance policies) and services to our members.

This township mutual will protect personal information obtained from our consumers and maintain strong security controls to ensure that information in our files and computer systems is protected against unauthorized access. We will ensure accuracy and integrity of communications and transactions and protect our consumer’s confidentiality.

Consumers will always have access to personal account information. You will always have the opportunity to review your personal information and make necessary changes to ensure that our records are complete and accurate.

This township mutual will only share information when absolutely necessary. We will only share information with companies with which we partner to offer additional products or services through a joint marketing effort or when required to do so by the government. For example, information may be disclosed to others, including our independent agents and brokers, to enable them to provide business services or functions for us. Such services may include helping us to evaluate requests for insurance or benefits, performing general administrative activities such as maintaining existing accounts, or to otherwise assist us in servicing or processing an insurance product or service requested or authorized by the consumer.

We will not disclose information about our customers to others without written consent unless the disclosure is necessary to conduct our business. By law, we are permitted to share information about our customers without written permission under certain circumstances and to certain person or organizations, such as:

Our affiliated insurance companies.

- Your agent or broker.
- Parties who perform a business, professional or insurance function for our company, including our reinsurance companies.
- Independent claims adjusters, appraisers, investigators and attorneys who need the information to investigate, defend or settle a claim involving you.
- Businesses that help us with data processing or marketing.
- Other insurance companies, agents or consumer reporting agencies as reasonably necessary in connection with any application, policy or claim involving you.
- Insurance support organizations, which are established to collect information for the purpose of detecting and preventing insurance crimes or fraudulent claims.
- Medical care institutions or medical professionals to verify coverage.
- Insurance regulatory agencies in conjunction with the regulation of our business.
- Law enforcement or other governmental authorities to protect our legal interests or in cases of suspected fraud or illegal activities.
- Authorized persons as ordered by a subpoena, warrant or other court order or as required by law.
- Lien holders, mortgagees, lessors or other persons shown on our records as having a legal or beneficial interest in your policy.

We will not share information without written permission except for items listed above. We will not, under any circumstances, sell member information to telemarketing firms.

