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## NEWSLETTER

**Board of Directors**  
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Ken Wolf, **Vice Chair**  
Darvin Fischer, **Secretary**  
Josh Land, **Director**  
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**Supervisory Committee**  
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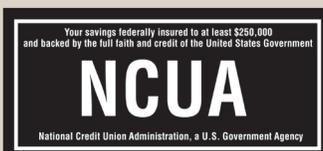
**CEO**  
Harold Hagen

**Kulm Office**  
Steve Anderson, **Sr. VP of Lending**  
Betty Gunderson, **Sr. VP of Finance**  
Mavis Brosz  
John Elhard  
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Layton Johnson  
Brandy Klusmann  
Joleen Kinzler  
Ann Laeger  
Julia Mathern  
Marsha Nitschke

**Ashley Office**  
Lisa Neu, **Branch Manager**  
Paul Nies  
Kara Scherbenske  
Pamela Schnabel

**Hazelton Office**  
Patty Flegel, **Branch Manager**  
Holly Bender  
Ben Erickson  
Gretta Grenz

**Hours of Operation**  
All Locations:  
Monday-Friday  
8:00 a.m. to 5:00 p.m.



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### International Credit Union Day Celebrates People Helping People

On October 15, 2015, credit unions around the world will celebrate International Credit Union Day (ICU Day).

Since 1948, on the third Thursday of every October, credit unions have celebrated a simple but radical idea—that by working together, people can improve their financial well-being. “People helping people,” this year’s ICU Day theme, is the foundational philosophy of the credit union movement, going back to the very beginning.

In 1850s Germany, a group of weary workers formed the world’s first credit union. Suffering through an economic downturn and tired of loan sharks exploiting them, they banded together to provide affordable credit to each other. Not-for-profit and governed by and for the people who created them, credit unions not only gave working-class people a way to break a cycle of debt that had bled them of any financial gains. It showed them, for the first time, a path to prosperity.

It’s no wonder then that when economic times are hard, credit unions flourish. Credit union membership swelled during the Great Depression and again during the recent Great Recession. Today, there are more than 200 million credit union members worldwide—100 million of them in the United States.

The World Council of Credit Unions, supported by credit unions in the U.S., works to develop credit unions around the world because they believe that every person deserves access to affordable, reliable financial services. As not-for-profit financial cooperatives, credit unions are governed by their members—one member, one vote. In many countries, credit unions offer people their first true taste of democracy.

“Credit unions must do their part. We must share our knowledge, our experience, and our dreams,” World Council Board Chairman Grzegorz Bierecki said earlier this year. “It is the duty of free people to support freedom.”

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans—a credit union is literally people helping people. This is why we celebrate ICU Day at Hometown Credit Union. This simple idea empowers people, wherever they are in the world or life, to take control of their own financial future.

So when we wish you a Happy ICU Day at Hometown Credit Union, know that we’re thanking you for belonging to a movement that’s helping your neighbors—and people around the world—grow and thrive and follow their dreams.

All three of our offices will be celebrating with Open Houses. Please be sure to stop by the Kulm or Ashley branch on October 15th or Hazelton on October 16th!

## The Best Defense Against Fraud is the Cardholder

by Karen Bos-Carey, Marketing Associate  
The Advantage Network  
[www.advantage-network.com](http://www.advantage-network.com)

Due to the number of merchants and other entities involved in data breaches and the resulting media exposure, consumers are paying more attention to their accounts. That's a good thing because the best defense against fraud is the cardholder; by being aware and engaged they can help protect themselves from fraud.

Here are some suggestions for actions cardholders can take to mitigate debit card fraud.

1. Notify the institution before they travel or make large or unusual purchases so you can allow these purchases and temporarily raise their limits if needed.
2. Use online banking to retrieve financial statements. With online access, confidential mail is not sitting in an unlocked mailbox.
3. Friendly fraud (the fraudster knows the victim – a relative or friend) accounts for about 10% of fraud. Don't leave confidential information out in the open.
4. Don't give out personal private data over the Internet or phone unless you initiate the interaction with a trusted source. Do not respond to emails, phone calls or text messages that ask for sensitive information.
5. Do not give out card and PIN information. Do not write your PIN on your card or put it in your wallet. Do not use a PIN that can be found in your wallet (birthdate, part of social security number, house number, etc.).
6. Do not reveal any sensitive personal information on your Facebook, Twitter or other social networking sites.
7. Do not respond to text messages, phone messages, emails, or pop-up windows that offer a gift in exchange for providing card information. There are so many scams circulating, it's hard to stay current; in general DO NOT respond to ANY requests for personal and/or financial information.
8. Do not provide your card information to any web site that is not a secure site. A secure website will have an "s" after the "http" in the URL address bar.
9. Install and regularly update anti-virus, anti-spyware software and keep computer systems updated.
10. Be aware of those around you...don't let others overhear sensitive financial or personal information.
11. Shred documents with sensitive information prior to disposal.
12. Select complex passwords for your online accounts. Avoid using the same password for all accounts.
13. Other resources to check out:

Federal Trade Commission (FTC) Identity Theft Hotline: 877-ID-THEFT  
<http://www.ftc.gov/bcp/edu/microsites/idtheft>

Social Security Administration's Fraud Hotline: 800.269.0271  
<http://oig.ssa.gov/>

### MISSION STATEMENT

Hometown Credit Union is a financial cooperative, which is owned and operated for its members.  
We seek to promote thrift and economic development of our trade area. We strive to provide the best possible financial service to meet members' needs.

Hometown Credit Union seeks to grow while maintaining its long-term financial stability.