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NEWSLETTER

Board of Directors
Rodney Kinzler, **Chair**
Ken Wolf, **Vice Chair**
Darvin Fischer, **Secretary**
Josh Land, **Director**
James McLeish, **Director**

Supervisory Committee
Rodney Brosz

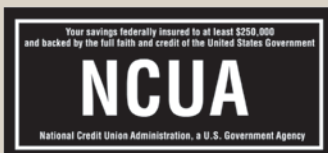
CEO
Harold Hagen

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

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

Hazleton 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.



Federally insured by NCUA

Hometown Credit Union 66th Annual Meeting Held

The Hometown Credit Union 66th annual meeting was held Friday, February 19th at the Kulm Community Center. About 180 members attended to enjoy a meal and receive reports on the credit union's financial performance the past year.

Board Chairman, Rodney Kinzler, welcomed the members and called the business meeting to order, and gave his report. Other reports were delivered by Steve Anderson, Sr. VP of Lending; Rodney Brosz, Internal Auditor, and Harold Hagen, CEO. Hagen highlighted key financial items and goals achieved by the credit union. He stated that members will receive an extra patronage dividend this month, due to the strong financial performance of the credit union in 2015. This is the second year that members were given the extra dividend due to the credit union's strong earnings.

An election was held for one board position, with the nominees being Rodney Kinzler and Ryan Heidinger, both of Kulm. Kinzler was reelected for a 3-year term. Betty Gunderson, Sr. VP of Finance, was recognized for her thirty years of service.



Members enjoy the 66th annual meeting.



Betty Gunderson, Sr. VP of Finance, receives a personalized lawn ornament from CEO Harold Hagen for her 30 years of service.

Save Money When Downsizing Your Belongings

Whether you want to move into a smaller house or get rid of some of the clutter in your home, downsizing your belongings can be easier said than done.

Here are 5 tips for downsizing with no financial regrets:

- 1. Go through each item.** If you have a lot of items to get through, it might be easy to just toss out big piles of stuff without thinking. If you don't downsize carefully, you might unknowingly throw away money or important documents that have been tucked away.
- 2. Don't pay for storage.** This is not only expensive, but you also are just delaying the sorting and downsizing you will have to do eventually.
- 3. Have your family look through your stuff.** Show your kids everything that you want to get rid of in a room and let



- them pick what they want.
- 4. Test it out.** Pack up the items you think you don't need in the garage for a month or so. If you realize you've made a mistake, you still have access to those items.
 - 5. Don't panic.** Unless you have to move within a certain time frame, there's no need to

rush through the downsizing process.

As you put your belongings in order, take a look at your loan accounts. At Hometown Credit Union you can swap out your high-interest rate loans for fair-rate credit union loans. A Hometown Credit Union adviser can help you sort out your options.

Hometown Credit Union IRA Rates

Your IRA investments are insured up to \$250,000, separately from your other deposits. There are no annual maintenance fees, your investment is in a savings type of deposit that makes it easy to add to at any time. Dividends are paid monthly.

If you have IRA accounts at other financial institutions, why not consolidate your IRA's at Hometown Credit Union, and take advantage of our great rates and service! We offer both Traditional and Roth IRA accounts.

Current Rates

Rate: 2.50%

APY: 2.53%

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.