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701.647.2448 | Fax 701.647.2449 | 877.304.0035

Ashley Office | PO Box 230 | Ashley, ND 58413
701.288.3439 | Fax 701.288.3430 | 877.588.3439

Hazelton Office | PO Box 225 | Hazelton, ND 58544
701.782.6841 | Fax 701.782.6831 | 866.782.6841

NEWSLETTER

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

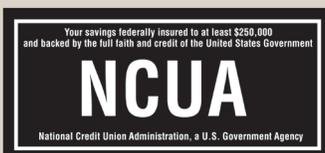
CEO
Harold Hagen

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

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.



Federally insured by NCUA

Kulm's 125th Celebration Cookbook On Sale

Want to see more recipes like the one below? Kulm's 125th Celebration Cookbooks are just \$15.00 each and are available for purchase at all Hometown Credit Union locations!

Rhubarb Cake

Ann Laeger

1 1/2 cup brown sugar
1/2 cup shortening
3 cups flour
2 cups diced rhubarb

1 cup buttermilk or sour milk
1 egg
1 tsp. soda
1 tsp. vanilla



Mix all ingredients together and sprinkle the top with an additional 1/2 cup brown sugar and sprinkle with cinnamon. Bake 350 degrees for 30 minutes or until center comes out clean on a toothpick.

Hometown Credit Union Scholarships Announced

Hometown Credit Union is pleased to announce the recipients of three \$500.00 scholarships sponsored by the credit union. Applications were made available to all high school seniors at Hometown Credit Union's locations in Kulm, Ashley, and Hazelton. Applicants were selected on the basis of their high school achievements, community involvement, and the content of their essay.

This year's scholarships were awarded to Tristan Dallman (Kulm High School), son of Harlan & Lori Dallman, Kendra Neu (Ashley High School), daughter of Tony & Lisa Neu, and Shantel Bender (Hazelton Moffit Braddock High School), daughter of Greg & Holly Bender. Congratulations to our recipients and best wishes on your future endeavors.

Holiday Closings

Independence Day Friday, July 3rd
Labor Day Monday, September 7th

To Avoid Scammers, Be Wary of the Phone

While scams keep changing, the targets stay the same. Seniors continue to be the marks of a variety of low-risk crimes that prey on their sense of duty and exploit their fear of cognitive loss.

The Federal Trade Commission's Bureau of Consumer Protection logged 1.1 million consumer fraud complaints in 2013; 47% of the victims were age 50 or older, with a median payout of \$400 a complaint.

Retirees make ripe targets because they have access to cash via retirement savings and equity in their homes.

Here is what to do to avoid being targeted:

- Ditch the landline. The most common way scammers make contact is by phone, which accounts for 40% of all fraud contacts, up from 30% two years ago. One reason seniors are targeted is because they still use landlines—so they're easy to find through commercially sold phone lists—and they often answer their phones.
- Sign up for AARP's Fraud Watch Network alerts (<http://www.aarp.org/money/scams-fraud/fraud-watch-network/>) and check its online map. This will help you keep up-to-date on the scams happening where you live, as scammers frequently change the areas they're targeting.
- Call the U.S. Senate Special Committee on Aging Fraud Hotline. If you suspect someone is a victim of fraud, call the hotline (855-303-9470) where fraud investigators can offer advice about how to proceed.
- Hang up. Whether it's a purported relative imploring you to send money right away or a sweepstakes requiring you to pay taxes in advance—two common scams—say you'll call back. Then research the situation. If the caller is putting pressure on you to pay immediately, it's a scam.

Welcome New Staff!



Joleen Kinzler began her duties in the Kulm office as a Member Service Representative on May 4th. Prior to her employment at Hometown Credit Union, she was a co-manager for the Kulm Grocery Store. Joleen is married to Steve Kinzler and they have two children, Tabitha, a high school sophomore, and Owen, an 8th grader.

In her spare time, Joleen enjoys reading, cross-stitch, and attending her kids' sporting events.



Kara Scherbenske began her duties as a Loan Officer for the Ashley branch office on June 1st. She recently graduated from NDSU with a degree in Animal Science and Agricultural Business. According to Kara, one of the highlights of her studies at NDSU was spending two weeks in China observing their agricultural practices and meeting with trade associations. She was also involved in the Saddle & Sirloin Club and Collegiate Cattlewomen's Club at NDSU.

She is the daughter of Mark & Jill Scherbenske, Lehr, North Dakota, and has two brothers and a sister. Besides her duties at Hometown Credit Union, Kara is actively involved in her parents' cow/calf operation. In her spare time, she enjoys spending time with her family and friends, roping, hunting, and fishing.

Kara says, "I am looking forward to meeting people and getting to know the members of Hometown Credit Union."

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.