



Kulm Office | PO Box 310 | Kulm, ND 58456
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

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

NEWSLETTER

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

Supervisory Committee
Rodney Brosz

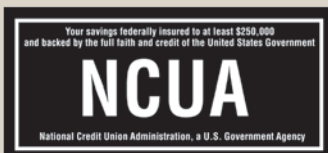
CEO
Harold Hagen

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



Happy New Year!

The board and staff thank you, our members, for your patronage in 2015. We appreciate your support and value the trust that you place in us. All of us at Hometown Credit Union wish you a healthy, happy, and prosperous New Year!

Harold Hagen, CEO
And the Hometown Credit Union Staff

Hometown Credit Union is Building a New Office

We are excited to announce that ground has been broken for our new building in Ashley. We have simply outgrown our current location, which is approximately 1,500 square feet. The new branch will be approximately 4,000 square feet.

In addition to an all new building, members will have access to safety deposit boxes and drive up member service – both firsts for the credit union! In fact, the current building will be removed to make room for the new drive up! Project completion is anticipated by May 1, 2016.



Make SMART New Year's Resolutions



Everyone--regardless of age—can take steps to shape up their finances.

As you decide on your New Year's resolutions, think SMART — financial goals that are specific, measurable, adjustable, realistic, and time-oriented.

Here are some examples of financial goals for different generations:

Youth

* Collect your change. Each time you buy something, save the change you get back. Deposit the change in a container at the end of every day. Over time it could add up to a significant amount of money.

* Save your allowance. Whether you want to buy something you've been eyeing for months or you want to start saving for college, the only way you are going to

do it is by putting your allowance away. Deposit at least part of your allowance in a share savings account at the credit union.

Gen Y

* Open a Roth IRA (individual retirement account) and start saving. Make savings a habit and invest at least 10% of every paycheck for retirement. The longer you have to save with a Roth IRA, the more you save on taxes. Although contributions aren't tax-deductible, your money grows tax-free and comes out tax-free as long as you meet certain requirements.

* Put your credit card away. Use credit cards only when you know you have the funds set aside to pay the bill in full when the bill comes. Don't leave a balance on your credit card or you'll be charged interest.

Baby Boomers

* Put your debts in priority order. Make a list of all your liabilities and organize them by the annual interest rate. Pay off those with the highest rates first, while still making at least minimum payments on all the others. Set a specific, realistic date for when you plan to

achieve your goal of paying off all debts.

* Determine your net worth. Calculate your assets minus liabilities each year — preferably on Dec. 31 — so you quickly can see whether you're gaining ground or falling behind. Your net worth should be increasing each year. If it's not, make a plan to improve it, such as pay down a specific debt or put more money into a retirement account.

Seniors

* Evaluate your estate plan. Establish or review your will, advance directives, and powers of attorney, and make sure they reflect your preferences and current situation. Make sure all of your intended beneficiaries are on file for all your financial accounts.

* Check all insurance policies. For example, know what is covered in your homeowners policy and verify your liability coverage. Call your insurance agent if you have any questions.

Save the Date

66th Annual Meeting
Friday, February 19
6:30 PM

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.