



Hometown

CREDIT UNION

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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

Lincoln Office | 109 N. McDougall Drive, Ste. 5 | Lincoln, ND 58504
701.751.1613 | Fax 701.751.3224 | 877.304.0035

NEWSLETTER

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Tammy Fode
Gretta Grenz

Lincoln Office
Sheree Bertsch, **Branch Manager**
Stephanie Azure
Karla Glass
Connie Hummel
Lisa Vetter



HAPPY NEW YEAR!

The management and staff of Hometown Credit Union wishes to extend their sincere appreciation for your patronage this past year. It has been a pleasure to serve you, and we hope the New Year will bless your home with all of the good things in life!

Five Steps to Organizing Your Finances

Do you know your net worth? Or how much you spend each month, and on what? Or how much you can expect from your pension plan or Social Security in retirement?

A majority of the population will answer “no,” saying they’ve been too busy with life to get a handle on their finances. Fortunately, there’s a 5-step action plan to help you take control of your money.

1. Set up a financial filing system either manually or online. Keep separate folders for different expenses and records.

2. Gather records. Look through your records to identify missing information. Gather copies of your health, disability, life, homeowners, and vehicle insurance policies, and get a copy of your credit report.

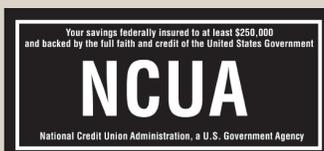
You can check your credit report from each of the three major credit reporting agencies once a year for free. Always make your requests from

the annualcreditreport.com website or you can call 877-322-8228.

3. Size up your situation. Add the estimated current value of all assets. Next, add all liabilities. Then subtract liabilities from assets to figure net worth. Make a list of income and expenses from the past year. Finally, track spending for a month. You also can find a spending plan or money management software program that can help organize spending by category.

4. Chart a course. Set financial goals and figure how much money you’ll need for each. Create a target saving and spending plan that meets needs using your list of income and expenses. For a month or more, track actual spending to see how you’re doing, making changes as necessary.

5. Brush up on money management basics. Contact or visit Hometown Credit Union for more information about how to save and spend finances wisely.



Federally insured by NCUA

Welcome Tammy Fode!



Tammy Fode joined the Hazelton Office in November as a part-time Member Service Representative.

She and her husband Rick served their country in the U.S. Marine Corps, each retiring at the rank of Sergeant Major. During their military careers, they were stationed at many bases both here and abroad. Both were deployed during the Operation Iraqi Freedom campaign. After retirement they moved to Hazelton in August of 2014.

Tammy can also be found at the Hazelton School, where she substitute teaches from time to time. She enjoys activities with her husband and two sons, whether it be fishing, hunting or attending sporting events.

Welcome, Tammy!

Youth Savings Accounts

Check this out!

- ✓ Available for youth 21 years of age and younger
- ✓ Earn 1.01% annual percentage yield on your savings
- ✓ Hometown Credit Union will contribute \$5.00 towards the account when at least \$20.00 is deposited at account opening
- ✓ If not currently a member, must also establish a membership account with a minimum deposit of \$5.00

Youth Savings Certificate of Deposit

Earn 2.02% annual percentage yield on a 1-year term. Minimum deposit of \$500 with a maximum deposit of \$10,000. Available to youth 21 years of age and younger.

Important Reminder When Using an ATM

After completing a cash withdrawal from an ATM, you have the option to receive a printed receipt. Always select YES! On rare occasions, the ATM may not dispense the cash you requested, but will debit your account for the transaction. If you do not have a printed receipt, you have no proof that you attempted a cash withdrawal, and you have no recourse when disputing the transaction. If you find yourself in this situation, call the telephone number displayed on the receipt or the ATM.



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.