



**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**  
Jim McLeish, **Vice Chair**  
Josh Land, **Secretary**  
Carl Lindgren, **Director**  
Mike Taszarek, **Director**

**Supervisory Committee**  
Rodney Brosz

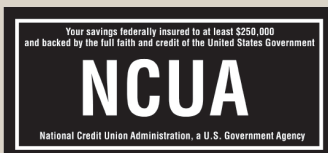
**CEO**  
Harold Hagen

**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**  
Pamela Schnabel, **Branch Manager**  
Deanne Bertsch  
Terry Mettler  
Paul Nies  
Heather Palmer  
Kara Scherbenske

**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

### Scholarship Recipients 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 Hazleton. Applicants were selected on the basis of their high school achievements, community involvement, and the content of their essay.



*Tabitha Kinzler*



*Jennifer Melom*



*Megan Jangula*

The Kulm location scholarship was awarded to Tabitha Kinzler, Kulm. She is the daughter of Steve and Joleen Kinzler. She plans to attend Trinity Bible College, majoring in elementary education.

The Ashley location scholarship was awarded to Jennifer Melom. She is the daughter of Myles and Diana Melom. She plans to attend Bismarck State College, majoring in engineering technology.

Megan Jangula, daughter of Bridgette Gullickson and Mike Gullickson, was awarded the scholarship from the Hazleton location. She plans to attend the University of Mary, studying speech language pathology.

Congratulations to our recipients and best wishes on your future endeavors!

## Get Your Finances in Shape

Improve your financial fitness and manage your wealth. Get your finances in shape by taking these steps:



- **Bulk up your emergency fund.** Having a back-up fund may prevent you from having to tap or max out credit cards if your refrigerator dies or your car needs major repairs.
- **Improve your credit score.** Having a clean credit history is more important than ever. First, obtain your free credit reports from [annualcreditreport.com](http://annualcreditreport.com), review them, and dispute any errors. Next, work to improve your score: Pay all bills on time, maintain a healthy mix of credit, use less than 25% of your credit limit, and be sure to pay all fines and tickets — even unpaid library fines or parking tickets may be viewed negatively by potential lenders.
- **Stay on top of your accounts.** To avoid overdraft fees, account closures, or other unexpected events, regularly monitor your credit card and other account balances.
- **Create a spending plan and stick to it.** Bottom line: Expenses should not exceed income.
- **Get organized.** Consolidate accounts, organize financial documents, and use online banking, which can simplify your finances and reduce the likelihood you'll miss a payment. Centralize your clutter by designating one space in your home for processing paperwork. Personal finance websites and apps make it easy to track your spending and manage your records, some with services that alert you when bills are due or balances are close to their limit.
- **Pay down debt.** Attack your high interest credit cards first by paying more than the minimum balance each month. Once you get your debt under control, make it a goal to pay off the balance each month to avoid accumulating interest.
- **Use direct deposit.** If you still get paper checks, think about switching to automatic deposit. By having all or some of your payroll check directly transferred to your credit union account, you'll be less tempted to spend what you could be saving.
- **Take control of your investments.** Regularly review and organize your portfolio, and talk to a financial professional about rebalancing it.

## Welcome New Employee



**Deanne Bertsch**

Deanne Bertsch accepted a full time position as a member service representative, and began her duties on June 1 at the Ashley Branch location. She and her husband Joel have three daughters and reside on a farm near Eureka, SD. Deanne is the Head Start community representative for Eureka and is a Norwex consultant. In her spare time, she enjoys bowling, volleyball, and crocheting. She and her family attend the Venturia Baptist Church. Deanne describes herself as a “people person” and is looking forward to getting to know and serve the people of the community.

### 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.