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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

**Board of Directors**  
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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  
Heather Palmer  
Daphne Schlepp

**Ashley Office**  
Pamela Schnabel, **Branch Manager**  
Deanne Bertsch  
Terry Mettler  
Paul Nies  
Kara Scherbenske  
Abby Wolf

**Hazleton Office**  
Patty Flegel, **Branch Manager**  
Holly Bender  
Tammy Fode  
Gretta Grenz  
Charles Steinberger

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



The management and staff of Hometown Credit Union wish to extend their sincere appreciation for your patronage this past year and wish you a prosperous New Year. It has been a pleasure to serve you and we look forward to continuing our relationship in 2019!

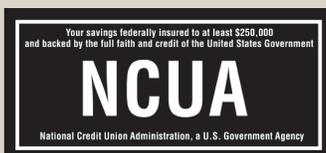
### Home Equity Line of Credit

If you need cash to remodel your kitchen, purchase furniture, purchase a vehicle, pay bills, etc., a home equity line of credit (HELOC) might be in your best interest.

A home equity line of credit is much like a credit card or any other type of open-ended credit, but the collateral used is the equity in your home. You can borrow money as needed, up to the credit limit your lender assigns, by making a transfer into your checking account.

Additionally, a HELOC at Hometown Credit Union has a five-year fixed rate. However, your monthly payments may change based on the outstanding balance due, as your minimum monthly payment equals the amount of interest that has accrued. The more money you apply to your monthly payment, the more you will have available to use again.

Talk to our mortgage loan officers at Hometown Credit Union today for more details about our home equity loan products.



Federally insured by NCUA

## Tiered Savings Account

Ask us about our new tiered savings account — the more you deposit, the more you earn!



## The Gift of Getting Organized

Organizing your financial records is one of the best gifts you can give your family. By setting up a workable system and telling family members about it will ensure they know how to pick up the pieces should there be a crisis or death.



Getting organized doesn't mean finding a place for everything. It means knowing what to keep and for how long, where to store documents, and when to shred outdated statements.

Consider these tips to get started:

**1. Eliminate waste.** Toss items you don't need, such as receipts for small purchases or groceries, or records on autos you no longer need. To prevent identity theft, shred documents with Social Security numbers or account numbers. Consider software organization tools, or going paperless. Sign up for online credit union and brokerage statements.

as birth and marriage certificates, titles, household inventory, investment certificates, and military records.

**4. Establish a routine.** Open and sort mail daily. Arrange bills so you can pay them about the same time each month. Every year or so, weed your files.

**2. File it.** Set up a simple filing system that anyone can follow, separating active from inactive files.

**3. Protect it.** Get a safe deposit box for anything that would be difficult to replace if destroyed, such

### 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.