

Hometown

CREDIT UNION

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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

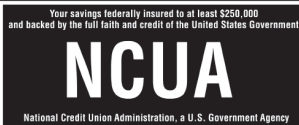
Kulm Office
Steve Anderson, **Sr. VP of Lending**
Betty Gunderson, **Sr. VP of Finance**

Mavis Brosz
John Elhard
Steve Gebhard
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



Federally insured by NCUA

Annual Meeting Held



Hometown Credit Union held their 69th annual meeting on Friday, February 15th at the Kulm Community Center with a total of 134 members in attendance. The staff served a delicious supper prepared by the Kulm Uptown Café. CEO Harold Hagen welcomed the members and reported on the accomplishments of the credit union in 2018. He was pleased to announce that for the fifth consecutive year, members would receive a special patronage dividend. Employees recognized for their years of service were: Harold Hagen, 5 years; John Elhard, 5 years; Marsha Nitschke, 10 years; Brandy Klusmann, 15 years; and Rodney Brosz, 20 years. Harold announced that Mavis Brosz has been promoted to VP of Member Services. The current chairman of the Board of Directors, Rodney Kinzler, was up for re-election. There were no other nominations for his position, so a unanimous ballot was cast to reelect Kinzler. Fellow board members are: Jim McLeish, vice chairman; Josh Land, secretary; Carl Lindgen, and Mike Taszarek. Members were awarded several door prizes, with the grand prize of a television set won by Betty Hehr.

Special Patronage Dividends Distributed



For the 5th consecutive year, Hometown Credit Union is pleased to announce that credit union members have received a special patronage dividend! The dividend is based on the average monthly balance of members' deposits and loans during 2018. A total of \$1,511,945 has been given back to the members in the past five years. This year, \$401,445 was distributed to members. Please review your statement to see the amount deposited to your regular share savings account. All special patronage dividends that calculated at less than \$1.00 were not paid. It was not feasible for Hometown Credit Union to post these small credits because administrative costs exceeded the value of the dividend. No special patronage dividends were paid on accounts that were closed during 2018 and the first quarter of this year. The special dividend will not affect your 2018 taxes, but will be included on your 2019 1099-INT form.

The Best Time to Buy Your Favorite Products

Stores and manufacturers like to offer deep discounts on certain popular products at specific times of the year. If you love a good sale (and who doesn't?), time your purchases so you can take full

advantage of these traditions. The following list shows the best month to find the best prices on popular items:

January – Sales revolve around New Year's resolutions about getting in shape, or people looking for items to keep their home's interior cozy during the cold winter. Fitness products, TVs, electronics, bedding and linens

February – Comfy interiors continue to be high priorities on everyone's to-do list. People in the Northern states also need to deal with ice and snow. Mattresses, humidifiers, interior paint, snow blowers, winter apparel and sporting equipment

March – Many are planning kitchen renovations. It's also time to introduce new models for digital cameras. Countertops, space



heaters, digital cameras

April – Spring cleaning is on everyone's mind, for the interiors and exteriors of their homes. Vacuum cleaners, lawn mowers, tractors, air purifiers

May – Time to begin sprucing up the exterior of homes and after a hard-day's work, enjoy a good barbeque! Roofing, siding, and decking materials, gas grills

June – Summer begins, and many people can now really work on the exterior of their homes. Pressure washers, cordless drills, string trimmers, smart watches

July – Hot and humid, so you'll find appliances to keep yourself dry, cool, and clean. Dehumidifiers, laundry machines, dish washers, refrigerators

August – It's Back-to-School season, so you'll find the best

prices for pricier school supplies. Laptops, headphones, printers

September – You'll find items to help to clean up your house, inside and out. Leaf blowers, washers, dryers

October – Time to check or replace smoke detectors and get ready for winter. Smoke detectors, snow blowers, interior paint

November – A favorite month for shopaholics because the biggest discounts are offered, starting with Veteran's Day and ending with Black Friday and Cyber Monday. Blenders, coffee makers, fitness trackers, TVs, refrigerators

December – The biggest gift-giving season heralds multiple sales on nearly everything through the entire month. It's also when car dealerships try to meet their end-of-year sales quotas. Headphones, wireless speakers, fitness trackers, cordless drills, smart watches, automobiles

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.