



# HCU

## member NEWSLETTER

### A BIG THANK YOU

HCU extends a big thank you to all of our members for your loyalty. Hometown Credit Union is a financial cooperative which is owned and operated for you, its members. Your financial and economic interests will continue to be a matter of personal and direct concern to your Credit Union. When you go to the credit union, you're not just a customer—you're a member. It really is "your credit union."

### The Best Ways to Use a Few Hundred Dollars

Sometimes it can feel like you need thousands of dollars to move the needle on your finances even a little bit. So if you find yourself with a few hundred dollars—say from a tax refund or an unexpected windfall—the temptation to spend it can be great. After all, how much difference can \$500 make? But used wisely, even a few hundred dollars can put you on the road to a more financially secure future. Here are some ways to make even a small amount of money count.

Start an emergency fund. Ideally you want six months of living expenses stashed to cover unforeseen expenses, but \$500 is a good start. And once you have a good start, it can spur you to keep contributing.

Take advantage of compound growth. Before spending that money, consider putting it into your IRA (individual retirement account). Not only will compounding increase your balance over time, but increasing your pretax contributions can cut your tax bill.

Save for a bigger-ticket expense. Whether it's for a major house renovation or a dream vacation, put the money in a credit union savings account; whenever you have a little extra money come in, set it aside as well. You could end up with a gift the whole family will cherish for years.

Donate to charity. If you itemize deductions on your tax return, consider helping an organization whose works you admire. Not only can you deduct the gift, but it might ultimately mean more to you than spending the money on yourself.

**OUR COMMITMENT TO OUR HOMETOWN COMMUNITIES MEANS SERVICE YOU CAN TRUST, WHEN AND WHERE YOU NEED IT MOST—WE'LL GO THE EXTRA MILE FOR YOU.**



### MAKE THE SWITCH

How to Switch your Bank Account to Hometown Credit Union



Perhaps you have heard how great Hometown Credit Union services are, how much lower our fees are, and how we offer much better interest rates than other financial institutions. If the idea of moving your accounts from your current institution sounds daunting, it's really not that hard. Hometown Credit Union will help you with this process by offering you our step-by-step "switch kit" guide. We will help you complete the necessary steps to switch your automatic deposits and withdrawals. To make the most of your new share draft checking account, sign up for a debit card, our mobile app, and remote deposit capture. Hometown Credit Union will also provide you with a **free** box of checks when you make the switch! Explore the ways Hometown Credit Union can help your money go further!

### 70th ANNUAL BUSINESS MEETING

Hometown Credit Union will hold their 70th annual business meeting on February 14, 2020 at 6:30. The meeting will be held at the Kulm Community Center. Come and enjoy supper and fellowship followed by the business meeting.

# HCU WELCOMES NEW EMPLOYEES



Angela started working for HCU on August 27, 2019 in our Kulm office as a Loan Processor. Angela lives in Kulm with her husband, Zeb and their three children, Grace (15), Alyssa (12), and Jaxon (5). She previously worked for Dakota Plains Credit Union in Edgeley as a Member Service Representative. While being an active member of the Kulm Community, she enjoys camping, baking, and movie nights with her family.

"I love being part of the credit union team and truly making a difference in our member's lives. People helping people is what matters most and this philosophy is something I strongly believe in."



Megan started working for HCU on August 26, 2019 in our Ashley office as an Ag Loan Officer. She will be training under Steve Anderson our Sr. VP of Lending. Megan grew up on a farm near Java, SD, and is a Eureka graduate. She has accounting and business management degrees from Dakota State University in Madison, SD. Megan recently moved to Ashley, ND and is hoping to

get more involved in the community. She enjoys spending time with family and friends, doing crafts, and biking.

## NEW YEARS RESOLUTIONS

A New Year's resolution is a decision to do or not do something to accomplish a personal goal or break a habit. It comes at a time when people look back at the past year and make an effort to improve themselves as the new year begins. The top three New Year's resolutions are to lose weight, exercise more or save money (HCU can help with plans to save money.) To help you get started here is a recipe for Chicken Detox Soup: A fast, tasty meal to kick-start a diet. This cleansing soup is great to make when you need a do-over in your eating plan.

1 1/2 pounds boneless chicken breast  
2 quarts chicken broth  
1 onion, chopped  
1 small head cabbage chopped  
3 cups broccoli florets  
2 1/2 cups sliced carrots  
2 cups chopped celery  
1 1/2 cups frozen peas  
1/4 cup chopped parsley  
3 tbsp fresh ginger, shredded or grated  
4 garlic cloves minced  
1 tbsp apple cider vinegar  
1/2 tsp crushed red pepper  
1/4 tsp ground turmeric  
salt and pepper to taste

Saute olive oil, onions, celery, ginger, and garlic to soften. Add raw chicken breasts, broth, carrots, cabbage, apple cider vinegar, red pepper, turmeric and 1 tsp sea salt. Bring to a boil, simmer until chicken is cooked through. Remove chicken and shred. Add all ingredients and simmer.



### Board of Directors

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

Rodney Brosz, *Supervisory Committee*  
Harold Hagen, *CEO*

### Kulm Office

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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

Angela Mahin

Julia Mathern

Marsha Nitschke

Heather Palmer

Daphne Schlepp

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Deanne Bertsch

Terry Mettler

Paul Nies

Megan Rau

Abby Wolf

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### Lincoln Office

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Sheree Bertsch, *Branch Manager*

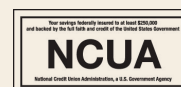
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