

# Member Newsletter



## Laugh a Little

**What do you tell someone you didn't see on New Year's Eve?**  
I haven't seen you for a year!

**Youth is when you're allowed to stay up late on New Year's Eve.**  
Middle age is when you're forced to.

**My resolution was to read more...**  
So I put the subtitles on my TV.

**I love when they drop the ball in Times Square ...**  
... It's a nice reminder of what I did all year.

**What do farmers give their wives at midnight on New Year's Eve?**  
Hogs and kisses.

let it  
snow

## Home Equity Line of Credit

Wanting to remodel your kitchen in the new year? Purchase Furniture? A home equity line of credit (HELOC) might be for you. A HELOC 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 your 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 chance 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 one of our mortgage loan officers today for more details about our home equity loan products.

## Thank you

The board and staff thank you, our members, for your patronage in 2023. We appreciate your support and value the trust that you put in us. All of us at HCU wish you a happy, healthy, and prosperous New Year!

**REMINDER!** We will be closing at noon on Friday, March 29th in observance of Good Friday.

Save the Date!

## 74th Annual Meeting

Friday, February 9th, 2024  
Kulm Community Center  
More details to come!

## Skimming Scams

### What Is Skimming?

Skimming is a method used by identity thieves to capture payment and personal information from a credit card holder. Several approaches can be used by fraudsters to procure card information, with the most advanced approach involving a small device called a skimmer that reads the information stored in a card's magnetic strip or microchip.

### KEY TAKEAWAYS

\*\*Skimming is an illegal practice used by identity thieves to capture credit card information from a cardholder surreptitiously.

\*\*Fraudsters often use a device called a skimmer that can be installed at gas pumps or ATM machines to collect card data.

\*\*Some machines act like point-of-sale technology. An acquired card is swiped, and a touchpad allows the user to enter a security code.

\*\*Card users are warned to keep their cards in their sight at all times and to cover the pin pad when inputting security codes at ATMs.

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“Even the strongest blizzards start with a single snowflake.” — Sara Raasch