



**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

IMPORTANT NOTICE

**CEO**  
Harold Hagen

**Board of Directors**  
Keith Giesler, Chair  
Ken Wolf, Vice Chair  
Darvin Fischer, Secretary  
Rodney Kinzler, Director  
James McLeish, Director

**Supervisory Committee**  
Rodney Brosz

**Kulm Office**  
Betty Gunderson  
Steve Anderson, Sr. Ag. Loan Officer  
Mavis Brosz  
Brandy Klusmann  
Marsha Nitschke  
Ann Laeger  
Layton Johnson  
John Elhard  
Julia Mathern

**Ashley Office**  
Lisa Neu, Branch Manager  
Pamela Schnabel  
Paul Nies

**Hazleton Office**  
Patty Flegel, Branch Manager  
Holly Bender  
Gretta Grenz

**Hours of Operation**  
All Locations:  
Monday-Friday  
8:00 a.m. to 5:00 p.m.

**Holiday Closings**  
Good Friday  
Friday, April 18, 2014

Due to a significant decline in demand from credit unions and their members, the CMFG Life Insurance Company will discontinue the Life Savings insurance product offered to you through Hometown Credit Union on June 30, 2014. This is the insurance product that paid up to a \$2000.00 death benefit if you maintained an equal amount of funds in your share savings account. The cost of the insurance was paid by the credit union and was offered as a benefit for being a member of a credit union. The CMFG Life Insurance Company will covert this policy to a guaranteed issue Primary Protection Plan. Your premium will be based on your age at the time of application.

To request an application please call the CMFG Life Insurance Company at 855.728.5205 to speak with a fully licensed insurance representative.

Welcome Harold Hagen, CEO

Harold Hagen is Hometown Credit Union's new CEO. Harold grew up on a small grain/cattle farm near Wilton, ND and is a graduate of NDSU. He has an extensive background in Ag Lending as he worked as an Ag Loan Officer in Wimbledon, ND for 15 years. Later he moved into management positions with financial institutions in Jamestown, ND and Barnesville, MN. Most recently, Harold served as the Branch Manager/CFO for Midwest Bank in Barnesville. He is excited to again be working back in ND and is looking

forward to becoming involved in our local communities.



## New Hours!

We are pleased to announce new, extended hours at our Ashley & Hazelton locations!

Visit us Monday-Friday  
**8:00 a.m. to 5:00 p.m.**

## Your Credit History Affects...

- If you'll be able to land a job
- If you'll be able to get an apartment
- If you'll be able to get insurance and how much you'll pay
- If you'll be able to obtain loans, including a mortgage, and what interest rates you'll pay

Ask the professionals at your credit union for money management advice.

Hometown Credit Union's 64th annual meeting was held February 14th with 160 members in attendance. Members were given the opportunity to meet Harold Hagen, who began his duties as the CEO on January 13th.

Receiving recognition for their years of service was Lisa Neu, 25 years, Ashley Branch Manager and Patty Flegel, 20 years, Hazelton Branch Manager. Jim Rutschke was recognized for his service on the Credit Committee, since 1986, and Rodney Brosz was recognized for 15 years of service on the Supervisory Committee.

Board members recognized were Keith Giesler, who was elected to the board in 1991 (serving as chairman since 2000), and Ken Wolf serving since 1996. Outgoing board member, Don Laeger, received a plaque for his ten years of service on the board.



## Hometown Credit Union's 64th Annual Meeting Held February 14<sup>th</sup>

### 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.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

Federally insured by NCUA



Hometown Credit Union  
 17 South Main  
 Kulm, ND 58456

Rev. 11/10

## FACTS WHAT DOES HOMETOWN CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and overdraft history</li> <li>• account balances and transaction history</li> <li>• account transactions and payment history</li> </ul> When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons HomeTown Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does HomeTown Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes —</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes —</b> to offer our products and services to you	<b>NO</b>	<b>We don't share</b>
<b>For joint marketing with other financial companies</b>	<b>NO</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes —</b> information about your transactions and experiences	<b>YES</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes —</b> information about your creditworthiness	<b>YES</b>	<b>YES</b>
<b>For nonaffiliates to market to you</b>	<b>NO</b>	<b>We don't share</b>

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call (877) 304-0035</li> <li>• Visit us online: <a href="http://www.hcuonline.com">www.hcuonline.com</a></li> <li>• Mail the <b>form</b> below</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call us at: <b>(877) 304-0035</b> or visit us on the web at: <a href="http://www.hcuonline.com">www.hcuonline.com</a>
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### Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below. <input type="checkbox"/> Apply my choices only to me	Mark any/all you want to limit: <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.		Mail to:  Hometown Credit Union PO Box 310 Kulm, ND 58456
	<b>Name</b>	<input type="text"/>	
	<b>Address</b>	<input type="text"/>	
	<b>City, State, Zip</b>	<input type="text"/>	
	<b>Account Number</b>	<input type="text"/>	

Who we are	
Who is providing this notice?	HomeTown Credit Union
What we do	
How does HomeTown Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does HomeTown Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or make deposits or withdrawals from your account</li> <li>• show your government issued ID or apply for a loan</li> <li>• use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>HomeTown CU affiliates include non-financial companies such as credit card companies, check printing companies and insurance companies.</i></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>HomeTown CU does not share with nonaffiliates so they can market to you.</i></li> </ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>HomeTown CU does not have joint marketing agreements.</i></li> </ul>

Other Important Information
<p><b>For Alaska, Illinois, Maryland and North Dakota Members.</b> We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p>