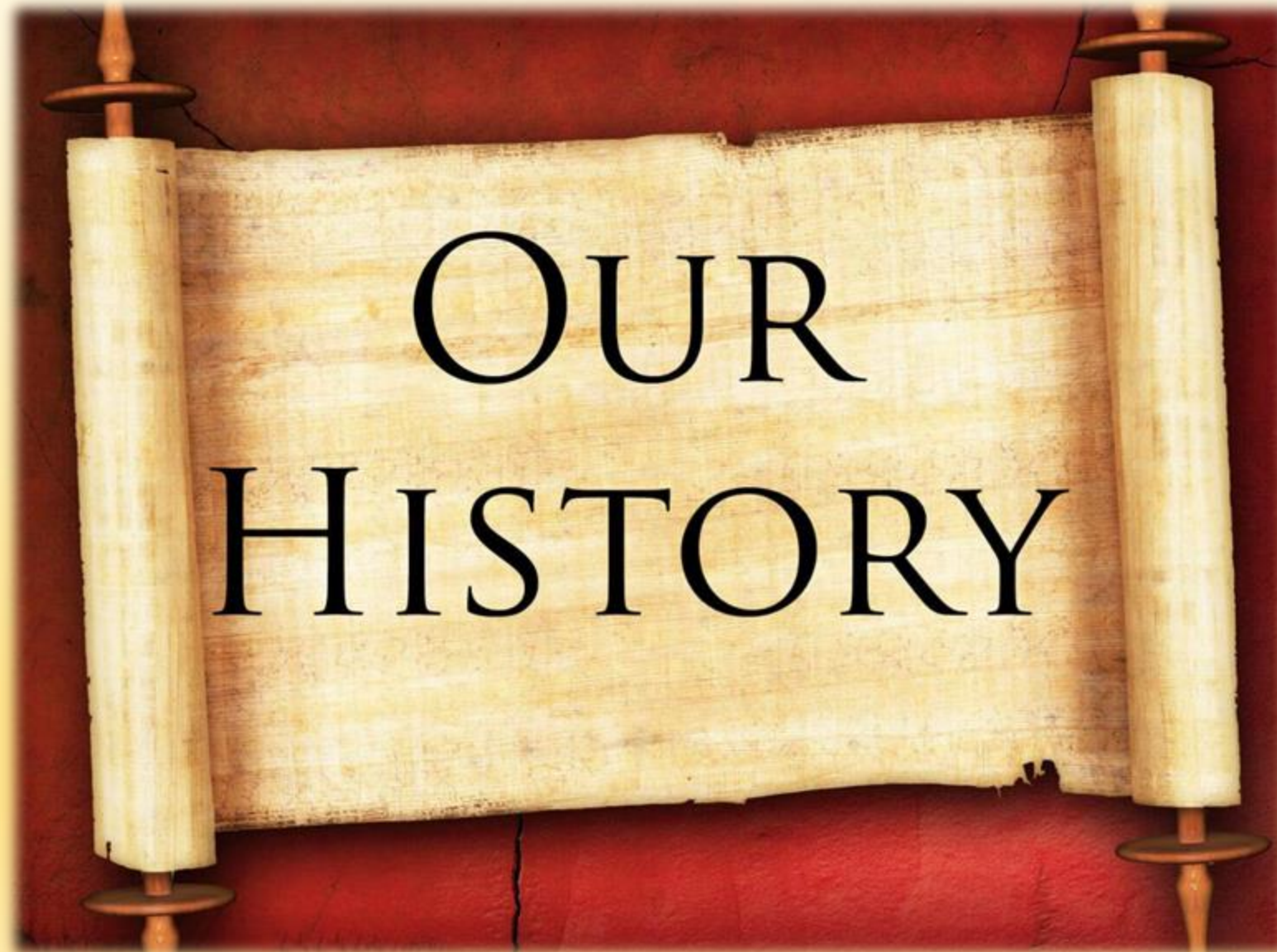


Welcome To Hometown Credit Union's



Annual Meeting

Hometown Credit Union: 1949 -2025



Kulm Credit Union: 1949 -1988



Hometown Credit union was chartered as Kulm Credit Union on December 10, 1949, to help people (mostly farmers) get credit so they could improve their farms and their lives.



By May 13, 1950, there were 54 members with share savings of \$3,512.32.

At first we operated out of a single room in the Farmers Union Oil building, followed by other locations.



Kulm Credit Union: 1949 -1988



For many years, the small but financially sound “small town” credit union helped its members achieve their financial goals.



While Credit Unions in surrounding towns came and went, and merged with “big city” credit unions, Kulm Credit Union remained committed to its local membership.



Kulm Credit Union: 1949 -1988



In 1972 the Credit Union purchased a new home.

Assets of the Credit Union were \$1,013,305.14 in February 1974.





Hometown Credit Union: 1988

In 1987 the Credit Union opened a branch in Ashley and our name was changed to Hometown Credit Union.



Kulm Office: Construction 2010



In 2010 construction began on a new facility. The site was the vacant City Hall building across the street.



Kulm Office: Construction 2010



Kulm Office: Construction 2010



Kulm Office – Construction 2010



Kulm Office – New Office March 5, 2011



Kulm Office – by 2022 we outgrew our space & moved several offices back across the street!



BACK TO THE FUTURE



Daphne



Dylan



Julia



Betty



Harold

Ashley Office – May 1987



In early 1987, a group of people from the Ashley area approached the Kulm Credit Union Board of Directors to see if they would consider buying the local Branch of Metropolitan Federal Savings and Loan, which was closing.

The Ashley office officially opened May 4, 1987 in the former Metropolitan Federal location

Ashley branch's first staff :
Lisa Neu, Theresa Ferris,
Renaë Keller, Branch Manager



Ashley Office – 1988



On June 6, 1988, Kulm Credit Union officially became *Hometown Credit Union*.



Ashley Office – December 1995



In 1995 the former Ashley Café property (which was previously a lumber yard) was purchased and extensively remodeled. This location provided more office space, larger lobby and a back yard to host youth week activities.



Ashley Office – 2015



As the branch grew, office space became tight, and structural issues with the nearly 100-year-old building were evident.

The recent relocation of the John Deere dealership provided HCU the opportunity to purchase adjacent lots.



Ashley Office – 2015



In the fall of 2015, the decision was made to build a new facility at the current location.

A new building would be built while business continued in the old building. After the old office moved, the old building would be demolished to make room for a parking lot and drive thru.



November 6, 2015

Ashley Office – 2015 - 2016



November 13, 2015



November 23, 2015



Vault - January 8, 2016

Ashley Office – 2015 - 2016



January 26, 2016



January 27, 2016

Ashley Office – 2016



June 29, 2016



Hazelton Office – 1995



The early 1990's brought difficult economic times to the residents of Emmons county. In 1995, the Board of the Hazelton Credit Union - the only remaining Credit Union in Emmons County - approached the Hometown Credit Union board about a merger.

On May 1, 1995, Hometown Credit Union took over all their assets and liabilities, and our Hazelton branch office was established.

Hazelton Office – 1995



But where to locate the office?

The Hazelton Credit Union office had several different locations over the years - a private home, City Hall and other rented locations.

HCU purchased and renovated the former Farmers Bank and the building next to it.



Hazelton Office – today



The office moved into its current location in 1996. Part of the space is donated to the Hazelton Clinic.



Hazelton Office



Hazelton's 1995 staff included: Patty Flegel, Holly Bender and Gretta Grenz (1996)

Lincoln Office - 2017



In 2017 Hometown Credit Union opened a branch in Lincoln, a suburb of Bismarck.



Lincoln Office - 2017



Lincoln is one of the fastest growing cities in North Dakota. This “urban” location expands Hometown Credit Union’s our deposit base and helps diversify our portfolio.

Lincoln office as of December 31, 2024:

- \$5.07 million shares (7.16% of HCU’s total)**
- \$13.44 million deposits (14.1% of HCU’s total)**
- \$12.89 million loans (7.56.1 % of HCU’s total)**

Medina Office - 2021



After the only financial institution in Medina closed, local citizens approached Hometown Credit Union about opening a branch in their town.

Seeing their need and recognizing a good “hometown” fit, the HCU Board began searching for a suitable location.



Medina Office - 2021

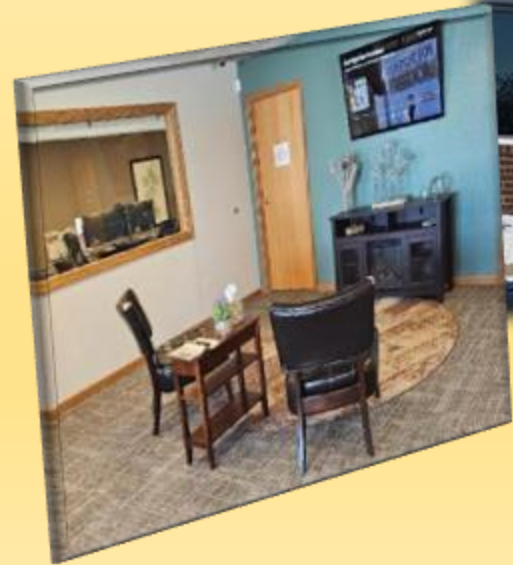


That location turned out to be the *Where Food Comes From* (formerly *Farm Verified Organic*) building. Since their merger, only a small staff works in Medina. Our purchase and lease back of the building was a win-win solution.

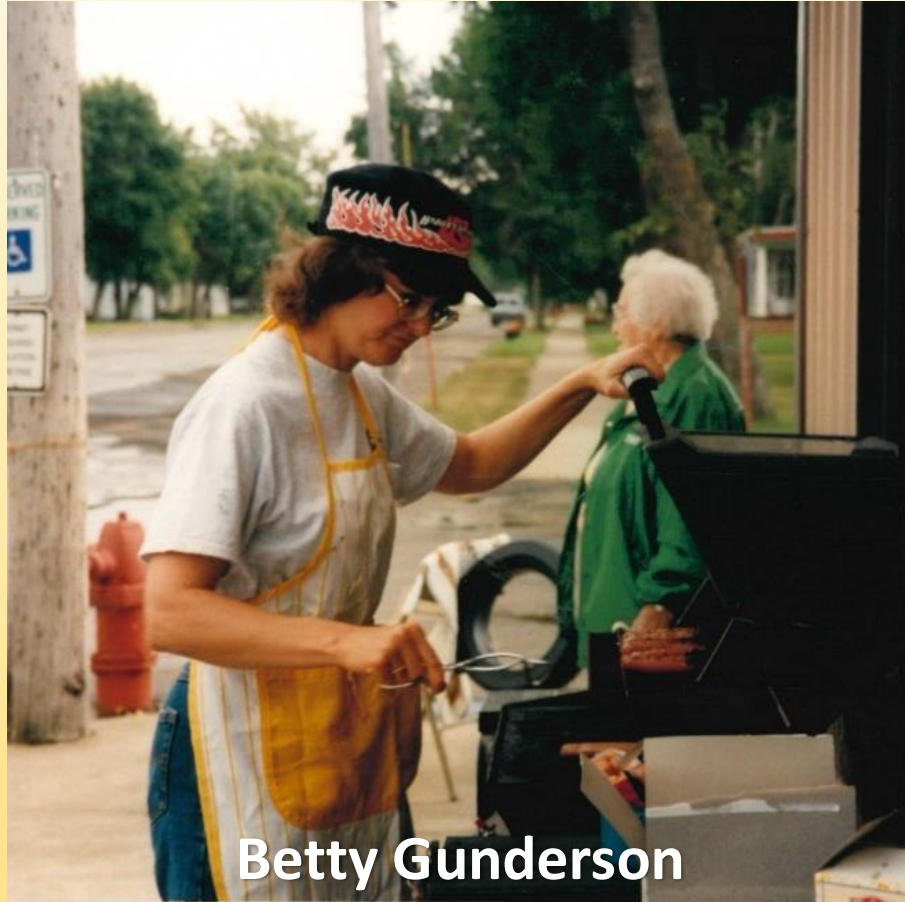
Our newest branch opened in Medina, ND on December 1, 2021



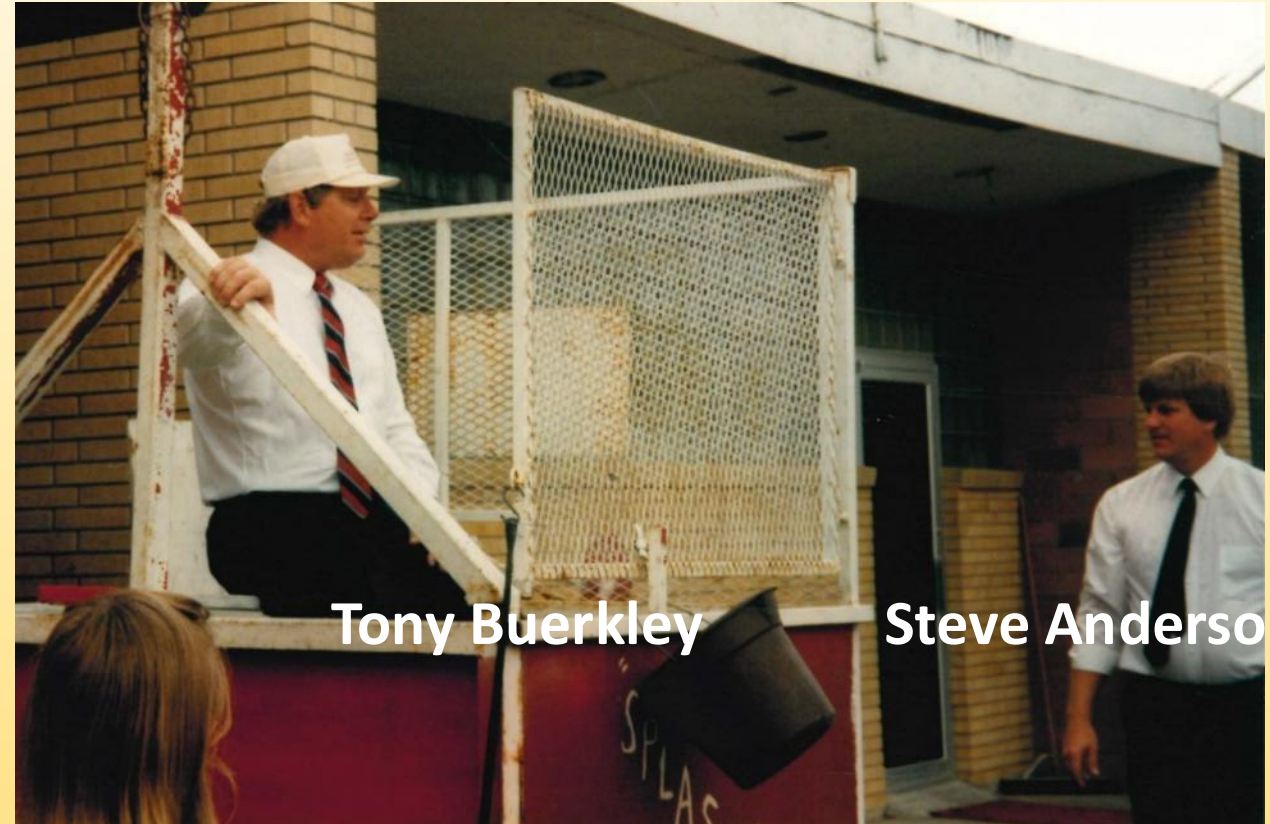
Medina Office - 2025



Kulm Archives



Betty Gunderson



Tony Buerkley

Steve Anderson

Kulm Archives



**Genien Gahner, Tony Buerkley,
Agnes Wolf - circa 1974**



**Agnes Wolf, Tony Buerkley, Betty
Gunderson, Genien Gahner - circa 1985**

Kulm Archives

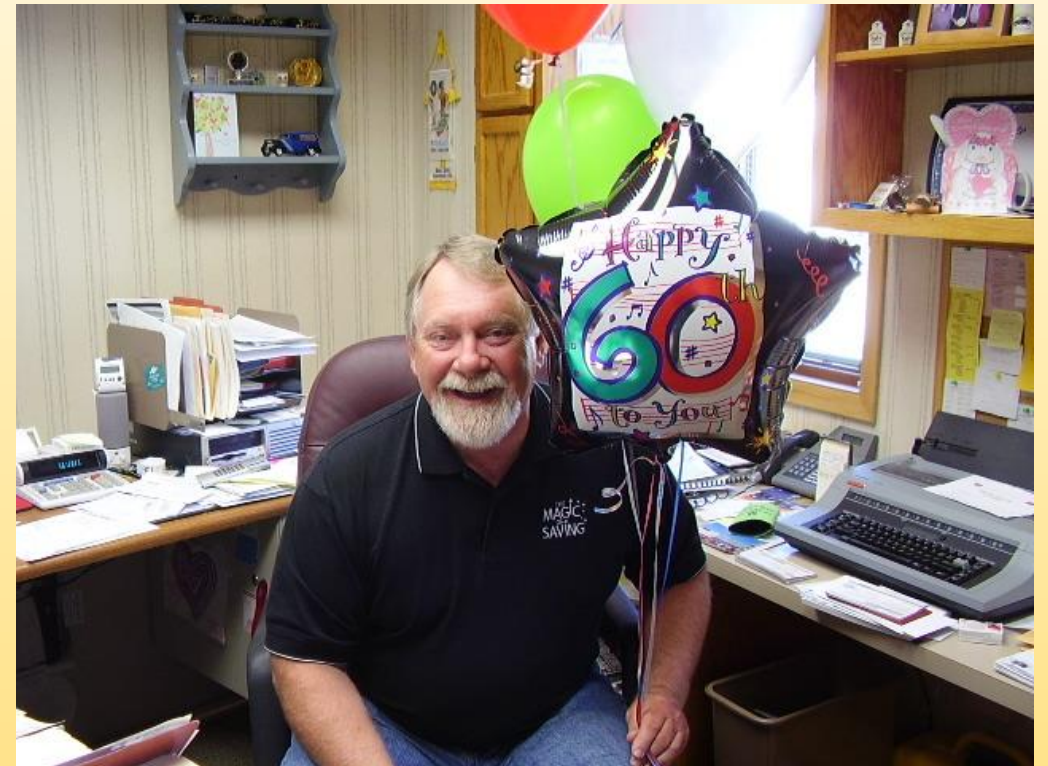


Betty Gunderson, Agnes Wolf, Tony Buerkley, Priscilla Kungel, Genien Gahner, circa 1986



Tony Buerkley, Carolyn Klettke, Betty Gunderson, Priscilla Kungel, circa 1987

Staff Archives



Lordy, Lordy – Tony’s 40 And heading to 60!

Staff Archives



Steve before 40



Steve turns 40



Steve after 40

Staff Archives



Staff Christmas Party – 2000

Staff Archives



Lisa Neu



Pam Schnabel



Carl Lindgren

Staff Archives



Staff Archives



Christmas, 2019

Staff Archives



Mary Kinzler



Genien Gahner



Carolyn Klettke



**Winona Oberlander & Don Laeger
2005 Annual meeting**

Tony Buerkley - Retirement November 15, 2013



Board of Directors & Full Staff: circa 1996



Roy Musland, Tony Buerkley

Betty Gunderson, Genien Graber,
Lisa Neu, Agnus Wolff, Renee Keller,
Priscilla Kungel, Lloyd Hildebrand

Board members:
Keith Giesler, Randy Klusmann,
Linda Gackle, Delbert Eszlinger,
Dennis Lindgren



Board Of Directors



1993



**Ken Thornton, Ken Wolf , Keith Giesler,
Randy Klusmann, Dean Christianson**

circa 1996



**Ken Wolf, Mary Kinzler Supervisory Committee
Keith Giesler, Robert Kip, Tony Buerkley CEO (standing),
Renee Keller Ashley Branch Mgr, Calvin Knutson**

Board Of Directors



**Tony Buerkley, Hadley Seeklander, Darvin Fischer,
Keith Giesler, Don Laeger, Ken Wolf**



**Josh Land, Rodney Kinzler, Carl Lindgren,
Mike Taszarek, Jim McLeish, Harold Hagen**

Board Of Directors



Randy Klusmann



Vern Presler



Calvin Knutson

Tony Buerkley - Retirement November 15, 2013



1998



2004

Mavis Brosz - Retirement March 31, 2024



Patty Flegel - Retirement Party August 27, 2024



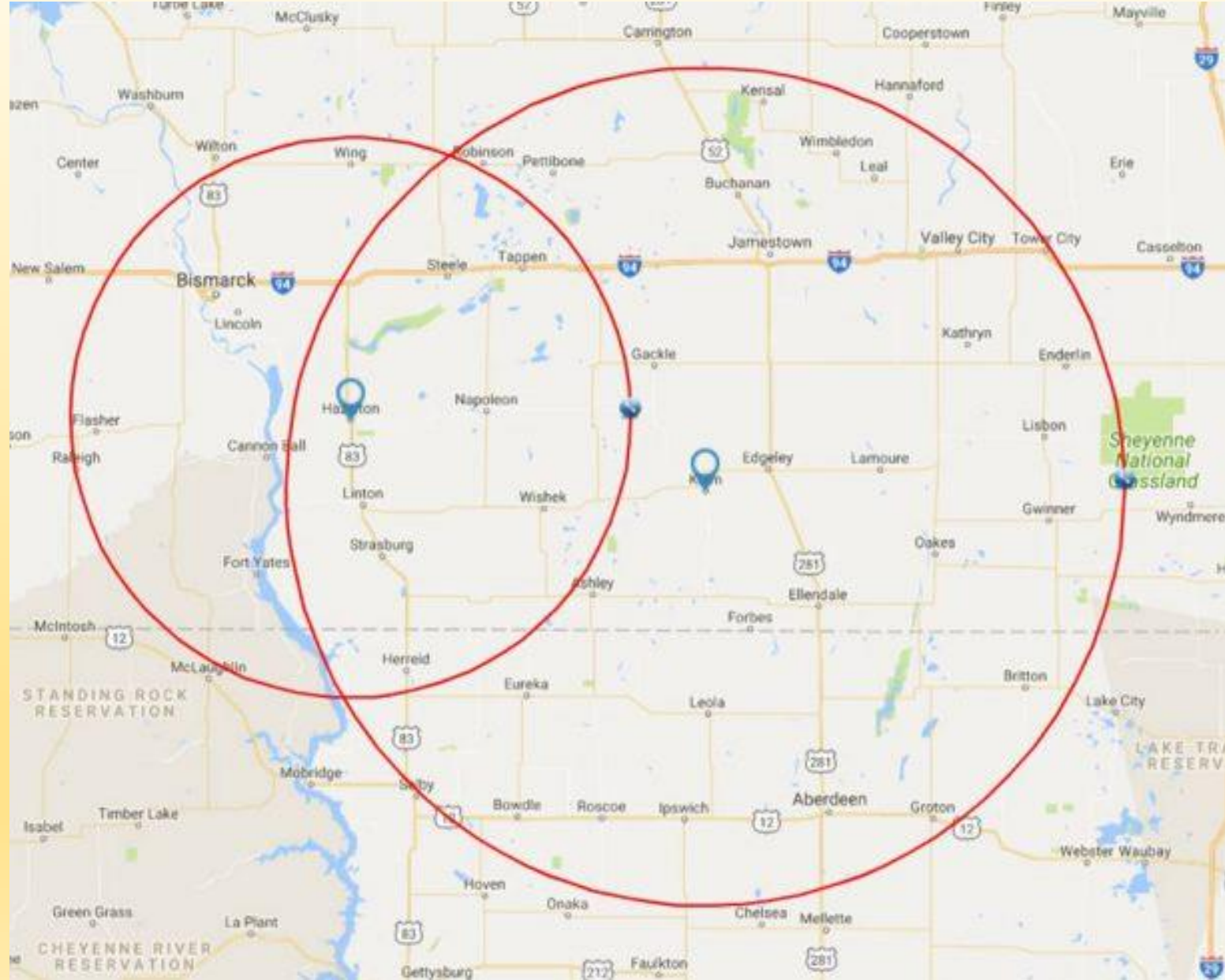
Patty Flegel & Staff – December 2001



Betty Gunderson - Retirement Dec. 31, 2024



Hometown CU Field Of Membership



Hometown CU Field Of Membership



COUNTY	CITIES
Barnes	Litchville
Burleigh	Arena, Baldwin, Bismarck, Driscoll, Lincoln, McKenzie, Menoken, Moffit, Sterling, Wing
Dickey	Ellendale, Forbes, Fullerton, Guelph, Ludden, Merricourt, Monango, Oakes
Emmons	Braddock, Hague, Hazelton, Kintyre, Linton, Strasburg, Temvik, Westfield,
Kidder	Crystal Springs, Dawson, Steele, Tappen
LaMoure	Adrian, Alfred, Berlin, Dickey, Edgeley, Jud, Kulm, LaMoure, Marion, Nortonville, Grand Rapids, Verona
Logan	Burnstad, Fredonia, Gackle, Napoleon
McIntosh	Ashley, Lehr, Venturia, Wishek, Zeeland
Morton	Breien, Flasher, Fort Rice, Huff, Mandan, St. Anthony
Sargent	Crete
Sioux	Cannon Ball, Fort Yates, Selfridge, Shields, Solen
Stutsman	Cleveland, Eldridge, Jamestown, Medina, Millarton, Montpelier, Streeter, Sydney, Windsor, Ypsilanti,
South Dakota	Artas, Barnard, Eureka, Frederick, Hecla, Herreid, Kenel, Leola, Long Lake, Pollock