



SECURITY
State Bank
Elma, IA



2023



SSB HOURS:

Lobby:
Monday-Friday
7:30 a.m.-3:00 p.m.

Drive-Up:
Monday-Friday
7:00 a.m.-3:30 p.m.

Saturday
DRIVE-UP ONLY
7:30 a.m.-10:00 a.m.

Elma and Alta Vista
ATM/Night Drop
Available 24/7

All business conducted after
3:30 p.m. will be posted on
the next business day.

ATM activity conducted after
3:30 p.m. will be posted the
next business day.

328 Main St.
PO Box 357
Elma, IA 50628
Ph. 641-393-2301
Fax. 641-393-2556
www.mysecuritystate.com
email-
psb@mysecuritystate.com

SSB will be glad to print
community-oriented
information in the
CALENDAR OF EVENTS
feature of our newsletter. If
you have an item to submit,
please contact us at (641)
393-2301. Deadline to
submit an item is the 15th
of the month preceding the
event.

**Don't forget to
follow us on
Facebook!**
**Search for
Security State
Bank Elma on
Facebook then
click like!**



OFF TO COLLEGE OR MOVING?



Please call us at
641-393-2301 and
we can walk you
through these
alternative ways of
banking.

SECURITY STATE BANK PROVIDES A VARIETY OF WAYS TO BANK!

PHONE BANKING is available by calling
641-393-2750 or 877-540-7444.

MOBILE BANKING including mobile deposit. Sign up
with SSB Sutherland, from your play or app store.

ONLINE BANKING—go to www.mysecuritystate.com
to sign up.

ATM's available for cash needs (Available at southwest
corner of SSB Elma and in Alta Vista at Peoples
Insurance. Locate other surchargefree ATM's in the
Privileged Status networking by going to shazam.net to
find a location.)

NIGHT DEPOSIT DROP (Available at southwest
corner of SSB Elma, processed daily, Mon.–Fri. and in
Alta Vista at Peoples Insurance picked up Mon., Wed.,
Fri. and processed that day). Please put your items in
an envelope with clear instructions on what you want
done.

@mysecuritystate.com

How to set up Card Controls

On SSB's App

Card Alerts

Set up alerts sent by email, text message, or
both for:

- International
- Internet
- System
- Fraud
- Transactions above high dollar threshold

Card Options

- Custom name each debit card
- Option to freeze card
- Option to block international transactions
- Option to allow only in-person transactions
- Set up transaction limits where only
transactions under threshold will be allowed

Travel Memos

Always add:

- Email address
- Phone number
- Custom trip name
- Start and end dates
- Locations traveling too



SUN	MON	TUE	WED	THUR	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Calendar of Events

July 29 25th Annual STEEPLE DAY, Our Lady of Lourdes, IA. See page 4 for more details.

HOLY ROSARY CLUSTER MASS SCHEDULE FOR AUGUST

August 5, 19, 26 OLL-Lourdes.
August 12, 19, 6:00 p.m. St. Bernard's-Alta Vista.
August 6, 13, 27, 7:15 a.m. IC-Elma.
August 6, 13, 20, 9:00 a.m., IC-Riceville,
August 6, 13, 20, 10:45, St. Peter's-New Haven.
8:00 a.m. mass daily, IC-Elma, Thursdays at Care Center.
August 27th CLUSTER MASS & SOCIAL, 10:45 a.m. @ St. Bernard's, picnic to follow.



ST. PAUL'S MAPLE LEAF LUTHERAN CHURCH SCHEDULE FOR AUGUST

August 6, 13, 20, 27, 8:30 a.m. Coffee and Fellowship
August 6, 13, 20, 27, 9:00 a.m. Worship Service

ST. PETER LUTHERAN CHURCH
Sunday Services @ 9:00 a.m.

ELMA UNITED METHODIST CHURCH
Sunday Fellowship 9:00 a.m.-9:15 a.m.
Sunday Worship Service 9:15 a.m.-10:00 a.m.

Aug. 5 & 6 WAPSIPINICON FESTIVAL, Riceville, IA.

Aug. 7 American Legion Show & Shine Car Show, Elma, 5-8 p.m.



Aug. 7 American Legion Meeting, Elma, 7:00 p.m.

Aug. 11 City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.



Aug. 14 Elma City Council Meeting, 7:00 p.m. at the Elma Community Complex community room.

Aug. 14 Bridge Organization Meeting, 6:00 p.m. at the Elma Community Complex community room.

Aug. 25 City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.



UPCOMING RUMMAGE SALES AND MORE ELMA AND ALTA VISTA Town-Wide

Fri., Aug. 11th 8:00 a.m. -4:00 p.m.
Sat., Aug. 12th 8:00 a.m.-2:00 p.m.

Library fundraiser, Bake Sale, Craft Sale,
D & L Crafty Couple, Tossed and Found,
Cosigns and Wonders, Rummage Sales and More
Contact Marsha at 641-393-2571 or 641-228-0893 by Aug. 3rd
to get on the list. Lists will be available at Elma Locker, AV
Express, Elma Express, Security State Bank and on the
Elma Facebook page, by Aug. 9th.



Back to School

Charles City....Aug. 23

Cresco...Aug. 23

New Hampton....Aug. 23

Osage...Aug. 23

Riceville...Aug. 23

INVESTMENTS

Terms in Months	Min. Balance	APY
6	\$5000.00	4.00%
12	\$5000.00	4.50%
24	\$5000.00	3.70%
36	\$5000.00	3.50%
48	\$5000.00	3.35%
60	\$5000.00	3.25%

SUBSTANTIAL PENALTY FOR EARLY WITHDRAWAL. MEMBER FDIC.

These rates are effective now, rates may change weekly. For current yields, please call the bank at (641) 393-2301.
APY= Annual percentage yield.

ATTENTION:

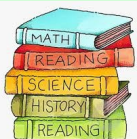
To all our Young Super Saver Customers under the age of 18... Stop in and make a deposit of \$5.00 or more into your personal savings account and become eligible to have your name in a drawing held once a month, around the 20th, for a free gift. Winners will be listed in the following newsletter. Also, don't forget to bring your Report Cards in for Crackin' the Books. We will pay you for your grades.

JULY Super Saver Winners:

Andrew Leid
Austin Martin
Lucas Roethler
Travis Zimmerman
Luke Zimmerman

Member
FDIC

Stop in and pick up your free gift!!



ATTENTION: CRACKIN' THE BOOKS

There will only be one deposit for the school year. Bring your report cards in at the end of the school year and we will deposit \$10 in to your savings account!

SSB PRODUCTS AND SERVICES

FDIC

SSB WEBSITE: www.mysecuritystate.com

INTERNET BANKING: Sign up now by going to our website www.mysecuritystate.com. Getting the most current banking information is a powerful feature. You will be able to keep track of your accounts, giving you more control over your money. Some of the Banking tasks you will be able to do are:

- *Check current balance
- *Transfer money between accounts
- *Access interest information
- *View transaction and activity information
- *View and print an entire statement
- *Reconcile your account without waiting for a monthly statement
- *View both current and previous months' statements
- *And much more
- *You can NOW see images of checks/deposits.

E-STATEMENTS: Sign up at the bank or call to enroll. Once you have signed up you will receive an email telling you your statement is available in Online Banking.

MOBILE BANKING: Call us for a user ID and temporary password to get started if you are not enrolled in on-line banking. Then download the app - SSB Sutherland. Follow the steps. Or stop in or call and we can assist you in getting signed up.

MOBILE DEPOSIT: After signing up for mobile deposit, go to settings-deposits-and agree to the mobile deposit agreement..

24 HOUR VOICE ACCESS: You may call 24 hrs. a day, 7 days a week to receive bank information on your account. Call (641) 393-2750 or (877) 540-7444.

GIFT CARDS: Security State Bank of Elma has Gift Cards available for any occasion. The minimum amount to apply on a card is \$10.00. These gift cards may be used at any merchant location where debit cards are accepted. There is a \$2.00 fee for each card. Stop in and see us for more details.

HAWKEYE SANITATION SCHEDULE-Howard County Rural
1st/3rd Monday Cresco (County Shop-Fairgrounds) 7 a.m. to 3 p.m.
2nd/4th Monday Elma (County Shop) 7 a.m. to 1 p.m.
1st/3rd Tuesday Saratoga 7 a.m. to 1 p.m.
2nd/4th Tuesday Lime Spring (County Shop-Lidtk Mill) 7 a.m. to 1 p.m.

ATTENTION SSB CUSTOMERS

If your license has been renewed, please stop in and let us scan it to update it on your customer information. Moving? Don't forget to call us with your new address, phone numbers etc. Thank you.

25th Annual Steeple Day

Saturday, July 29, 2023

Lourdes, Iowa
Our Lady of Lourdes



10:00 am **Tractor Pull**

Registration at 9:00 am

Cash Pay back in all classes

Lawn chairs and tents welcome

For information call: Tom Shatek (641-330-8626)
Dennis Smith (641-330-8843)

11:00 am **Kids Pedal Tractor Pull** (*Sanctioned*)

For information call George or Julie Freidhof (641-257-8665)

Time TBD **Garden Tractor Pull**

For information call Bryce Stumme

11:30 am–1:00 pm **BINGO** (located in church hall)

1:30 pm **Visit to Our Lady of Lourdes “Stone City”** (cemetery) with storytelling

4:00 pm **Mass** (everyone welcome)

CASH Raffle: \$20.00 per ticket, multiple winners, top prize of \$1,000!

Food available on grounds provided by Reno's Roadkill Smokehouse

For general information, contact Brad Shatek at 641-330-8646.
Proceeds from Steeple Day support parish projects and improvements.



HOW TO AVOID

CARD BLOCKS!

SHAZAM IS HAVING YOU AUTHENTICATE YOURSELF FOR SOME ONLINE PURCHASES!

You may receive a one-time passcode (OTP) texted to your cell phone to complete that purchase at checkout.

FAILURE TO PUT IN THE OTP WILL RESULT IN ONLY THAT TRANSACTION BEING BLOCKED!

UPDATE YOUR CELL PHONE NUMBER ASAP!

Security State Bank

TAKES EFFECT ON AUGUST 8TH

Corn and Beans

As of this writing, cash corn is \$5.60 and soybeans are \$14.52. Corn is \$1.07 lower and soybeans are \$.29 higher than one month ago. September corn futures are \$5.01 with support at \$4.95 and then at \$4.78, resistance is at \$5.13 and then at \$5.30. August soybean futures are \$14.85 with support at \$14.67 and then at \$14.38, resistance is at \$14.96 and then at \$15.24. On June 30 USDA's planted acreage showed 94.1 million acres of corn planted up from 92 million acres in the March prospective planting report, 6% higher than one year ago. If correct it's the 3rd highest corn planting since 1944. Soybean acreage was put at 83.5 million acres, down 4 million acres from the March prospective planting report, 5% lower than one year ago. Next the Supply and Demand report revisions last Wednesday. The trade had estimated 2023/24 soybean ending stocks between 125 and 280 million bushels with lower acres. The June estimate came in at 300 million bushels. Trade estimates for corn carryover were at 2.249 billion

bushels with USDA estimate coming in at 2.262 billion bushels. The market went from a reluctant June weather market to rain and improved weather forecasts, back to forecast for hotter and dry for the last week of July and August. Russia didn't extend the grain deal with Ukraine yesterday following the bombing of a bridge which is vital to supply Russia troops in Ukraine. That was followed by a Russian bombing strike back at Odyssey port, which Ukraine grain moves through. The markets really aren't sure where to go right now after trading higher, lower and now higher again. I honestly think we are in for a wild trading range with no new highs or lows until things are more known about yields and export demand. It appears inflation is slowing but the Federal Reserve isn't done raising interest rates and shrinking the money supply after many years of low interest rates and increasing the money supply. It appears everyone is in the same boat and honestly they all have

mud in their crystal balls. Time flies, we are only 166 days from 2024 so enjoy August as we seem to be along for the ride.

Feel free to contact Logan or myself with your marketing plans or concerns.

Doug Uthe

Cattle

Cash cattle last week had very limited trade at \$184, up \$2 from last month. Feedlots held out last week for higher \$ this week with tight available finished cattle on the show lists.



AUGUST 2023 LIBRARY LIMELIGHT

Elma Public Library Website: www.elma.lib.ia.us

Facebook: Elma Public Library-Elma, Iowa-Phone 641-393-8100

New Library Address: 319 Oak St., P.O. Box 287

Hours: Monday 9 AM - 6 PM, Tuesday 1 - 6 PM, Wednesday 9 AM - 7 PM,

Thursday 9 AM - 6 PM,

Friday 9 AM - Noon & Saturday 9 AM - 2 PM, Sunday – **CLOSED** (The library is open 41 hours a week.)

***Library FUNDRAISER – Friday, August 11 (8:00 AM – 4:00 PM) & Saturday, August 12 (8:00 AM-Noon)**

-Bake Goods, Pampered Chef, Thirty-One, Scentsy, RADA and a few odds and ends (new Tupperware, children's school chairs, etc.) You may order Pampered Chef, Thirty-One or RADA online through the library Facebook page.

*Library Board Meeting will be held on Monday, August 28 at 5:30 PM in the library.

Summer Library Program – Theme is: "Find Your Voice".

A BIG THANK YOU: to the businesses and individuals who have donated to our Summer Program: Howard County Community Foundation Grant, Paula's House of Styles, Dr. Z's Auto Clinic, Wemark Chiropractic, JED's Construction, Lori Johnson.

A BIG THANK YOU to the Elma Library Staff & Volunteers (Paula, Terri, Marlene and Samantha Burke) and special teen volunteer helpers (Emma Praska & Andi Gebel) for helping with the Music and Ukulele Programs. Their help and extra time spent at the library made for a very successful summer program. Winner of the Ukulele & Primer Book-Emery O'Brien; Winners of Regina Downing's books-Oliver Ptacek, Mia Gardner and Orion Friedrich.



Tuesday, August 8 at 11:30 AM

Speaker, Lunch, Bingo Speaker starts at 11:30, Lunch at Noon, BINGO at 12:30 PM.

Community Bingo is for everyone! (\$5.00 if you'd like to purchase a lunch) **Please bring a \$3.00 gift in a brown paper sack for a Bingo Prize; To Reserve a lunch please let the library know by August 3.**

FRAUD PROGRAM – Wednesday, August 16 at 1:00 PM at the Elma Community Complex Community Room. Great information on how to recognize fraud and what you can do to protect yourself.

Crochet Club - Wed., August 2nd, 16th and 30th from 9:00 - 11:00 AM.

Memorials: Bill & Cathy Chihak gave in memory of Kenny Chihak, Roger & Marilee Nibaur gave in memory of Laurie 'Mohrfeld' Nock and Oliver Gunderson, Kenny & Janice Fangman in memory of Laurie 'Mohrfeld' Nock and Oliver Gunderson, Joan Mitchell in memory of Oliver Gunderson, Kim & Tim Voth in memory of Oliver Gunderson and Jeff & Janette Fisher in memory of Patricia Conway Fisher. Your thoughtfulness is very much appreciated.

Donations: Ken & Mary Ann Gebel gave a donation to the library. Thank you for thinking of the library.

Books for Adults: One4Water by Hank Kohler, I Escaped From Auschwitz by Rudolf Vrba, 999-The Extraordinary Young Women of The First Official Jewish Transport to Auschwitz by Heather Dune Macadam, All My Knotted-Up Life by Beth Moore, Field Guide to Insects of North America by Eric R. Eaton, It's OK Not To Be OK by Claire Chamberlain, Bless the Children by Bette Milleson James, Quitter-A Memoir of Drinking, Relapse, and Recovery by Erica Barnett, Killing the Killers by Bill O'Reilly, Echoes in the Hallways by James Kenyon, Dark Boundary by Anne Purdy, Tisha's House and the Fortymile Country by Lisa Johnson, Killer Fashion by Jennifer Wright, Fashion Victims by Alison Matthews, Baby, Let's Play House by Alanna Nash, Inside Graceland by Nancy Rooks, The Book of Charlie by David Von Drehle, The Women of Crooked Creek (1-4) by MK McClintock, Palazzo by Danielle Steel, Breakfast at the Honey Creek Café by Jodi Thomas, When the Heavens Fall and As the Sparks Fly Upward by Gilbert Morris, Labyrinth of Lies by Irene Hannon, A Trail So Lonesome by Lacy Williams, The Plot Thickens by Susan Page Davis, An Amish Marriage of Convenience by Rachel J. Good, Armando's Treasure by Melody Carlson, Sunrise by Susan May Warren, Motherless by Brian J. Gail, The Housemaid's Secret by Freida McFadden, Her Rival Cowboy, Her Fake-Fiance Cowboy Protector and Saving Her Cowboy by Natalie Dean

Books for Youth: The Legend of the Kestrel and The Call of the Sylvana by Peter Wacht, The Traitor's Son by Pedro Urvi, Once in a Wood by Aesop/Eve Rice, Anne Frank and Mother Teresa by Mary Nhin, Gifts of the Spirit: Goodness by Mike Berenstain, Accidental Inventions That Changed Our World by Riddleland, Tractor Mac Learns to Fly by Billy Steers, The World According to Humphrey, Friendship According to Humphrey and Trouble According to Humphrey by Betty C. Birney, Kid's Guide to Learning the Ukulele by Emily Arrow, Ukulele Primer by Bert Casey, 21 Easy Ukulele Songs for Christmas by Rebecca Bogart

New Movies: *Looney Tunes Unleashed*, *Paw Patrol: Marshall and Chase On The Case!*, *The Munsters*, *Devotion*, *Stranded on Mars*.





Rainbow was the theme for the Elma parade for Elma Trail Days July 8th. Doug Uthe, Logan Ptacek, Karen Meirick and Ann O'Brien, along with some grandkids, Lewis, Adalyn and Meirick participated in the festivities.

FOR YOUR INFORMATION ...To be included in the monthly drawings for gift certificates, please bring your newsletter labels in the bank by the 20th of the month. CUT OUT THE LABEL ON THE DOTTED LINES.

FDIC
Member



PO BOX 357 • ELMA, IOWA 50628
ADDRESS SERVICE REQUESTED

SECURITY
Elma, IA
State Bank



PRSRT STD
US POSTAGE
PAID
ELMA, IOWA 50628
Permit No. 18