

PEOPLES SAVINGS BANK

A Division of Security State Bank
of Sutherland, IA



2022

PSB 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.psbiowa.com

PSB 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.



**COME JOIN US FRIDAY, DECEMBER 9TH
FOR KOLACHE DAY!!**

Kolaches, cookies and beverages will be served
all day! Come and enjoy goodies and social time.



PEOPLES SAVINGS BANK HOLIDAY HOURS:

CHRISTMAS

CLOSED Sat., December 24th

CLOSED Mon., December 26th

NEW YEARS

CLOSED Sat., December 31st.

CLOSED Mon., January 2nd, 2023

**ALL 2022 YEAR END BUSINESS MUST BE IN
BY 3:00 P.M, FRI., DECEMBER 30TH.**





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

HOLY ROSARY CLUSTER MASS SCHEDULE FOR DECEMBER

December 3, 17, 4:00 p.m. OLL-Lourdes.
December 10, 17, 6:00 p.m. St. Bernard's-Alta Vista.

December 4, 11, 7:15 a.m. IC-Elma.

December 4, 11, 18, 9:00 a.m., IC-Riceville,

December 4, 11, 18, 10:45, St. Peter's-New Haven.

8:00 a.m. mass daily, IC-Elma, Thursdays at Care Center.

IMMACULATE CONCEPTION, December 8, 7:00 a.m., IC-Elma, 5:30 p.m. St. Bernards-Alta Vista.

CHRISTMAS SCHEDULE

Christmas Eve Dec. 24...4:00 p.m. St. Peter's-New Haven.
6:00 p.m. St. Bernards-Alta Vista.
8:00 p.m. OLL-Lourdes.

Christmas Day Dec. 25... 9:00 a.m. IC-Elma.



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

December 4, 11, 18, 9:00 a.m. Sunday School
December 4, 11, 18, 10:00 a.m. Worship Service

CHRISTMAS SCHEDULE

Christmas Eve Dec. 24...hymn sing 6:15 p.m. Children's program 6:30 p.m.
Christmas Day Dec. 25...10:00 a.m. Worship Service

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

CHRISTMAS SCHEDULE

Advent Dec. 7, 14, 6:00 p.m.
Christmas Eve 6:00 p.m. Christmas Day Service @ 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.

Dec. 2 City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.



Dec. 2, 9, 16 ELMA SKATING, 6-7:30 p.m., 3rd grade and under. 7:30-9 p.m., 4th grade- adults.

Dec. 4 Alta Vista Commercial Club Pancake Breakfast, 8:30 a.m. to 11:30 a.m. see pg. 4 for more details.

Dec. 6 American Legion Meeting, Elma, 7:00 p.m.

Dec. 9 KOLACHE DAY at Peoples Savings Bank. Kolaches, cookies and beverage served all day.

Dec. 12 Elma City Council Meeting, 7:00 p.m. at the Elma Community Complex community room.

Dec. 16 City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.



Dec. 17 SANTA IS COMING TO TOWN, Elma Memorial Hall 10:00 a.m., see pg. 4 for more details.

Dec. 21 Elma Public Library Game Day, 1:00 p.m.

Dec. 21



Dec. 24—Peoples Savings Bank will be CLOSED.
Dec. 26—Peoples Savings Bank will be CLOSED.



INVESTMENTS

Terms in Months	Min. Balance	APY
6	\$1000.00	2.00%
12	\$1000.00	2.50%
24	\$1000.00	2.75%
36	\$1000.00	2.85%
48	\$1000.00	2.95%
60	\$1000.00	3.15%
6	\$10,000.00	2.25%
12	\$10,000.00	2.75%
24	\$10,000.00	3.00%
36	\$10,000.00	3.10%
48	\$10,000.00	3.20%
60	\$10,000.00	3.30%

**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.

ATTENTION:

To all our Young Super Saver Customers under the age of 18...

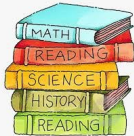
Stop in and make a deposit of \$5.00 or more into your personal savings account and become eligible to have your name in a drawing held once a month, around the 20th, for a free gift. Winners will be listed in the following newsletter. Also, don't forget to bring your Report Cards in for Crackin' the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

NOV. Super Saver Winners:

Karter Grober
Kelvin Grober
Cullen O'Brien
Darby O'Brien
Grady O'Brien
Lucas Roethler
Charlie Roethler
Titus Roethler

Stop in and pick up your free gift!!

Member
FDIC



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!

PSB PRODUCTS AND SERVICES

PSB WEBSITE: www.psbiowa.com.

INTERNET BANKING: Sign up now by going to our website www.psbiowa.bank. 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 - psb elma. 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: Peoples Savings Bank 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.

FDIC

ANNUAL ALTA VISTA COMMERCIAL CLUB PANCAKE BREAKFAST



Sunday, December 4th
8:30 a.m. — 11:30 a.m.
VFW Hall, Alta Vista
Dine in and Carry out available
Free will donation



Menu: Pancakes, sausage patties, biscuits,
scrambled eggs.

Sign up for turkey and ham giveaways.
Mr. & Mrs. Claus will be there from 10:00 a.m. to 11:00 a.m.



Saturday, December 17th
10:00 a.m.
Elma Memorial Hall, Elma

Receive a treat bag, talk to and take a picture with Santa.
Horse drawn wagon rides, weather permitting.
Bring your letter to Santa. Everyone welcome.
Drawings will be held. Sponsored by Elma Boy Scouts
& The Bridge Organization.

TOSSED AND FOUND at 321 Main St, Elma will have Christmas
Shopping from 8:00 a.m.—10:00 a.m. Sat., Dec. 10th for children
(AGE 12 AND YOUNGER) they will receive a \$5 credit to be used for
Christmas gifts for immediate family members.
Christmas wrapping will be available.



Corn and Beans

As of this writing, cash corn is \$6.68 and soybeans are \$14.19. Corn is \$.18 higher and soybeans are \$1.01 higher than one month ago. December corn futures are \$6.68 with support at \$6.58 and then at \$6.45, resistance is at \$6.72 and then at \$6.85. January soybean futures are \$14.19 with support at \$14.05 and then \$13.80, resistance is at \$14.30 and then at \$14.55. Typically the November Crop Report isn't a big market mover and this one didn't have any big surprises. For corn, USDA increased 2022/23 carryover stocks by 10 million bushels. World carryover was also mostly unchanged at 300.76 MMT versus last year's 307.68 MMT. Estimates of Ukraine crop and Chinese imports were both left unchanged. US exports are uncertain due to China's

zero-covid policy, the prospect of a huge Brazilian crop and low water levels on the Mississippi River. Unless we take out support levels, expect chopping sideways trading until February when we see how our exports are developing, how China's economy is doing, and South America's weather. USDA projected average on-farm prices for corn as follows \$5.70 for 2023/24, \$4.90 for 2024/25, and \$4.50 for 2025/26 compared to \$6.80 for this year. Soybean projected average on-farm prices are \$13.00 for 2023/24, \$11.40 for 2024/25, and \$10.85 for 2025/26 compared to \$14.00 for this year. As I wrote last month, reward rallies, sell in increments, and don't be too hard on yourself about a sale just keep looking forward and making sales. It's your average that matters, not the best or worst sale.

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

Doug Uthe

Cattle

Cash cattle are \$1.51, up \$3 from last month.

Hogs

Cash hogs are \$63, down \$10 from last month.





DECEMBER 2022 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

Merry Christmas & Happy New Year!

December Hours: Monday 9 AM - 6 PM, Tuesday 1 - 6 PM, Wednesday 9 AM - 7 PM,
Thursday 9 AM - 6 PM,
Friday-CLOSED & Saturday 10 AM - 2 PM, Sunday – CLOSED

DAYS CLOSED: December 23, 24, 25, 26 and 31

Reminder about Winter Weather Closures – a decision to close due to weather will be based on several factors: 1)School closes for Howard-Winn., New Hampton or Riceville; 2)General road conditions; 3)Projected forecast of worsening conditions; 4)Conditions of the Library's parking lot and walkways; 5)Availability of staff to open and operate the Library.

****Please call the library before you head out to make sure we are open. Thank you and Stay Safe!**

COMING IN JANUARY 2023 – Bee-Bots and Coding for children ages 5 – 10 years old. Learn how coding works. We will meet twice a month on Monday from 3:45 – 4:30 PM. A snack will be provided. Please call the library to register your child. 641-393-8100.

NEW ACTIVITY: BINGO! Tuesday, December 13 from 11:30 AM – 2:30 PM; 11:30 – Lunch; 12(Noon) Speaker from Northeast Iowa Area Agency on Aging (NEI3A); 12:30 PM – BINGO; Lunch is hosted by NEI3A at the Elma Community Complex; Sponsored by the Elma United Methodist Church, assisted by the Elma Library. Call the Elma Library (641-393-8100) By December 8th to sign up for a lunch. Lunch is a \$5.00 donation. You can just come for the speaker or BINGO. For BINGO please bring a \$3 item in a BROWN paper sack for BINGO prizes.

Crochet Club - Wed., December 7, 21 from 9:00 - 11:00 AM.

Memorials: Friends and Fitness gave a memorial in memory of Gerald Gansen, Bryce & MaryEllen Larsen gave in memory of Marilyn Worple and Roger & Marilee Nibaur gave in memory of Rod Friedrich. We appreciate your thoughtfulness.

Donations: Pat & Eileen Sweeney gave a monetary donation to the library. Judy Rouchka and Robert Palmersheim donated new and gently used books. Thank you for thinking of the library.

Books for Adults: Abandoned Prayers by Gregg Olsen, Midnight Calling by Lynn Walker, Tears of the Silenced by Misty Griffin, This Twisted Path by Monroe Miller, Hold The Line by Michael Fanone, The Long Shadows by David Baldacci, The Boys from Biloxi by John Grisham, Righteous Prey by John Sandford, The Boy From The Woods by Harlan Coben, The Ninth Month by James Patterson, Dreamland by Nicholas Sparks, The High Notes by Danielle Steel, Harvest Moon by Denise Hunter, Love and the Dream Come True by Tammy L. Gray, Wagon Train Baby and Wagon Train Wedding by Linda Ford, Ugly Love, Regretting and It Ends With Us by Colleen Hoover, The Amish Dreamer and The Pregnant Amish Nanny by Samantha Price, Heartland Skies by Melody Carlson, Inventions of the Heart and The Element of Love by Mary Connealy, The Wounded Heart and The Hidden Life by Adina Senft, Dead River, The Intruders and Red River Vengeance by William Johnstone, Christmas in Harmony Harbor and Snow-bound at Christmas by Debbie Mason, Low Country Christmas by Lee McClain, Coming Home for Christmas by RaeAnne Thayne, Christmas in Winter Valley by Jodi Thomas, Season of Love and Kisses in the Snow by Debbie Macomber, The Christmas Dare by Lori Wilde, Next Time....Forever by Sherryl Woods.

Books for Youth: Exploring the Night Sky by Clarence Dickinson, Diary of A Wimpy Kid-Diper Overload by Jeff Kinney, Martin Luther King, Jr by Mary Nhin, Do You Want To Be My Friend? and Brown Bear, Brown Bear, What Do You See? by Eric Carle

New Movies: *Hallmark 3 movie collection-Christmas in Tahoe, One December Night and A Royal Queens Christmas; Because of Winn-Dixie, Wrong Place, Dog*



CHRISTMAS GIVING TREE

Peoples Savings Bank will have our Christmas Giving Tree again this year. If you wish to share your Christmas generosity, we will have more information about individuals and families available December 1st. Gifts need to be returned by December 15th.

If you or someone you know could use a little help this Christmas contact Ann O'Brien @ 641-393-2301 or aobrien@psbiowa.com by November 30th. You may also put your wish list in the night deposit at PSB Elma, put attention, Ann, on the envelope. Your name is never shared or shown to anyone else.



BRIDGE BUCKS:

Are available at Peoples Savings Bank. They are gift certificates, like checks, issued in increments of \$5 and up to maximum of \$25. They may be redeemed at most Elma Businesses. Stop in to Peoples Savings Bank for more information. Will make great Birthday, Anniversary, Wedding, Graduation or Christmas gifts.

ELMA SKATING!

Organized by the Firefighters of Elma

Friday Nights

\$4.00

January 6, 13, 20, 27
February 3, 10, 17, 24

★If Howard-Winn or Riceville School Districts cancel classes, skating will also be canceled.



6-7:30 PM - 3rd Grade and under
7:30-9 PM - 4th Grade - Adults

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.



Member
FDIC

ADDRESS SERVICE REQUESTED
PO BOX 357 • ELMA, IOWA 50628



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