

February

2022

**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!**



**SECURITY STATE BANK OF ELMA**

is proud to sponsor the

**PEOPLES SAVINGS BANK ELMA AREA SCHOLARSHIP**

One-year scholarships are available annually to students graduating from Crestwood High School, Charles City High School, New Hampton High School, Osage High School or Riceville High School. Students will need to submit an essay along with application explaining why they consider Elma or Alta Vista, Iowa, their home town and must be planning on attending an accredited university, junior college, or trade school within the state of Iowa. Involvement in extra-curricular activities, community service work, and most importantly the student's financial need will be considered.

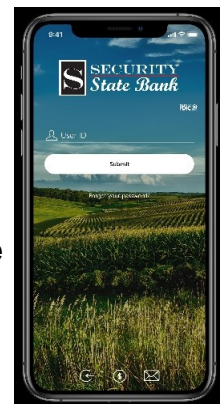
Applications are due March 08, 2023. For more information or to apply go to [www.cfneia.org](http://www.cfneia.org) or call the Community Foundation of Northeast Iowa at 319-287-9106.



**SECURITY STATE BANK MOBILE APP**

**If you haven't signed in to the new app, here are steps to do so...**

1. Go to Play/App store
2. Search for SSB Sutherland
3. Put in your user ID
4. Put in the password SSBXXXX (last 4 of your social)
5. Answer 3 security questions, make sure you use the drop down box to pick from questions
6. Pick an image
7. Put user ID in again at bottom of mobile agreement
8. Pick a new password
9. Set your pin number, you can use the same as you previously had.



If you have troubles getting logged in, please call us 641-393-2301.



# February



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 FEBRUARY

February 4, 11, 25, 4:00 p.m. OLL-Lourdes.  
 February 4, 18, 25, 6:00 p.m. St. Bernard's-Alta Vista.  
 February 5, 12, 19, 7:15 a.m. IC-Elma.  
 February 5, 12, 19, 26, 9:00 a.m., IC-Riceville,  
 February 12, 19, 26, 10:45, St. Peter's-New Haven.  
 8:00 a.m. mass daily, IC-Elma, Thursdays at Care Center.  
 ASH WEDNESDAY-7 a.m., Elma. 6 p.m., Lourdes. 8 p.m., Riceville.



### ST. PAUL'S MAPLE LEAF LUTHERAN CHURCH SCHEDULE FOR FEBRUARY

February 5, 12, 19, 26, 9:00 a.m. Sunday School  
 February 22 ASH WEDNESDAY Service at 7:00 p.m.

### ST. PETER LUTHERAN CHURCH, FEBRUARY

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.

Feb. 2

Here's a little groundhog furry and brown  
 He's coming up to look around  
 If he sees his shadow, down he'll go  
 Then six more weeks of winter, OH NO!



Feb. 3, 10, 17, 24 ELMA SKATING, 6-7:30 p.m., 3rd grade and under. 7:30-9 p.m., 4th grade- adults. \$4.00 admission.

If Howard-Winn or Riceville School districts cancel classes, skating will also be cancelled.



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

Feb. 10 City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.



Feb. 13 Elma City Council Meeting, 7:00 p.m. at the Elma Community Complex community room.

Feb. 14

HAPPY Valentine's Day

Feb. 20

President's Day  
 Security State Bank will be CLOSED.

Feb. 22

Ash Wednesday

IRA/HSA  
 Tax deductible contributions  
 +  
 Interest bearing account  
 =  
**MORE MONEY FOR YOU!**

Member FDIC

Learn more or to open an account:  
 Call 641-393-2301, E-mail  
 psb@mysecuritystate.com or find us on  
 the web at www.mysecuritystate.com

Feb. 24 City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.



### 39th ANNUAL ELMA SPORTSMEN'S CLUB SPORTS SHOW

BUY-SELL-TRADE...Guns, fishing and other misc. outdoor equipment.

**FEBRUARY 26, 2023 8 a.m.—3 p.m. \$5 Admission \$10 Tables**

Alta Vista Hall & VFW, 205 N. White St., Alta Vista, IA

CONTACT: Brian Roethler, 641-220-1290, Brianroethler@gmail.com

## INVESTMENTS

Terms in Months	Min. Balance	APY
6	\$5000.00	2.75%
12	\$5000.00	3.25%
24	\$5000.00	3.35%
36	\$5000.00	3.45%
48	\$5000.00	3.50%
60	\$5000.00	3.60%

### 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 20<sup>th</sup>, for a free gift. Winners will be listed in the following news-letter. Also, don't forget to bring your Report Cards in for Crackin' the Books. We will pay you for your grades.

### JAN. Super Saver Winners:

Hallie Baethke  
Lauren Baethke  
Violet Gardner  
Connley Ries  
Alana Schatz

Member  
**FDIC**

Stop in and pick up your free gift!!

## IRAs and HSAs

You still have time to put money into an IRA and or HSA for 2022 if you haven't done so already. For most IRAs and HSAs, the 2022 contribution deadline is the same day income taxes are due, which is **April 18**, 2023 this year. When depositing to your IRA or HSA please make sure to let us know which tax year you are depositing for.

The maximum contribution limit for IRAs are: for the 2022 tax year \$6,000.00 and if you are 50 years old or older you may contribute and additional \$1,000.00 for a total of \$7,000.00.

For the 2023 tax year the maximum IRA contribution limits are \$6,500.00 and if you are 50 years old or older you may contribute and additional \$1,000.00 for a total of \$7,500.00.

If you have a Traditional or Roth IRA, the contributions must be made from taxable or earned wages. Earned income is from employment— wages, salaries, commissions, tips, and bonuses. If you're self-employed, you may contribute compensation from your business' net earnings.

You are **not** allowed to contribute to a Traditional or Roth IRA using income from types of investments such as rental property or interest income. Dividends, pension income, annuity income, and deferred compensation benefits are also not eligible for IRA contributions.

### HSAs

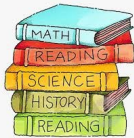
For the tax year 2022, if you have an HDHP (High Deductible Health Plan), you can contribute up to **\$3,650 for self-only coverage and up to \$7,300 for family coverage** into an HSA. For the tax year 2023 you can contribute **\$3,850.00 for self-only coverage and \$7,750.00 for family coverage**. HSA funds roll over year to year if you don't spend them. If you're 55 or older at the end of the tax year, you can put in an extra \$1,000 in "catch up" contributions for both 2022 and 2023.

Your contribution limit is reduced by the amount of any contributions made by your employer that are excludable from your income, including amounts contributed to your HSA account through a cafeteria plan.

Please consult your tax preparer with any questions on your eligibility, limits and benefits of contributing to an IRA or HSA.

Ann O'Brien





## 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](http://www.mysecuritystate.com)

**INTERNET BANKING:** Sign up now by going to our website [www.mysecuritystate.com](http://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.

## President's Day



ABRAHAM  
AMERICAN  
ANTISLAVERY  
BIRTHDAY  
BRITISH  
CANDIDATE  
COMMANDER  
CONGRESS  
CUSTIS  
DEBATES  
DOLLAR  
ELECT  
EMANCIPATION  
FARMER  
FEBRUARY  
FIRST  
GEORGE  
GETTYSBURG  
ILLINOIS  
LAWYER  
LINCOLN

MARTHA  
MARY  
MONUMENT  
MOUNT  
PENNY  
PRESIDENTS  
PROCLAMATION  
REPUBLIC  
REVOLUTION  
RUSHMORE  
SIXTEENTH  
SURVEYOR  
TODD  
VERNON  
VIRGINIA  
WASHINGTON



## FEBRUARY 2023 LIBRARY LIMELIGHT

**Elma Public Library Website:** [www.elma.lib.ia.us](http://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-CLOSED & Saturday 10 AM - 2 PM, Sunday - CLOSED.

**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!**

**For Kids! (In the Library)**

**Kid's After School Programs** – For ages 3 yrs. –10 yrs. old; Mondays, February 6<sup>th</sup> and 20<sup>th</sup> – Kid's after school program from 4:00 – 5:00 PM; We'll have snack, a story and coding with Bee Bots. A STEM Scale-Up Program with Storytime STEM-Packs received through a grant from the State of Iowa and partnered with UNI. Please stop in or call the library to sign up your child for these programs.

**Saturday, February 11 – Valentine's Day Party for Kids – 10:00 – 11:30 AM** – ages 3 yrs. to 12 yrs. old. We'll do stories, games, crafts and snack. Please join us for some Valentine fun!

**Crochet Club** - Wed., February 1 & 15 from 9:00 - 11:00 AM.

**Memorials:** Joan Mitchell gave in memory of Marge Gansen and Kraig Boyle, Kenny & Janice Fangman gave in memory of Marge Gansen, Dale Knecht and Jim Knecht. Thank you for thinking of the library.

**Donations:** Several book donations were made. Mike & Terri McKimmy donated four Creative Metal STEM kits in memory of Bernard Ryan. Thank you, your donations are very much appreciated.

**Books for Adults:** Ozzie Smith by Ozzie Smith, The Pride Guide by Jo Langford, Fiend Incarnate by Edgar Epperly, The Man From the Train by Bill James, A Man Called Ove by Fredrik Backman, Preacher's Frenzy, Preacher's Inferno, Settling His Hash and Hired Guns by William Johnstone, The One You Want by Jennifer Ryan, It Starts With Us by Colleen Hoover, A Model of Devotion by Mary Connealy, Cake That! by Heather Greer, Wagon Train Christmas by Linda Ford, Cowboy Pride by Lacy Williams, The Whittiers by Danielle Steel, Her Final Breath and My Sister's Grave by Robert Dugoni, Geostorm, The Collapse and Geostorm, The Flood by Bobby Akart.

**Books on CD:** Meet Me Under the Kissing Bough by Josi Kilpack, A Hopeful Christmas by Anneka Walker.

**Books for Youth:** How It Works – The Environment by Michael Allaby, The Human Body by Kate Barnes, Amazing Butterflies & Moths by John Still, Pete the Cat-Super Pete by Kimberly & James Dean.

**Graphix Chapter Books:** Drama, Ghosts and Guts by Raina Telgemeier.

**Stories on CD:** Kid's Favorites: 14 Character-building Stories.



**New Movies:** *Be My Valentine, Charlie Brown, Christmas Jars, Infinite Storm, Hot Seat, Sonic 2.*



# Corn and Beans

As of this writing, cash corn is \$6.52 and soybeans are \$14.52. Corn is \$.26 higher and soybeans are \$.27 higher than one month ago. March corn futures are \$6.83 with support at \$6.73 and then at \$6.55, resistance is at \$6.91 and then at \$7.10, March soybean futures are \$15.32 with support at \$15.21 and then at \$14.92, resistance is at \$15.49 and then at \$15.78. The January USDA crop report was a friendly surprise for the bulls. US corn production was cut by 200 million bushels and soybean production was cut by 70 million bushels. This was offset by corn usage being cut by 185 million bushels and 59 million bushels of soybeans. High prices is cutting both domestic usage and exports. The US continues to lose export share due to high prices. The report is likely a short term game changer if further weather issues don't affect world production. A supporting example for this is corn exports are currently down 47% from a year ago

versus USDA forecasting only a 22% decline for the year. Argentina's production was cut due to weather issues, but declines were overshadowed by significantly increased acres and yields projecting a large crop in Brazil. To put this into perspective Brazil's soybean exports this year are expected to be 3.343 billion bushels versus 1.990 billion bushels for the US. For corn expected export for Brazil this year is 1.85 billion bushels versus 1.925 billion bushels from the US. The report gave life for bulls. However we are still in a trading range for the next couple of months. September corn is \$6.17 and has major support at \$6.00 and resistance at \$6.40. A close under \$6.00 would likely set up a move below \$5.80. November soybeans are \$13.86 within a range of \$13.80 and \$14.25. The next couple of months are likely going to be a wild market with plenty of volatility. Continue to make sales in increments at these profitable levels.

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

Doug Uthe

## Cattle

Cash cattle are \$1.58, up \$2 from last month.

## Hogs

Cash hogs are \$56, down \$2 from last month.



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



ADDRESS SERVICE REQUESTED  
PO BOX 357 • ELMMA, IOWA 50628

SECURITY  
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