



SECURITY
State Bank
Elma, IA



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 newslet-
ter. If you have an item
to submit, please
contact us at
(641) 393-2301.

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



*The staff at SECURITY STATE BANK
would like to wish you and your families a
Happy, Healthy, Prosperous New Year!!*

Back row: Kari Pietan, Sue Praska, Karen Meirick, Ann O'Brien, Joanne Lane.
Front row: Logan Ptacek, Doug Uthe, Cameron Sobolik.

SECURITY STATE BANK HOLIDAY HOURS:
NEW YEARS
CLOSING at 3:00 p.m. Tue. Dec. 31st
CLOSED Wed., Jan. 1, 2025
All 2024 YEAR END BUSINESS MUST BE IN
BY 3:00 P.M., TUE., DEC. 31ST.



We will be
CLOSED
on
PRESIDENT'S DAY

Monday, February 17, 2025



HOLY ROSARY CLUSTER MASS SCHEDULE FOR JANUARY/FEBRUARY

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



December 7, 21, 28, 4:00 p.m., OLL-Lourdes.
December 14, 21, 28, 6:00 p.m., St. Bernard's-Alta Vista.
December 1, 8, 15, 29, 7:15 a.m. IC-Elma.
December 1, 8, 15, 22, 9:00 a.m., IC-Riceville,
December 8, 15, 22, 29, 10:45, St. Peter's-New Haven.
8:00 a.m. mass daily, IC-Elma, Thursdays at Care Center.

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

January 5, 12, 19, 26, February 2, 9, 16, 23 10:00 a.m. Worship Service,
January 5, 12, 19, 26, February 2, 9, 16, 23 9:00 a.m. Sunday School.

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

ELMA CHRISTIAN CHURCH
Sunday Fellowship 9:00 a.m-9:15 a.m.
Sunday Worship Service 9:15 a.m.-10:00 a.m.
Dec. 24th Christmas Eve Service @ 5:00 p.m.

Jan. 1  Security State Bank will CLOSE at 3:00 p.m, Tue, Dec. 31st.
Security State Bank will be CLOSED, Wed., Jan. 1st.


Jan. 7/Feb. 4...Bridge Organization Meeting, 12:00 p.m. at the Elma Community Complex community room.

Jan. 7/Feb. 4...American Legion Meeting, Elma, 7:00 p.m.

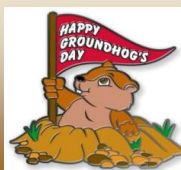
Jan. 10, 24/Feb. 7, 21...City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.

Jan. 14/Feb. 10...Elma City Council Meeting, 7:00 p.m. at the Elma Community Complex Community Room.

Jan. 14/Feb. 10...Colonial Manor Auxiliary meeting, 10:00 a.m. Everyone welcome.

Jan. 20  Security State Bank will be CLOSED.



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!

JANUARY

February

UPCOMING EVENTS

Feb. 14

HAPPY Valentine's Day

Feb. 17

President's Day

Security State Bank will be CLOSED.

ELMA BOY SCOUTS/CUB SCOUTS OMELET BREAKFAST

Will be held in February, watch FB or call the bank for more details.



SKATING IS BACK IN ELMA!



Jan. 3, 17, 31
Feb. 14, 28
Mar. 14, 28
Apr. 11, 25

3rd grade and under 6:00 p.m.- 7:30 p.m.
4th grade and up 7:30 p.m.- 9:00 p.m.

IRA/HSA

Tax deductible contributions + Interest bearing account = MORE MONEY FOR YOU!
Learn more or to open an account
Call 641-393-2301 Or find us on the web at www.mysecuritystate.com



40th ANNUAL ELMA SPORTSMEN'S CLUB SPORTS SHOW
BUY-SELL-TRADE...Guns, fishing and other misc. outdoor equipment.
FEBRUARY 15, 2025 8 a.m.—3 p.m. \$5 Admission \$10 Tables
BREAKFAST, in the VFW Hall from 7:00 a.m. to 11:00 a.m.
Alta Vista Hall & VFW, 205 N. White St., Alta Vista, IA
CONTACT: Brian Roethler, 641-220-1290, Brianroethler@gmail.com

Corn and Beans

As of this writing, cash corn is \$4.10 and soybeans are \$9.10. Corn is \$.37 higher and soybeans are \$.01 lower than two months ago. March corn futures are \$4.42 with support at \$4.40 and then at \$4.38, resistance is at \$4.46 and then at \$4.49. January soybean futures are \$9.60 with support at \$9.69 and then at \$9.62, resistance is at \$9.85 and then at \$9.93. Last week's December USDA crop report which is usually non eventful was positive for corn. USDA increased ethanol usage to 5.50 billion from 5.45 billion bushels. Exports increased to 2.475 billion from 2.325 billion with feed usage staying steady. Carryover dropped from 1.938 to 1.738 billion bushel and stocks-to-usage ratio from 13% to 11.4%.

Stocks-to-usage was at 15% not that long ago. USDA still estimates average price for corn at \$4.10 which probably should go up some with more usage and lower stocks. World corn stocks outside of China continued to shrink, down 5.8% to 5.69 MMT. USDA raised world soybean ending stocks for 2024/25 to 131.87 MMT, up 17.6% from last year, which is record high. Summing up things, corn usage is growing due to base building as a result of lower prices. Basis has been strong to pry open farmers bin doors, but expect that to narrow back up as more corn hits the market as cash needs increase in the new year. As for soybeans without serious weather issues threatening South America's crop soybeans will struggle to move much higher due to plentiful world supplies. Additionally traders will be

looking for news on US-China trade relations over the next several weeks.

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

HAPPY NEW YEAR!
Doug Uthe



Cattle

Cash cattle is \$194 up \$6 from 2 months ago.



INVESTMENTS

Terms in Months	Min. Balance	APY
6	\$5000.00	4.00%
12	\$5000.00	3.85%
24	\$5000.00	3.65%
36	\$5000.00	3.50%
48	\$5000.00	3.50%
60	\$5000.00	3.50%

**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:

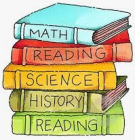
To all our Young Super Saver Customers under the age of 18...

*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 at the end of the school year, we will pay you for your grades.

**NOV./DEC.
Super Saver Winners:**

Anna Carey
Violet Gardner
Cullen O'Brien
Alana Schatz
Kaylee Schwarck
Malia Schwade

*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

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.

FDIC

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 \$5.00 fee for each card. Stop in and see us for more details.

LOCK BOXES: Available for rent \$15-\$25 per year.

MOBILE WALLET: Add your debit card to a MOBILE WALLET, we support the following mobile wallets...



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.

Hours: Sun. Closed, Mon.9-6

JANUARY & FEBRUARY 2025 LIBRARY LIMELIGHT

Tues.1-6, Wed.9-7, Thurs.9-6

Fri.9-12, Sat.9-2

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

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

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



CLOSED: Jan. 1 & 2, 2025

BINGO –Tues., Jan. 14 & Feb. 11, 2025. Bring a \$5.00 donation to have lunch and \$3 donation to play BINGO.

Lunch at 11:30 AM. Speaker & Games to follow. **Please call the Elma Library 641-393-8100 by JAN.9th and FEB. 6th to reserve a lunch.**

Crochet Club: Wed., Jan. 15 & 29; Feb. 12 & 26 from 9:00 - 11:00 AM; All are welcome to join.

Sewing Classes: The library is planning to offer beginner sewing classes for ages 7 years and older. Call the library for more details. We may charge a small fee for sewing materials or projects.

Memorials: Peder & Peg R Nielsen gave in memory of Beverly Nielsen Flugge. The money will be used to buy Hotspots for patrons to checkout and use at home and money for the library to purchase a sewing machine to check out and offer sewing and/or crochet classes. Dorothy Schmitt gave in memory of Lawrence Schmitt, Roger & Marilee Nibuar in memory of Colleen Voves, Dean & Paula Zweibohmer in memory of Gladys McGrane, John & Ardel Boyle in memory of Connie Dykes and Bill & Cathy Chihak in memory of Kenny Chihak. Your thoughtfulness is very much appreciated.

Donation: LuRae Mohrfeld gave money to purchase an AED for the Library in memory of the Mohrfeld Family and Friends & Fitness gave a monetary donation to the library. Your generosity is very much appreciated. Gavin Smith donated many of his children's books. Thanks Gavin, your book collection to the library is awesome!

JANUARY Books & Movies

Books for Adults: Gangsters vs Nazis by Michael Benson, The Stable Boy of Auschwitz by Henry Oster, Foods That Heal, Reverse Aging by American Medical, Real Cause, Real Cure by Jacob Teitelbaum, MD, Crooked Smile by Jared Klickstein, Legacy and The MacKade Brothers: Rafe & Jared by Nora Roberts, Deception Lodge by Lisa Jackson, A Lamb to the Slaughter, Never Let Them See You Bleed and Desolation Creek by William Johnstone, Blind Dog Canyon by Brett Cogburn, The Friendship Circle by Robyn Carr, For the Love of Summer by Susan Mallery, An Unfinished Murder by Jude Deveraux, Before We Were Us by Denise Hunter, Now or Never by Janet Evanovich, A Token of Love by Carrie Turansky, Under the Blue Skies by Tricia Goyer, Amish Baby Blessing and The Amish School Teacher by Samantha Price, Christmas at the Beach House Hotel by Judith Keim, Just a Cowboy's Shotgun Wedding by Jessie Gussman, An Amish Christmas Wedding by Amy Clipston.

Books for Youth: Charlie Thorne and the Last Equation, ...and the Lost City by Stuart Gibbs, How to Catch Santa Claus by Alice Walstead, The Snow Thief by Alice Hemming, Bad Kitty Does Not Like Snow and Does Not Like Thanksgiving by Nick Bruel, The Wingfeather Saga: North! Or Be Eaten by Andrew Peterson, Grace's Chinese New Year by Jackie Huang, The Good Game by Arihlonni David, Ford Trucks by Priyanka Das, The Zebra's Great Escape by Katherine Rundell, Encyclopedia Brown Tracks Them Down, ...Takes the Case and ...Lends A Hand by Donald Sobol, Dread Detention by Jennifer Killick, The Most Amazing Hockey Stories of All Time for Kids by Bradley Simon, Bad Kitty Takes the Test and Goes to the Vet by Nick Bruel, Biscuit Visits the Pumpkin Patch by Alyssa Capucilli, Creepella Von Cacklefur: The Haunted Dinosaur by Geronimo Stilton, I Survived The Destruction of Pompeii by Lauren Tarshis, 20,000 Leagues Under the Sea by Jules Vern, Robinson Crusoe by Daniel Defoe, The 169-Story Treehouse by Andy Griffiths, I'll Love You Till the Cows Come Home by Kathryn Cristaldi, The Very Lonely Firefly by Eric Carle, Pete the Cat Falling for Autumn by James Dean, What if Everybody Did That? by Ellen Javernick, Farming by Gail Gibbons, Cosmic Catastrophes by David Aguilar, From the Farm to the Table-Dairy by Kathy Coatney, Dig It! Archaeology for Kids by Caitlin Sockin, Spider in the Well by Jess Hannigan.

Spanish/English: I Need a Hug/Necesito un abrazo by Aaron Blabey. **JANUARY Movies:** *Christmas Island, The Jetsons Discs 1 & 2, House of the Dragon Discs 1 & 2, A Quiet Place 1 & 2, Borderlands, Gourmet Mystery #1.*

FEBRUARY Books & Movies

Books for Adults: Margaritas at the Beach House Hotel and Dessert at the Beach House Hotel by Judith Keim, Lost and Found by Suzanne Woods Fisher, Just a Cowboy's Princess and Just a Cowboy's Fairy Tale by Jessie Gussman, Triangle and Trial By Fire by Danielle Steel, The Angry Land, Death & Texas and Dark is the Night by William Johnstone, Painting the Light by Sally Gunning, Just Watch Me by Jeff Lindsay, Hello, Sunshine by Laura Dave, All the Gallant Men by Donald Stratton, Back Roads and Better Angels by Francis Barry, From Here to the Great Unknown by Lisa Marie Presley. **Books for Youth:** Charlie Thorne and the Curse of Cleopatra by Stuart Gibbs, The Snow Thief by Alice Hemming, Meet the Berenstain Bears!, Bad Kitty-Kitten Trouble & Camp Daze by Nick Bruel, Miner 49er Vol. 3 by Jack Dublin, Hockey Wars 3 by Sam Lawrence, King & Kayla and The Case of the Downstairs Ghost by Dori Butler, A Color of His Own by Leo Lionni, Hilo Rise of the Cat by Judd Winick, I Survived The Shark Attacks of 1916 by Lauren Tarshis, The Wingfeather Saga: The Monster in the Hollows and The Warden and the Wolf King by Andrew Peterson, Encyclopedia Brown and the Case of the Dead Eagles, The Case of the Midnight Visitor by Donald J. Sobol, The Mouse in the Hammock by Bethany Brevard. **FEBRUARY Movies:** *Jetsons Discs 3 & 4, House of Dragons Discs 3 & 4, Twisters, Inside Out 2, Conclave, Gourmet Mystery #2.*

**2024 KOLACHE DAY AT SECURITY STATE BANK.
Goodies and social time enjoyed by all.**



**SECURITY STATE BANK OF ELMA
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 open January 10, 2025 and are due March 12, 2025. For more information or to apply go to www.cfneia.org or call the Community Foundation of Northeast Iowa at 319-287-9106.

Or contact Staci Mueller at 319-243-1359, smueller@cfneia.org



Was a frigid night for the Magical Lights Christmas Delights Parade Sunday, December 1st, but a fun time had by all!!

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.



PO BOX 357 • ELMA, IOWA 50628
ADDRESS SERVICE REQUESTED

SECURITY
Elma, IA
State Bank



PRSR1 STD
US POSTAGE
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ELMA, IOWA 50628
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