



SECURITY
State Bank
Elma, IA

JANUARY
2024

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!**



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



Front row: Logan Ptacek, Cameron Sobolik, Doug Uthe

Back row: Kari Pietan, Sue Praska, Karen Meirick, Ann O'Brien, Joanne Lane.

We are excited to announce
Cameron Sobolik has joined us at
Security State Bank in Elma as a
loan officer. Cam will be full time
following graduation in May from
UNI with a double major in
Finance and Real Estate.
Currently Cam is working at the
bank over winter break and then
Monday's and Friday's while he
finishes college. Stop in to meet
Cam and help us welcome him to
the bank.



January



HOLY ROSARY CLUSTER MASS SCHEDULE FOR JANUARY

January 6, 13, 20, 27, 4:00 p.m., OLL-Lourdes.
 January 6, 13, 20, 27, 6:00 p.m., St. Bernard's-Alta Vista.
 January 14, 21, 28, 7:15 a.m. IC-Elma.
 January 7, 14, 21, 28, 9:00 a.m., IC-Riceville,
 January 7, 14, 28, 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

January 7, 14, 21, 28, 9:00 a.m. Sunday School.
 January 7, 14, 21, 28, 10:00 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.

ATTENTION SSB CUSTOMERS:

Starting in 2024 the newsletter will only be published every other month. So if you have any community related information to share keep in mind the cycle will start Mar/Apr. Thank you.

Jan. 1  Security State Bank will be CLOSED Sat., Dec. 30th
 Security State Bank will be CLOSED Mon., Jan. 1st.

Jan. 2 American Legion Meeting, Elma, 7:00 p.m.

Jan. 8 Elma City Council Meeting, 7:00 p.m. at the Elma Community Complex community room.

Jan. 8 Bridge Organization Meeting, 6:00 p.m. at the Elma Community Complex community room.

Jan. 15  SECURITY STATE BANK WILL BE CLOSED.

Jan. 12 City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.

Jan. 26 City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.

ROLLER SKATING IS BACK IN ELMA

Jan. 5, 19
 Feb. 2, 16
 Mar. 1, 15

Children ages Pre K-4th 6:00 p.m. to 7:30 p.m. \$2.00
 5th Grade and up 7:30 p.m. to 9:00 p.m. \$3.00

Skates will be provided, snacks and drinks will be available for purchase. No roller blades will be allowed. If children misbehave they will be asked to leave, so please don't leave them unattended. Call Sam Reddel 641-426-6070 or Makel Gebel 641-229-6810.



INVESTMENTS

Terms in Months	Min. Balance	APY
6	\$5000.00	4.25%
12	\$5000.00	5.00%
24	\$5000.00	4.00%
36	\$5000.00	3.75%
48	\$5000.00	3.65%
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:

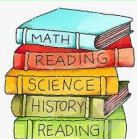
To all our Young Super Saver Customers under the age of 18... Stop in and make a deposit of \$5.00 or more into your personal savings account and become eligible to have your name in a drawing held once a month, around the 20th, for a free gift. Winners will be listed in the following newsletter. Also, 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.

DEC. Super Saver Winners:

Aiden Friedrich
Owen Friedrich
Kelvin Grober
Andrew Leid
Macoy O'Brien

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.

SECURITY STATE BANK Checking account options...

All include free online banking, mobile banking, mobile deposit, and unlimited transactions except for the Premium Freedom account, see below *.

BASIC (No interest Paid)

- No min balance requirement
- Free debit card
- \$3 monthly fee for printed statements mailed monthly
100% Free with monthly eStatements

FREEDOM (Interest Paid)

- Min. monthly average balance of \$5000
- Free debit card and free checks
- Free Monthly Statements (If avg. balance stays above \$5000)
PLUS – Value-Added Benefits*
- \$6/mo. Charge if acct. avg. falls below \$5000
+\$1 for Paper Statements
- 100% Free if avg. balance stays above \$5000

REGULAR (No interest Paid)

- Min. monthly average balance of \$2500
- Free debit card and free checks
- Free Monthly Statements (If avg. balance stays above \$2500)
- PLUS – Value-Added Benefits*
\$6/mo. charge if avg. balance falls below \$2500
- +\$1 for Paper Statements.
100% Free: if avg. balance stays above \$2500

We also offer a **PREMIUM FREEDOM*** account with higher earning interest!

**Limit of 6 debits per month, 100% Free with a min. monthly bal. of \$10,000+, \$6/mo. fee for avg. bal. below \$10,000, +\$1 for paper statements.*

Other accounts offered include:
Savings, Health Savings, IRA's & TCD's.

Corn and Beans

As of this writing, cash corn is \$4.56 and soybeans are \$12.70. Corn is \$.03 higher and soybeans are \$.30 lower than one month ago. March corn futures are \$4.75 with support at \$4.74 and then at \$4.66, resistance is at \$4.81 and then at \$4.88. January soybean futures are \$13.18 with support at \$13.13 and then at \$12.92, resistance is at \$13.34 and then at \$13.55. USDA'S December world Supply and Demand report showed few changes. Currently the world corn balance sheet now calls for world corn production to rebound by 5.6% this year to a record level. World consumption is predicted to rise 3.3% this year. World corn ending stocks are expected to rise by more than 15 million metric tons or 5% with ending stocks/use ratio rising to 26.3%, with 64% of that in

China. Since we can't verify that amount the stocks/use ratio for the world minus China is 12.5%. World soybean supply/demand for 2023/24 remains record large with projected 2023/24 ending stocks of 29.7%. This is the second largest on record behind 2018/19 at 33.0%. Last year we had an inverted market with no carry. That meant grain companies and elevators wanted to move the grain right away as they couldn't make money storing grain and would lose money if they did. With carry they want to store so basis is better now than it will be once the grain starts to move. If this carry continues and grain doesn't start moving faster there will be lots of grain trying to move once we get to May and June putting pressure on prices and the transportation system. Corn demand for ethanol and exports has been good recently. As we approach year end holiday futures trade

volume typically gets lighter and can cause some unusual market moves so put in your grain orders to sell in case the market moves. Fell free to contact Logan or myself with your marketing plans or concerns.

Doug Uthe

Cattle

Cash cattle last week traded at \$168, down \$2 from the prior week.





JANUARY 2024 Library Limelight

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

HAPPY NEW YEAR!

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 HOLIDAY HOURS –CLOSED December 30, 2023 and January 1, 2024

Weather Closures – We've had pretty good weather so far this winter, but I'm sure there are some not so great weather days ahead. The library closes when any of the school districts of Howard-Winn, New Hampton and Riceville close due to weather. We might also close when staff can't make it to the library due to snow, ice, bad road conditions, etc. Please call ahead to make sure we are open and Stay Safe!

New Programs Coming To The Library – Tai Chi – slow movement exercises to build core strength and restore balance. Excellent for both men and women of any age! **Dates and Time will be posted on Facebook and at the library.**



NEW Game For January – BUNCO - Tuesday, JANUARY 9th at 11:30 AM

\$5 Lunch, Speaker, BUNCO: Lunch at 11:30 AM, Speaker at Noon, BUNCO at 12:30 PM.

Community BUNCO is for everyone! Bring a cash donation of \$2.00 to play BUNCO AND \$5.00 if you'd like to purchase a lunch.

To Reserve a lunch please let the library know by Thursday, January 4th.

Crochet Club - Wed., January 3, 17 & 31 from 9:00 - 11:00 AM; Anyone is welcome to join the group.

Memorials: Steve & Marianne Kurash, Patty & Brian Schrage, Don Chihak and Tony & Lisa Chihak gave in memory of Eileen Chihak, Roger & Marilee Nibaur gave in memory of Karen Hageman. Your thoughtfulness is very much appreciated.

Donation: John & Ellen Mans gave a monetary donation and Judy Rouchka donated new books. Thank you for thinking of the library.

Books for Adults: Our Little Secret by Kevin Flynn, We Thought We Knew You by M. William Phelps, Dixie's Last Stand by John Ferak, Killer Moms by Jack Rosewood, Things We Hide From The Light by Lucy Score, Meet Me at the Lake by Carley Fortune, Loyla and This Girl by Colleen Hoover, Cultivating Hope by Linda K. Hubalek, The Foster Family by Nicole Trope, Off The Record by Susan Page Davis, The Happy Life of Isadora Bentley by Courtney Walsh, Christmas in Crooked Creek by MK McClintock, Sweet Tea & Baby Makes Three by Rachel Hanna, Wildflower Falls by Denise Hunter, Brides for Christmas by Charity Phillips, Dirty Thirty by Janet Evanovich.

Books for Youth: Moby Dick by Jennifer Adams, Ranger's Apprentice: Halt's Peril & The Kings of Clonmel by John Flanagan, I Survived The Children's Blizzard, 1888 by Lauren Tarshis, Would You Rather? Family Challenge! and Christmas Edition by Lindsey Daly, Fossil Hunter by Cheryl Blackford, Great Synagogue of Budapest by Jennifer Howes, Clifford's Christmas by Norman Bridwell, The Berenstain Bears In The Dark by Stan & Jan Berenstain, I Just Forgot by Mercer Mayer, My Magical Choices by Becky Cummings, A is for Auntie by Nicole M. Gray, They Don't Make Books About Uncles by Joe Jurek, Compassionate Ninja and Listening Ninja by Mary Nhin, Spring According to Humphrey by Betty G. Birney, Mystery in the Tundra by Pedro Urvi, Follow the River by Paul Greci, Daily Life in a Covered Wagon by Paul Erickson, The Girl Who Could Fix Anything by Mara Rockliff.

New Movies: *The Covenant, Nim's Island, Shazam!, Moving On, Jesus Revolution, Gettysburg.*



KOLACHE
DAY AT
SECURITY
STATE BANK
DEC. 2023



The weather was great for getting out and about, so we had a nice crowd that enjoyed the goodies and social time.



NEW YEARS HOLIDAY HOURS:
CLOSED Saturday, December 30th
and
CLOSED Monday, January 1st.



CLOSED Monday, January 15th in observance of Martin Luther King Day.

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 • ELMMA, IOWA 50628
ADDRESS SERVICE REQUESTED

SECURITY
State Bank
Elma, IA



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ELMA, IOWA 50628
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