



SECURITY
State Bank
Elma, IA



2026

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.

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



Please stop
in on Fri.,
Aug. 21st
and help us
celebrate
**ANN
O'BRIEN'S**
retirement
from
**Security
State Bank.**
Cake, coffee
and punch
will be
served all

day! Ann has worked at the bank in
nearly all positions over her 48+ years
with the bank, most recently as the
compliance officer. Her knowledge and
willingness to lend a helping hand will
be greatly missed. We wish her nothing
but the best in retirement, as she looks
forward to spending more time with
grandkids, children and her husband,
Denny!**CONGRATULATIONS ANN!**



In observance of
Independence day

**SECURITY STATE
BANK**

will be **CLOSED**
Friday, July 3rd and
Saturday, July 4th

**ELMA TRAIL
DAYS**

July 10-11.
See pg. 5 for
more details.

NOLAN SWEHLA

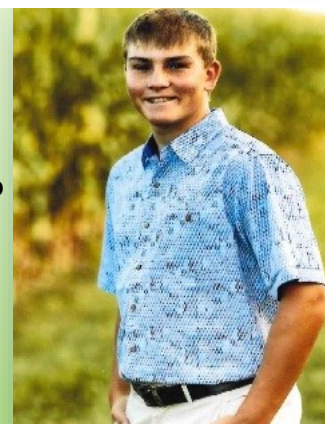
**IS THIS YEAR'S SECURITY STATE BANK OF
ELMA SCHOLARSHIP WINNER**

Nolan is the son of Travis and Janelle Swehla. He has 3
brothers and lives on a farm by Alta Vista, his family crop
farms and raises cattle.

Nolan was involved in football, wrestling, track and field,
trapshooting, Letterman's Club,
National Honor Society, Iowa Big North,
4-H and FFA.



SECURITY
State Bank
FDIC





OSAGE AREA PASTORATE

Interim Mass Schedule

July 15, 2026-January 15, 2027

SATURDAY-4:00 p.m. our Lady of Lourdes, Lourdes.

5:30 p.m. Osage, Sacred Heart.

SUNDAY-8:30 A.M., Stacyville, Church of the Visitation, Stacyville

10:30 a.m. Immaculate Conception, Riceville



Monday- 8:00 a.m. St. Bernard, Alta Vista

Tuesday-8:00 a.m. St. Peter, New Haven

Wednesday-8:30 a.m. Stacyville,

5:30 p.m. Immaculate Conception, Riceville

Thursday-8:00 a.m. Immaculate Conception, Elma,

8:30 a.m. Sacred Heart, Osage.

Friday-8:00 a.m. Our Lady of Lourdes. 1st & 3rd

weeks of the month-8:30 a.m. St. Bernard, Alta

Vista. 2nd & 4th weeks of the month-8:30 a.m. St.

Peter, New Haven

ST. PAUL'S MAPLE LEAF LUTHERAN CHURCH SCHEDULE FOR JULY/AUG.

Sunday 9:00 a.m., communion on the first, second, and fifth Sundays of each month.

1st and 3rd Mondays, 10:30 a.m. Colonial Manor Service.

2nd and 4th Mondays, 1:30 p.m. Riceville Care Center Service.

ELMA CHRISTIAN CHURCH

Sunday Worship Service 10:30 a.m.

ST. PETER LUTHERAN CHURCH

Services @ 9:00 a.m. Fellowship and Bible Study @10:00 a.m.

July 3, 4



Security State Bank will be CLOSED in observance of Independence Day.

July 4 ELMA TRACTOR PULL, see page 3 for more details.



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

July 7/Aug. 4....American Legion Meeting, Elma, 7:00 p.m.

July 10-12 ELMA TRAIL DAYS. See page 5 for more details.

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

July 13/Aug. 10...Elma City Council Meeting, 7:00 p.m. at the Elma Community Complex Community Room.

July 13/Aug. 10...Colonial Manor Auxiliary meeting, 10:00 a.m. Everyone welcome.

July 25 OUR LADY OF LOURDES STEEPLE DAY, see page 3 for more details

Aug. 7, 8 ELMA-ALTA VISTA RUMAGE SALES AND MORE. See pg. 5 form more details.

Aug. 20-25 Some schools start in the area.



Aug. 21 ANN O'BRIEN'S RETIREMENT CELEBRATION. All day at the Bank.



AMERICAN LEGION POST 597 -
2026 SHOW AND SHINE CAR SHOW
First Monday of the month 5:00-8:00 p.m., Elma, IA
July 6, Aug. 3, Sept. 7





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

Fri., Aug. 7th 8:00 a.m. -4:00 p.m.
Sat., Aug. 8th 8:00 a.m.-2:00 p.m.

Contat: Marsha Hidding at 641-228-0893.

If interested in being included on sale list, call by Sat., July 18th.



OUR LADY OF LOURDES STEEPLE DAY

Saturday, July 25th

KC Breakfast 8 a.m.—11 a.m.

Tractor Pull 10:00 a.m.

Garden Tractor Pull 11:00 a.m.

Kids Pedal Pull 11:00 a.m.

Bingo 11:30 a.m.—1:00 p.m.

Car show 12:00 p.m.—3:-00 p.m.

Cash Raffle

Sportsman Lunch

Ice Cream



Elma Tractor Pullers Elma, IA

Saturday, July 4th

Sign in at 9:00 a.m.

Pull starts 10:00 a.m.

\$25 Hook Fee-Cash Payback

Lunch stand provided

Bring chairs and coolers,
a shelter will be provided.

Joe Schechinger Red Sled

NOT RESPONSIBLE FOR ACCIDENTS

For more information contact:

Bob Gansen 641-330-0346



ATTENTION SSB CUSTOMERS...

If you bring coins in
on Saturday, it may
not get counted un-
til the following
business day.
Thank you.

NEI 3A BINGO

- 2nd Tuesday of the month
- at the Elma Community
- Complex Center
- \$3 donation.



ELMA TRAIL DAYS 5K RUN/WALK.

July 11th.

You can pick up registration forms
at Security State Bank.

Get those bikes and walking shoes ready
and get out and enjoy it by walking,
running, biking or roller blading the OLD
ROUNDHOUSE TRAIL.



WAYS TO PROTECT YOURSELF FROM DEBIT CARD FRAUD:

Don't Make Purchases Online With Your Debit Card...
Use a credit card, which offers greater protection
against fraud, rather than a debit card.

Stick to Bank ATMs...

Bank ATMs tend to have better security (video
cameras) than automated teller machines at
convenience stores, restaurants, and other places.
Use firewall, anti-virus, and anti-spyware software
on your computer and mobile devices.

INVESTMENTS

Terms in Months	Min. Balance	APY
6	\$5000.00	3.90%
12	\$5000.00	3.75%
24	\$5000.00	3.60%
36	\$5000.00	3.60%
48	\$5000.00	3.60%
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 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.

**MAY/JUNE
Super Saver Winners:**

Annika Burkholder

Kinnick Dettmer

Camden Hare

Austin Martin

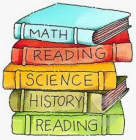
Zack Newswanger

Adalyn O'Brien

Brynleigh Ries

Charlie Roethler

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.

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.

Elma Trail Days

JULY 10-12



FRIDAY, JULY 10

**LASER SHOW
WITH
FIREWORKS!**

- 4 - 6PM 5k/10k walk/run registration
5PM Ribeye Sandwich Meal @ Elma Park
Elma Locker & Grocery
Served by & to fund the ELMA BRIDGE ORGANIZATION
Moo Mobile - Served to fund Elma Museums Organization
5-11PM Beverage Garden OPEN
5:30PM Kids Pedal Tractor Pull
7-7:45PM Kids T-Ball
8 - 11PM Adults Kickball Tournament
8 - 11PM Music in the Park by The Fairs
9:30 PM **Laser Show & Fireworks**

Saturday July 11

- 7:30AM 5k/10k STARTS @ Lylah's Marsh to Elma
8 - 10AM Regional Health Hydration Station @ 5k Crossing
8 - 10:30AM Pancake Breakfast - By the St Paul Maple Leaf Church Youth Group
8AM - 8PM Trailhead Visitors Center OPEN
9AM - 3PM Craft & Vendor Market @ West End of Park
11AM

PARADE

- 12 - 6PM South Concession Stand by Elma BRIDGE
Elma Locker Products
Cooked by the Riceville Wrestling Club
Noon - 4pm Moo Mobile
Noon- 3PM Show & Shine Car Show
Noon- 4PM School House & Depot Museums Open
Noon- 4PM Kids Inflatables
12:30 - 12AM Beverage Garden Open
1 - Done Volleyball Tournament
1-3PM Tim's Mobile Music @ Park
1-3PM Foam Cannons & balloon artist
3 - 5PM Kids Firefighter Experience
7pm All About Cheesesteak in the ball diamond
8pm Music in the Park! - Bad Dog 20/20 (Open gates thanks to our sponsors!)

SUNDAY JULY 12

- 8AM - 8PM Trailhead Visitor Center OPEN
Elma Splashpad
1:30PM Euchre Tournament
2 - 4PM School House & Depot Museum OPEN

SATURDAY

BAD DOG 20/20 BAND

8PM - MIDNIGHT
OPEN GATES!

BIG THANK YOU TO OUR SPONSORS

PLATINUM

Elma Locker & Grocery
JED Construction LLC
Security State Bank
Jake's Electric
O'Brien Plumbing Heating & Cooling LLC

Gallagher Insurance
RHSCH - Elma Medical Clinic
O'Donnell Insurance
ProEdge Building Solutions

GOLD

KMAX Farms
**Laser Show -
Joe & Kathy Whiting**

ADD YOUR
DEBIT
CARD TO A

**MOBILE
WALLET**



We support the following
mobile wallets:



SAMSUNG pay

You will need to download the digital wallet of your choice and then follow the directions that are displayed. This process is known as provisioning. Once you are approved you may begin using your digital wallet.



**Elma Splash
Pad is OPEN
daily.**

**Don't have our mobile
app downloaded on
your phone??**

Give us a call

@ 641-393-2301 and

we can help you get

set up.



Corn and Beans

As of this writing, cash corn is \$3.78 and cash soybeans are \$10.66. Corn is \$.30 lower and soybeans \$.32 lower than two months ago. July corn futures are \$4.17 with support at \$4.14 and then at \$4.11, resistance is at \$4.21 and then at \$4.25. July soybean futures are \$11.22 with support at \$11.15 and then at \$11.09, resistance is at \$11.32 and then at \$11.41. Cash corn and soybeans declined from mid-May highs due to bearish news flushing out a lot of long speculative money. The good news about lower prices is that demand is increasing at these lower prices. One estimate of June 1 corn stocks is the largest in 38 years (1987/88) at 5.345 billion bushels, up 15.1% from last year. Third quarter estimates of corn for ethanol 1.369 billion bushels, up 3.0% from last year, feed and residual use 1.037 billion bushels up 11.5%

over last year, the highest in seven years. Soybeans June 1 estimated stocks of 1.028 billion bushels, up 1.9% from last year. March-May soybean disappearance of 1.081 billion bushels, up 19.1% from a year earlier, soybean crush and exports both up with crush at 665 million bushels, up 8.5%, exports at 352 million bushels, up 31.87%. Each summer the Brock Marketing Service conducts a summer seminar trail with meetings in the Midwest. According to their newsletter attendance was good this year as they completed the west half of the meetings. A continuing disappointment, year to year, is the lack of interest in marketing by younger farmers. As Brock stated the under 35 age group doesn't seem interested in learning marketing but is leading the bankruptcy list. Brock noted the 1980's when producers had a strong interest in marketing, and how to do fundamental and technical analysis. Today that

emphasis seems to be producing more and using government programs. Not usually an efficient way of making money long term. Managing a farm is definitely hard with so many hats to wear and things to do and learn in a limited amount of time. Try to spend time following and learning all parts of the operation; production, costs, and marketing just to name the broad categories. Feel free to contact Cam, Logan or myself with your marketing plans or concerns. Enjoy the rest of the summer. Stop and be thankful to live in the country we do. With all of it's faults most would agree it still is the best place in the world today as we celebrate 250 yrs.

Doug Uthe

Cattle

Cash cattle are \$2.58, up \$11 from 2 months ago.

Hours: Sun. Closed, Mon.9-6

JULY & AUGUST 2026 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: July 3,4,5 & 6, 2026 – Have a Safe & Fun 4th of July Weekend

(NO BINGO IN JULY) NEXT Bingo Date is Tues. AUGUST 11, 2026. Bring a \$5.00 donation to have lunch and \$3 donation to play BINGO.

Crochet Club: Wed., JULY 1 & 15; AUGUST 5 & 19 from 9:00 - 11:00 AM; All are welcome to join.

Memorials: Members of the Elma Community gave donations in memory of Claudia 'Platte' Humbargar; Joan Mitchell in memory of Pat Sweeney; Paula & Dean Zweibohmer in memory of Pat Sweeney, Thank you for thinking of the library.

Donations: Shirley Stevenson donated flowers and craft supplies. Thank you for your donation.

Summer Reading Program Activities: July 8th-Crafts 9:30am; Sat., July 11th-Elma Days: 1-3pm Foam Cannon & Balloons; July 15th-Crafts 9:30am; July 22nd-Grout Museum 2:30pm; July 29th-Music with Maria 2:00pm; August 5th-Crafts 9:30am; July 12th-Crafts 9:30am; August 22-End of Reading Program, Final Day to Turn in Reading Logs for Prizes and to put your name in the Drawing for a chance at bigger prizes.

JULY Books & Movies

Books for Adults: Forgotten Home Apothecary by Dr. Nicole Apelian, The Parent's Guide to Homeopathy by Shelley Keneipp, The Lifegiving Home by Sally Clarkson, The Borrowed Life of Fredrick Fife by , Twists of Fate by Bobby J. Watson, The End of the World by Michael Kelahan, The Black Death by Philip Ziegler, Buildings That Breathe by Nancy F. Castaldo, After Annie by Anna Quindlen, Winterkill and Trophy Hunt and Out of Range by C.J. Box, She Gets July by Susan Page Davis, Heart of Dreams by Caroline Fyffe, An Amish Cinderella by Shelley Shepard Gray, Once Upon A Buggy by Shelley Shepard Gray, The Amish Quiltmaker's Uninvited Guest by Jennifer Beckstrand, A Bridge to Love and A Journey to Love by Laura Haley-McNeil, Love By Design, Love Under The Stars and Love Between the Lines by Judith Keim.

Books for Youth: One Little Rain Drop by Lesley Sims, The Black Plague: Dark History by Baby Professor Books, What Was the Gold Rush? By Joan Holub, Big Money, What it is... by Rebecca Donnelly, Oil Spill: Deep Water Horizon by Meish Goldish, A Universe: Big & Small by James Yang, The Big Empty by Kirbi Fagan, Bear & Bird-The Secret by Jarvis, There's Not A Spot Where God Is Not by Amber Cutlip Puchlov, What Do Mail Carriers Do? By Nick Christopher, The Paperboy by Dav Pilkey, Penelope's Balloons by Brooke Bourgeois, Everything Possible by Fred Small, Scrapper: Leader of the Pack by Cam Higgins, The Stolen Songbird by Judith Eagle, Unfairies by Huw Aaron, At the Edge of Lost by Martha Brockenbrough, Framed!-Book 1 by James Ponti, Sophie-Wags to Wishes by Brian Anderson, The Baby-Sitters Club-Mallory and the Trouble With Twins and Kristy and the Walking Disaster by Ann M. Martin, Allies and Code of Honor by Alan Gratz, Spy School-Secret Service, Goes South & British Invasion by Stuart Gibbs.

JULY Movies: *Solo Mio, Soul on Fire, Cold Storage, Animated-'David'*.

AUGUST Books & Movies

Books for Adults: The Power of Favor by Joel Osteen, Good to Great by Jim Collins, The 1-Page Marketing Plan by Allan Dib, Becoming Caitlin Clark by Howard Megdal, Love's Healing Path and Freedom's Distant Frontier by Lacy Williams, Heartbreak for Hire by Sonia Hartl, Montana Surprise by Caroline Fyffe, One Hundred Valleys by Bonnie Leon, Fringe by Michael Frederick, Joe Pickett: In Plain Sight and Free Fire by C.J. Box, The Bookstore Diaries by Susan Mallery, Chasing the Clouds Away by Debbie Macomber, More Than Friends by Denise Hunter, Summer at the Cape by RaeAnne Thayne.

Books for Youth: Dragon Hill-Ember the Fire Dragon by Tracey West, Pencil & Eraser-New Friends Rule! by Jenny Alvarado, Celebrate with Yasmin by Saadia Faruqi, Tuck Everlasting (Graphic Novel) by Natalie Babbitt, Scrapper-Pup vs Squirrel by Cam Higgins, Bernice and the Georgian Bay Gold by Jessica Outram, Grenade by Alan Gratz, Framed-Vanished! Book 2 by James Ponti, Did You Hear What Happened in Salem? By Katie Kennedy, Never Play Music Right Next to the Zoo by John Lithgow, Toxic Water-Minamata, Japan by Meish Goldish, Survival Scout-Lost at Sea by Maxwell Eaton III, Earl & Worm-The Big Mess by Greg Pizzoli, Phoenix: Ride on Series Book 1 by Kimberly Bradley, Detective Dogs by Alison Pearce Stevens, I AM Ingrid by Aria Mia Loberti, The Pout-Pout Fish and the Bully-Bully Shark by Deborah Diesen, Spy School Revolution, At Sea and Project X by Stuart Gibbs

Vox Book:

AUGUST Movies: *Mercy, Zootopia 2, Jason Statham-Shelter, Goat.*



Alta Vista Days Parade 2026...The Staff caught the bad actor guy PHISHING FOR SCAMS!!

Amy Boehmer, Karen Meirick, Sue Praska, Ann O'Brien, Doug Uthe, Joanne Lane, Cam Sobolik, Logan Ptacek.

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



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