



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!



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

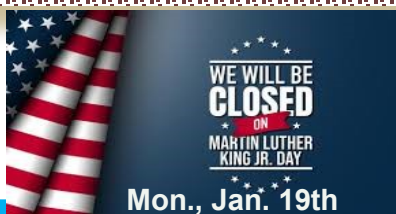
SECURITY STATE BANK HOLIDAY HOURS:

NEW YEARS

CLOSING at 3:00 p.m. Wed., Dec. 31st

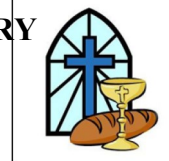
CLOSED Thur., Jan. 1, 2025

ALL 2025 YEAR END BUSINESS MUST BE IN BY 3:00
P.M. TUE., DEC. 31ST.





HOLY ROSARY CLUSTER MASS SCHEDULE FOR JANUARY/FEBRUARY



January 3, 17, 31 4:30 p.m., OLL-Lourdes.
 January 10, 24, 4:30 p.m., St. Bernard's-Alta Vista.
 January 4, 11, 18, 25, 7:15 a.m. IC-Elma.
 January 4, 11, 18, 25, 9:00 a.m., IC-Riceville.
 January 4, 11, 18, 25, St. Peter's-New Haven.
 8:00 a.m. mass Tue., Thur., Fri, IC-Elma, Wed. IC-Riceville. Thursdays at Care Center, 10:00 a.m.

February 3, 17, 31 4:30 p.m., OLL-Lourdes.
 February 10, 24, 4:30 p.m., St. Bernard's-Alta Vista.
 February 4, 11, 18, 25, 7:15 a.m. IC-Elma.
 February 4, 11, 18, 25, 9:00 a.m., IC-Riceville.
 February 4, 11, 18, 25, 10:45, St. Peter's-New Haven.

ASH WEDNESDAY

8:00 a.m.-IC-Elma.
 4:30 p.m.-St. Peter's- New Haven.
 6:00 p.m.-IC-Riceville.
 8:00 p.m.—OLL-Lourdes.

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

Sunday 9:00 a.m. Youth Education k-12th grade.
 10:00 a.m. Worship with communion on the 1st and 2nd Sunday of the month.
 Confirmation classes continue on Wednesday Evenings starting on January 7th at 7:00 p.m.
 January 11-Annual Church Meeting and 7-12th grade youth meeting.
 February 1st, grades 7-12 youth group activity.
 February 4th Mission collection, Sunday.
 February 18th Ash Wednesday Service.
 February 25th midweek Lent service.

ELMA CHRISTIAN CHURCH

Sunday Worship Service 10:30 a.m.

ST. PETER LUTHERAN CHURCH

Services @ 9:00 a.m.

HAPPY NEW YEAR to all, 2026!

At St. Peter Lutheran Church, Elma, Iowa, as we look at the calendar for the new year, the penitential season of Lent will soon be upon us. Ash Wednesday service, with the Imposition of Ashes and Holy Communion, will be conducted on February 18 at 5:00 p.m. Lenten services will be held the following five Wednesdays with a lite meal at 5:00 p.m. and service at 6:00 p.m. . All are welcome to attend.

Jan. 1



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

Jan. 6/Feb. 3...Bridge Organization Meeting, 12:00 p.m. at the Elma Community Complex community room.

Jan. 6/Feb. 3...American Legion Meeting, Elma, 7:00 p.m.

Jan. 9,23/Feb. 6, 20...City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.

Jan. 12/Feb. 9...Elma City Council Meeting, 7:00 p.m. at the Elma Community Complex Community Room.

Jan. 12/Feb. 9...Colonial Manor Auxiliary meeting, 10:00 a.m. Everyone welcome.

Jan. 16



Security State Bank will be CLOSED.

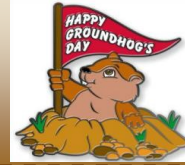
JANUARY

February

Mark Your Calendars
UPCOMING EVENTS

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. 14

HAPPY Valentine's Day

**ELMA BOY SCOUTS/CUB SCOUTS
OMELET BREAKFAST**



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



Feb. 16

President's Day

Security State Bank will be CLOSED.

Feb. 18

Ash Wednesday

See Mass Schedules on page 2.

NEI 3A BINGO

2nd Tuesday of the
month at the Elma
Community Complex
Center

\$3 donation.



42nd ANNUAL ELMA SPORTSMEN'S CLUB SPORTS SHOW
FEBRUARY 25, 2026 8 a.m.—3 p.m. \$5 Admission \$10 Tables
BUY! SELL! TRADE! Guns, fishing and other misc. outdoor equipment.
Alta Vista Hall & VFW, 205 N. White St., Alta Vista, IA
CONTACT: Brian Roethler, 641-220-1290, Brianroethler@gmail.com

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



BRIDGE BUCKS:

Are available at Security State 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 Security State Bank for more information. Will make great Birthday, Anniversary, Wedding, Graduation or Christmas gifts.

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, 2026 and are due March 11, 2026. 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

Member
FDIC

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.



New Year's Word Search

J	A	N	F	R	E	B	N	A	R	V	G	C	R	A	Y	N	S
F	R	E	S	I	L	O	U	N	T	D	O	W	N	A	W	Y	O
N	E	C	D	V	O	A	N	F	C	U	E	L	H	A	R	E	B
B	S	I	R	N	C	L	W	S	T	I	N	G	T	E	L	H	A
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RESOLUTION

TOAST

FAMILY

FRIENDS

HAPPY

JANUARY

MIDNIGHT

NEW YEAR

NOISEMAKER

PARTY

BABY

BALL

CALENDAR

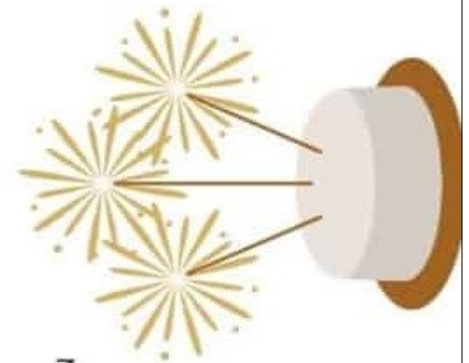
CELEBRATION

CLOCK

CONFETTI

COUNTDOWN

EVE



CRAYONSANDCRAYONS.COM

INVESTMENTS

Terms in Months	Min. Balance	APY
6	\$5000.00	3.65%
12	\$5000.00	3.55%
24	\$5000.00	3.40%
36	\$5000.00	3.40%
48	\$5000.00	3.40%
60	\$5000.00	3.40%

**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:

Karter Grober

Kelvin Grober

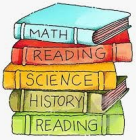
Abel Johnson

Magdaly Johnson

Diane Leid

Emily Leid

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.

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...

FDIC



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.

ADD YOUR
DEBIT
CARD TO A

**MOBILE
WALLET**



We support the following
mobile wallets:



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

ATTENTION SSB CUSTOMERS:

To file a dispute for a debit card charge you need to call SHAZAM at 833-288-1126.



ATTENTION:

**SECURITY STATE BANK
CUSTOMERS...**

**If you order a
“FOR DEPOSIT ONLY” stamp make
sure you have the account name on it
also. Thank you.**

SECURITY STATE BANK

has many checking account options available...

All include free online banking, mobile banking, mobile deposit, and unlimited transactions except for the Premium Freedom account. Stop in or give us a call, we would be happy to inform you of our services we offer. We also have a variety of ways to bank!

Corn and Beans

As of this writing, cash corn is \$3.69 and cash soybeans are \$9.35. Corn is \$.15 higher and soybeans are \$.21 lower than two months ago. December corn futures are \$4.10 with support at \$4.09 and then at \$4.16. November soybean futures are \$10.07 with support at \$10.02 and then at \$9.97, resistance is at \$10.12 and then at \$9.97, resistance is at \$10.12 and then at \$10.17. The corn and soybean markets held up pretty well considering we are in the midst of harvest pressure until last Friday as hopes for a trade deal with China faded. For corn the market will need time to build a base before moving higher. One positive is corn exports are off to a very strong start and could very well exceed 3 billion bushels this year. Technically, December corn futures traded into a July 4th gap and moved

into a down trend. It appears likely a long-term low in the market has been made. However, the short-term picture doesn't look very good. The corn market currently appears similar to last year. We had a multi-week sell off before moving higher into February. Yield reports from the Midwest and throughout Iowa appear variable. Too much early season rain has lead to smaller ears in some areas as well as more rust and other diseases than normal in other areas. US soybean exports have been lower to date. The main reason is the missing exports to China as Brazil's soybean exports to China hit all time record highs. Technically, the soybean market has been in a sideways range for 13 months. Several sell offs in the November contract have found support at \$10, with only a few weekly closes under \$10. Futures will have a tough time getting to

\$10.75 which is major resistance without any progress in the China trade negotiations. If beans do gain some upward momentum a \$.50 move is quite possible but also a selling opportunity.

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

Doug Uthe

Cattle

Cash cattle are \$2.35 down \$10 from 2 months



Hours: Sun. Closed, Mon.9-6

JANUARY & FEBRUARY 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: January 1-2, 2026-Happy New Year!

BINGO –Tues., JANUARY 13 & FEBRUARY 10, 2025. Bring a \$5.00 donation to have lunch and \$3 donation to play BINGO. **Please call the Elma Library 641-393-8100 by DECEMBER 31 & FEBRUARY 5 to reserve a lunch.**

Crochet Club: Wed., JANUARY 7 & 21; FEBRUARY 4 & 18 from 9:00 - 11:00 AM; All are welcome to join.

Memorials: Joan Mitchell and John & Ardel Boyle gave in memory of Ed Conway. Thank you for thinking of the Elma Library. **Donation:** From the Beverly Nielsen Flugge Estate. Books donated by Robert Palmersheim.

Special Programs in January: Sat., Jan. 10th at 10 AM – Ruthann Zimmerman will be at the Elma Library to do a book signing and discuss her life as a Homesteader.

Saturday, January 17th, 9:30 AM – 1:30 PM (Come and Go) – Paint by Number for Adults and Kids. The library has paint sets for different ages. **FREE** to whoever would like to paint a picture.

JANUARY Books & Movies

Books for Adults: The Heart of the Homestead by Ruthann Zimmerman, The Holocaust: A New History by Laurence Rees, Death in Glacier National Park by Randi Minetor, Hell's Princess by Harold Schechter, The Wake of the Plague by Norman F. Cantor, Strength beyond the Shadows by Seth Gehle, Hidden Yellow Stars by Rebecca Connolly, The Tragedy of True Crime by John J. Lennon, And Then We Hit A Rock by Greg Buenzli, Give Me Butterflies by Jillian Meadows, Blue Ridge Breakdown by Rachel Hanna, The Things We Do For Love by Kristin Hannah, Pig Tales by David Zobeck, The Scarlet Ribbon by Naomi Stephens, Love's True Measure by Lori DeJong, The Rules of Falling for You by Mollie Rushmeyer, Friends Don't Fall in Love by Erin Hahn, 25 Alive by James Patterson, The Devil in the White City by Erik Larson, The Choice by Nora Roberts.

Youth Books: The Baby Sitters Club: Claudia and Mean Janine and Dawn and the Impossible Three and Sitters Little Sister: Karen's Roller Skates by Ann M. Martin, InvestiGators-Take the Plunge and Off the Hook by John Patrick Green, National Park Mystery: Quest in Yosemite National Park by Aaron Johnson, The Mystery at Yellowstone National Park by Carole Marsh, Mesa Verde Victim by Scott Graham, Two Degrees and Ground Zero by Alan Gratz, Puffin and Penguin by Helaine Becker, Pop-Up Peekaboo! Under the Sea by Clare Lloyd, The Great Landscapers by Bob Michaelson, The Black Mambas by Kelly Crull, Lilly's Purple Plastic Purse by Kevin Henkes, Pencil & Eraser: Lost and Frown! by Jenny Alvarado, The Biggest, Highest Wave by Kerry McQuaide, ABC's of Kindness at Halloween by Patricia Hegarty, Wally Takes A Weather Walk by Bree Sunshine Smith, If You Were A Kid in the Thirteen Colonies by Wil Mara, A Kid's Life in Colonial America by Sarah Machajewski, Survivors of the Holocaust by Kath Shackleton, Flamingos Are Pretty Funky by Abi Cushman, George vs. George: The American Revolution by Rosalyn Schanzer, A Hummingbird on My Balcony by Isabelle Groc, Super Swifts by Justin Anderson, Don't Trust Fish by Neil Sharpson, Squished by Megan Wagner Lloyd, Diary of A Pug: Pug Blasts Off, Pug's Snow Day and Pug's Got Talent by Kyla May, The Wild Robot, The Wild Robot Escapes & The Wild Robot Protects by Peter Brown, The Medieval Plague by Sheri Johnson, Plague! by John Farndon, How to Catch A Snowman by Adam Wallace. **JANUARY Movies:** *Sunshine, Harold and the Purple Crayon, The Great Raid, The Last Rodeo, Tyson's Run.*

FEBRUARY Books & Movies

Books for Adults: A Cow for College by James Kenyon, And God Said, "Play Ball!", Chasing Evil by John Edward, Hidden in Plain Sight by Beatrice Sonders, The Family Next Door by John Glatt, Sharing Too Much by Richard Paul Evans, My Sixty Years on the Plains by W.T. Hamilton, A History of the Amish by Steven M. Nolt, The Women with Silver Wings by Katherine Sharp Landdeck, Never Give Up by Tom Brokaw, The Mountains Wild by Sarah Stewart Taylor, The Shepherd, the Angel, and Walter the Christmas Miracle Dog by Dave Barry, The End of the World by Michael Kelahan, Girl Lost by Kate Angelo, Hunting Time by Jeffery Deaver, Resurrection Walk by Michael Connelly, The Unexpected Catch by Abbey Downey, Still Waters by Patricia Johns, Grits and Grievances by Rachel Hanna, Den of Iniquity by J.A. Jance, The Summer We Started Over & Summer Light on Nantucket by Nancy Thayer. **Youth Books:** The Comic Book Story of Baseball by Alex Irvine, Outbreak by Bryn Barnard, The Woman's Hour by Elaine Weiss, Tengo Un Superpower by Chris Vargas, Frog and Toad are Friends by Arnold Lobel, The Last Comics on Earth by Max Brallier, Invisible by Christina Diaz Gonzalez, Dog Man Big Jim Begins and Big Jim Believes by Dav Pilkey, The Story of Ferdinand by Munro Leaf, Fearless by Etta Burke, Two Bulldozer Buddies by , The Reflection in Me by Marc Colagiovanni, Sea Wolves by Megan Benedict, If You Were a Kid During the American Revolution by Wil Mara, It Came from the Trees by Ally Russell, The Baby-Sitters Club: Claudia and the New Girl and Kristy and the Snobs, Baby-Sitters Little Sister-Karen's Birthday and Karen's Haircut by Ann M. Martin, Prisoner B-3087 and Refugee by Alan Gratz, InvestiGators Class Action by John Patrick Green, Diary of a Pug-Paws for a Cause by Kyla May, Fairy Door Diaries: Eliza and the Flower Fairies by Megan McDonald, Katie The Catsitter: Best Friends for Never by Colleen AF Venable, Enola Holmes-Book One by Serena Blasco, Minecraft Vol. 1 by Sfe R. Monster.

FEBRUARY Movies: *One of Them Days, Someone Like You, Freakier Friday, Mission Impossible 8, Superman.*



**2025 KOLACHE DAY AT
SECURITY STATE BANK**

**Goodies and social time
enjoyed by all!**



**Was a frigid
night for the
Magical Lights
Christmas
Delights
Parade Sunday,
Nov., 30th, 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.

FDIC
Member



PO BOX 357 • ELMA, IOWA 50628
ADDRESS SERVICE REQUESTED

SECURITY
State Bank
Elma, IA



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