

Dear Customers:

You have received disclosure letters regarding our new accounts, which at first look can be confusing and misleading. We want this transition to be smooth and simple for all, so if you have any questions please stop in or give us a call. Finding out which account fits you best is our #1 priority! You will have 3 accounts to choose from; *Basic, Regular, and Freedom*. *All include free online banking, mobile banking, mobile deposit, and unlimited transactions.

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, IRS's & TCD's. See pg. 3

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



Front row: Doug Uthe, Logan Ptacek, Sam Rasmussen.

Back row: Karen Meirick Joanne Lane, Ann Obrien, Kari Pietan, Sue Praska

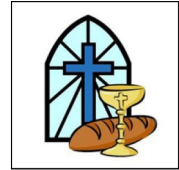
JANUARY

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 JANUARY

January 7, 21, 28, 4:00 p.m. OLL-Lourdes.
 January 14, 21, 28, 6:00 p.m. St. Bernard's-Alta Vista.
 January 1, 8, 15, 22, 29, 7:15 a.m. IC-Elma.
 January 1, 8, 15, 22, 9:00 a.m. , IC-Riceville,
 January 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

January 1, 8, 15, 22, 29, 9:00 a.m. Sunday School
 January 1, 8, 15, 22, 29, 10:00 a.m. Worship Service

ST. PETER LUTHERAN CHURCH, ELMA
 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.

Jan. 1

Happy New Year
2023

Security State Bank will be CLOSED Sat, Dec. 31
 Security State Bank will be CLOSED Jan. 2, 2023

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

Jan. 6, 13, 20, 27 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.



Jan. 9 Elma City Council Meeting, 7:00 p.m. at the Elma Community Complex community room.

Jan 13 City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.

Jan 27 City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.



PHONE BANKING is available by calling 641-393-2750 or 877-540-7444.

MOBILE BANKING including mobile deposit. Sign up with online banking to get started.

ONLINE BANKING—go to www.psbowa.com to sign up. **ATM's** available for cash needs (Available at southwest corner of PSB and in Alta Vista at Peoples Insurance. Locate other surcharge free ATM's in the Privileged Status network by going to shazam.net to find a location.) **NIGHT DEPOSIT DROP** (Available at southwest corner of PSB, processed daily, Mon.–Fri. and in Alta Vista at Peoples Insurance picked up Mon., Wed., Fri. and processed that day).

SECURITY STATE BANK 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 7:30 a.m. - 10:00 a.m.
 Elma and Alta Vista ATM/Night Drop Avail. 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.psbowa.com

Saturday
DRIVE-UP ONLY
 7:30 a.m. - 10:00 a.m.

PSB 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.

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 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. We will pay you for your grades.

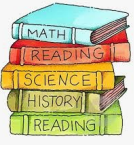
DEC. Super Saver Winners:

Trace Baethke
Mariah Meirick
Emery O'Brien
Matthew Praska
Evelyn Riley

Stop in and pick up your free gift!!

Member
FDIC

ACCOUNT TYPE	MINIMUM BALANCE	INTEREST	SERVICE FEE	MAXIMUM TRANSACTIONS	BENEFITS PACKAGE
CHECKING					
Basic Checking	\$0	No	\$3 (\$0 with eStatements)	N/A	N/A
Regular Checking	\$2,500	No	\$7 (\$6 with eStatements)	N/A	Free Checks
Freedom Checking	\$5,000	Yes	\$7 (\$6 with eStatements)	N/A	Free Checks
SMMIA (MONEY MARKET)					
Premium Freedom	\$0 - \$10,000		\$7 (\$6 with eStatements)	6 per month	N/A
	\$10,000.01 - \$100,000	Yes	None	6 per month	N/A
	\$100,000.01 - \$250,000	Yes	None	6 per month	N/A
	\$250,000.01 - \$1M	Yes	None	6 per month	N/A
	\$1,000,000.01 - unlimited	Yes	None	6 per month	N/A
SAVINGS					
Savings	\$0	Yes	\$1/transaction > 6/mo	6 per month	N/A
CERTIFICATES OF DEPOSIT / IRA OPTION					
6 month	\$5,000	Yes	N/A	N/A	N/A
12 month	\$5,000	Yes	N/A	N/A	N/A
24 month	\$5,000	Yes	N/A	N/A	N/A
36 month	\$5,000	Yes	N/A	N/A	N/A
48 month	\$5,000	Yes	N/A	N/A	N/A
60 month	\$5,000	Yes	N/A	N/A	N/A



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!

PSB PRODUCTS AND SERVICES

FDIC

PSB WEBSITE: www.psbwiowa.com.

INTERNET BANKING: Sign up now by going to our website www.psbwiowa.bank. 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 - psb elma. 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: Peoples Savings Bank 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.

Corn and Beans

As of this writing, cash corn is \$6.26 and soybeans are \$14.25. Corn is \$.42 lower and soybeans are \$.06 higher than one month ago. March corn futures are \$6.53 with support at \$6.50 and then at \$6.44, resistance is at \$6.55 and then at \$6.61. January soybean futures are \$14.80 with support at \$14.68 and then at \$14.47, resistance is at \$14.88 and then at \$15.09. The market will be watching South American weather and covid news out of China closely. Also of consent is Ukraine's ability to continue loading export ships with Russia missiles smashing Ukraine's power grid. First, South America weather has currently more rain forecasted for Argentina. However private analysts will probably start to lower corn and soybean production estimates for both Argentina and Brazil this week before year end. January and February weather impacts crop production the most for South America. China has just announced they will not be reporting covid case

numbers or deaths going forward. Economic news out of China has retail sales down 5.9% in November with increasing covid cases. They will likely need to announce some major changes very soon to boost their ailing economy. Rapid down turns in the Chinese economy are bad news for the global economy and overall commodity demand. Trade volume will be lower from now until the new year due to the Holiday's which can exaggerate any market action. Better weekly exports last week supported the market, but still lag behind USDA estimates. The US dollar staying above \$100 for the foreseeable future puts corn at a disadvantage in world markets. The December 16 commitment of Traders report showed funds bought 7,000 contracts of corn, now long 127,000. Soybean funds bought 20,000 contracts, now long 119,000. Funds are short 59,000 contracts of wheat. You can make a case for the market to move either direction from here so reward rallies by selling in increments.

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

Doug Uthe

Cattle

Cash cattle are \$1.56, up \$5 from last month.

Hogs

Cash hogs are \$58, down \$5 from last month.



JANUARY 2023 LIBRARY LIMELIGHT

Elma Public Library Website: 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



Happy New Year!

The Parking Lot on the South side of the Community Complex is now open. People can park at the South entrance that goes directly into the library. No Steps & A Short Walk Inside! This is the library's new main entrance.

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.

Notice on Community Room Use: Due to the remodeling of the daycare, the daycare will need to use the community room all day every day in January (from 5 AM – 6 PM) until flooring and painting is completed. This affects several programs or groups that usually meet there. Sorry for the inconvenience, hopefully we will get things back to normal in the near future.

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 Elma Library)

Coming in February - After School Programs – For ages 4 yrs –10 yrs old; Mondays, February 6th and 20th – 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.

Also - 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., January 4 & 18 from 9:00 - 11:00 AM.

Memorials: No memorials were given.

Books for Adults: The Extraordinary Life of Sam Hell by Robert Dugoni, Six Funerals and a Wedding by Mary Twomey Odgers, Morning Ran Red by Stephen Bowman, A Killing in Amish Country by Gregg Olsen, The 6:20 Man by David Baldacci, Geostorm The Shift and Geostorm The Pulse by Bobby Akart, The Tempted Soul by Adina Senft, Wagon Train Matchmaker by Linda Ford, Marrying Miss Marshal and Counterfeit Cowboy by Lacy Williams, Some Kind of Hero by Hannah Alexander, To Win A Prince by Toni Shiloh, Verity by Colleen Hoover, Surrendering to Hunt by Jennifer Ryan, The Summer Daughter by Colleen French, The Getaway by Emily March, Charming a Fairytale Cowboy by Katie Lane, Silver Girl by Elin Hilderbrand, Mean and Evil, Brannigan's Land and Luke Jensen-Burning Daylight by William Johnstone, Shadows Reel by C.J. Box

Books for Youth: Sisters and Smile by Raina Telgemeier, Speak by Laurie Halse Anderson, The Christmas Pig by J.K. Rowling, s.e.x. the all-you-need-to-know sexuality guide to get you through your teens and twenties by Heather Corinna, I Choose to Try Again, I Choose to Speak Up and I Choose to Say No by Elizabeth Estrada, Body Safety by Adrian Laurent, Let's Talk About Body Boundaries by Jayneen Sanders, Eyewitness Hurricane & Tornado by DK, Creative Crafts for Critters by Nancy Furstinger.

New Movies: *The Forgiven*, *Blackwood*, *Martha's Vineyard Mystery Collection*, *Fatherhood*, *King Richard*, *Bad Guys*.



KOLACHE DAY AT PEOPLES SAVINGS BANK DEC. 2022

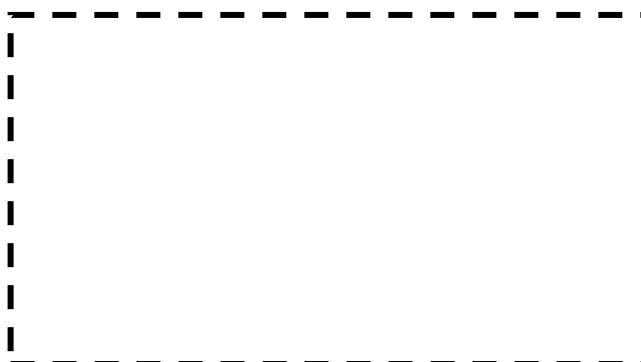


The weather was a little FRIGHTFUL, but we still had a nice crowd that was DELIGHTFUL and enjoyed the goodies and social time.



NEW YEARS HOLIDAY HOURS:
CLOSED Saturday, December 31st
and
CLOSED Monday January 2nd.

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 • ELMA, IOWA 50628

PEOPLES SAVINGS BANK
PSB
YOUR PATHWAY TO THE FUTURE

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