

MARCH

2022

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!**



SECURITY
State Bank
Elma, IA



SECURITY STATE BANK OF ELMA

is proud to sponsor the
PEOPLES SAVINGS BANK 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.

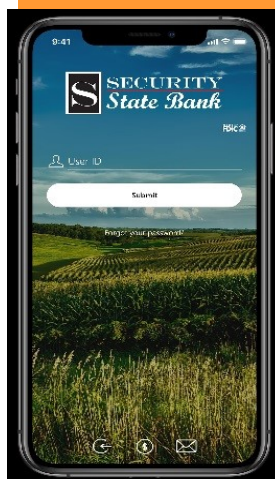
Applications are due March 08, 2023. For more information or to apply go to www.cfneia.org or call the Community Foundation of Northeast Iowa at 319-287-9106.



**MARCH 12th
Daylight
savings time
begins, set clocks
ahead one hour.**



**SECURITY STATE BANK OF ELMA
PROVIDES A VARIETY OF WAYS TO BANK!**



Please call us at
641-393-2301 and we
can walk you through
these alternative ways
of banking.

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

MOBILE BANKING including mobile deposit. Sign up by downloading the app, SSB Sutherland, from your play or app store.

ONLINE BANKING—go to www.mysecuritystate.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 networking 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). Please put your items in an envelope with clear instructions on what you want done.



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

Feb. 26- 39th ANNUAL ELMA SPORTSMEN'S CLUB SPORTS SHOW. 8:00 a.m.—3:00 p.m.
Alta Vista Municipal Hall and VFW.

HOLY ROSARY CLUSTER MASS SCHEDULE FOR MARCH

March 4, 11, 18, 4:00 p.m. OLL-Lourdes.
March 4, 11, 25, 6:00 p.m. St. Bernard's-Alta Vista.
March 5, 12, 19, 26, 7:15 a.m. IC-Elma.
March 12, 19, 26, 9:00 a.m. , IC-Riceville,
March 5, 19, 26, 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 MARCH

March 5, 12, 19, 26, 9:00 a.m. Sunday School
March 5, 12, 19, 26 22 ASH WEDNESDAY Service at 7:00 p.m.
March 1, 8, 15, 22, 29, Lenten Services at 7:00 p.m.

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.

Mar. 7 American Legion Meeting, Elma, 7:00 p.m.

Mar. 10 City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.



Mar. 10 FISH FRY FUNDRAISER DINNER, drive-thru, 5:00 –7:30 p.m., see last page for more details.

Mar. 12 St. Bernards Church St. Patrick's Drive-thru Supper, see last page for more details.

Mar. 12 Daylight Savings Time-Set clocks ahead one hour.



Mar. 13 Elma City Council Meeting, 7:00 p.m. at the Elma Community Complex community room.



MARCH 17



MARCH 20

Mar. 24 City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.



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

ATTENTION SSB CUSTOMERS
If your license has been renewed,
please stop in and let us scan it to
update it on your customer infor-
mation. Moving? Don't forget to
call us with your new address,
phone numbers etc. Thank you.

INVESTMENTS

Terms in Months	Min. Balance	APY
6	\$5000.00	3.75%
12	\$5000.00	4.25%
24	\$5000.00	3.50%
36	\$5000.00	3.35%
48	\$5000.00	3.25%
60	\$5000.00	3.15%

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 news-letter. Also, don't forget to bring your Report Cards in for Crackin' the Books. We will pay you for your grades.

FEB. Super Saver Winners:

Paige Friedrich
Kaitlyn Newswanger
Titus Roethler
Myla Schwade
Jesse Wickman

Member
FDIC

Stop in and pick up your free gift!!

IRAs and HSAs

You still have time to put money into an IRA and or HSA for 2022 if you haven't done so already. For most IRAs and HSAs, the 2022 contribution deadline is the same day income taxes are due, which is **April 18**, 2023 this year. When depositing to your IRA or HSA please make sure to let us know which tax year you are depositing for.

The maximum contribution limit for IRAs are: for the 2022 tax year \$6,000.00 and if you are 50 years old or older you may contribute and additional \$1,000.00 for a total of \$7,000.00.

For the 2023 tax year the maximum IRA contribution limits are \$6,500.00 and if you are 50 years old or older you may contribute and additional \$1,000.00 for a total of \$7,500.00.

If you have a Traditional or Roth IRA, the contributions must be made from taxable or earned wages. Earned income is from employment— wages, salaries, commissions, tips, and bonuses. If you're self-employed, you may contribute compensation from your business' net earnings.

You are **not** allowed to contribute to a Traditional or Roth IRA using income from types of investments such as rental property or interest income. Dividends, pension income, annuity income, and deferred compensation benefits are also not eligible for IRA contributions.

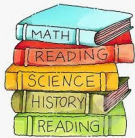
HSAs

For the tax year 2022, if you have an HDHP (High Deductible Health Plan), you can contribute up to **\$3,650 for self-only coverage and up to \$7,300 for family coverage** into an HSA. For the tax year 2023 you can contribute **\$3,850.00 for self-only coverage and \$7,750.00 for family coverage**. HSA funds roll over year to year if you don't spend them. If you're 55 or older at the end of the tax year, you can put in an extra \$1,000 in "catch up" contributions for both 2022 and 2023.

Your contribution limit is reduced by the amount of any contributions made by your employer that are excludable from your income, including amounts contributed to your HSA account through a cafeteria plan.

Please consult your tax preparer with any questions on your eligibility, limits and benefits of contributing to an IRA or HSA.

Ann O'Brien



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.

Corn and Beans

As of this writing, cash corn is \$6.46 and soybeans are \$14.42. Corn is \$.06 lower and soybeans are \$.10 lower than one month ago. March corn futures are \$6.75 with support at \$6.73 and then at \$6.66, resistance is at \$6.80 and then at \$6.87. March soybean futures are \$15.22 with support at \$15.15 and then at \$14.95, resistance is at \$15.36 and then at \$15.56. Last Wednesday's USDA monthly Supply/Demand report pledged Argentina's soybean crop at 41.0 million metric tons down from January estimate of 45.5 and last year's 43.9 crop. Argentina's Rosario Grain Exchange puts their estimate at 34.5 MMT, the smallest crop in 14 years. These falling crop expectations have helped soybean prices this winter. Brazil is expected to harvest a record large crop over 150 MMT this year. Projected Argentina/Brazil/Paraguay production of 204.0 MMT is up 15.8% from last year. We like to talk about Argentina's lower crop prospects but the total South

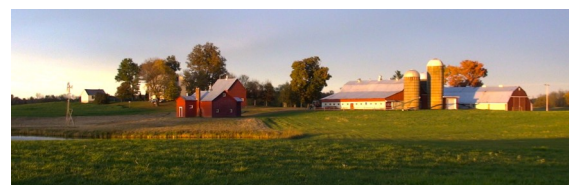
America production will continue to pressure our soybean prices as their harvested crop becomes available. Another key take away from last weeks USDA supply/demand report is that Brazil will likely surpass the US as the world's top corn exporter during 2022/23. The US is losing market share in 2022/23 due to smaller production and logistical issues caused by low water levels on the US river system. This goes to prove that high prices cure high prices. The high prices encourage more production somewhere else is the world to fill the gap eventually causing excess production and prices to fall significantly. Make sure to take advantage of the profit we have in the old crop currently. This is going to be one of the most expensive new crops we have ever produced so be sure to lock in some margins on it.

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

Doug Uthe

Cattle

Cash cattle are \$1.60, up \$2 from last month.



MARCH 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



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.

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 Library)

Kid's After School Programs – For ages 3 yrs. –10 yrs. old; Mondays, March 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.

Crochet Club - Wed., March 1 & 15 from 9:00 - 11:00 AM.

Saint Patrick's Day Word Search

V	G	D	H	V	C	T	Z	K	Q	W	P	V	A	R
X	Z	L	U	S	I	F	O	S	Y	O	C	Q	D	Q
Y	C	E	Q	B	P	A	N	O	T	B	N	B	R	Z
L	E	P	E	H	L	A	H	O	Q	N	J	V	A	K
N	L	R	U	K	K	I	F	S	E	I	X	C	C	O
A	T	E	J	E	C	G	N	E	I	A	M	I	L	I
N	I	C	S	X	O	I	R	P	Y	R	R	T	U	D
F	C	H	M	L	N	G	R	V	R	T	I	N	A	S
A	A	A	D	J	S	I	H	E	A	H	E	I	N	N
N	T	U	X	Z	M	D	F	P	M	W	P	A	V	L
N	D	N	E	G	E	L	W	N	B	I	U	S	U	P
N	T	J	W	W	K	L	Q	U	C	H	L	Y	U	P
J	B	Q	A	P	F	Z	O	K	U	N	Q	O	J	X
I	W	I	N	B	I	R	E	L	A	N	D	G	S	Y
J	D	C	K	C	O	R	M	A	H	S	Y	B	Z	X



**CELTIC
IRELAND
LEPRECHAUN
POT OF GOLD
SHAMROCK
DUBLIN IRISH
LIMERICK
RAINBOW
SNAKES
GREEN
LEGEND
PATRICK
SAINT**

FISH FRY

Fundraiser Dinner

FRIDAY, MARCH 10, 2023

- Adults-\$15.00
- Children (5 to 10 years) - \$10.00
- Under 5 years-FREE

5:00 p.m.-7:30 p.m. or
until gone

ELMA MEMORIAL
HALL
702 BUSTI AVENUE

Call 641-229-7063 by 5:00 p.m. Thursday, March 9th to arrange
Elma or AV city limits delivery

All You Can Eat! Carry Out Available for Adults!

ON THE MENU:

FISH, HOMEMADE TARTER SAUCE, BABY BAKERS
POTATOES, COLESLAW, ROLLS AND DESSERT

Fish Prepared by the Elma Sportsman's Club

FOR MORE INFORMATION OR TO MAKE A DONATION GO TO www.elmaia.com/eec-project

PROCEEDS FROM THE EVENT WILL BENEFIT
THE ELMA COMMUNITY COMPLEX PROJECT

St. Bernards Church St. Patrick's 37th Supper Drive-thru

Sunday, March 12th, 2023
(Snow date March 19th, 2023)

Tickets

Adults & Children: \$14.00 in advance
\$15.00 the day of

Tickets available from parishioners or
New Hampton Fareway
AV Express, Alta Vista
Security State Bank, Elma
Security State Bank, NH

Raffle tickets are also available

Raffle sponsored by:
Catholic Order of Foresters St. Joseph's Court #878

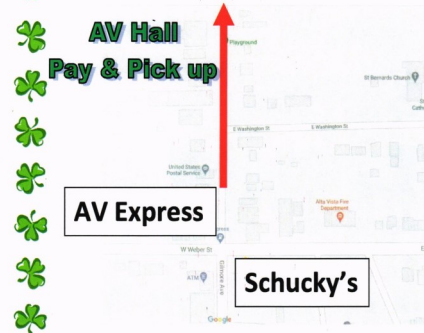
Serving
3:00-6:00pm



Alta Vista
Municipal Hall

MENU

Grilled Pork Chop
Dressing
Green Beans
Potatoes and Gravy
Coleslaw
Pie



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
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