SECURITY State Bank
Elma, IA

November
DECEMBER



SSB HOURS:

Lobby:
Monday-Friday
7:30 a.m.-3:00 p.m.

Drive-Up:
Monday-Friday
7:30 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!

Like

EQUAL HOUSING LENDER

FDIC

SECURITY STATE BANK HOLIDAY HOURS...

CLOSED

In observance of ...



Wednesday, November 11th



Thursday, November 26th



To you and your families from the staff at SECURITY STATE BANK-ELMA. Best wishes for the holidays and for health and happiness throughout the year! Closing at noon on Dec. 24th and CLOSED Dec. 25th, and Dec. 26th.





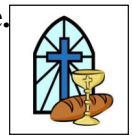
COME JOIN US FRIDAY, DECEMBER 11TH FOR KOLACHE DAY!! Kolaches, cookies and beverages will be served all day!

November December

UPCOMING Mark Your Calendars EVENTS

OSAGE AREA PASTORATE

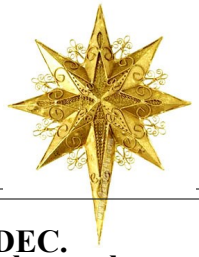
Interim Mass Schedule
July 15, 2026-January 15, 2027
SATURDAY-4:00 p.m. our Lady of Lourdes, Lourdes.
5:30 p.m. Osage, Sacred Heart.
SUNDAY-8:30 A.M., Stacyville, Church of the Visitation, Stacyville
10:30 a.m. Immaculate Conception, Riceville.
THANKSGIVING:
8:30 a.m. St. Bernard, Alta Vista.
8:30 a.m. St. Peter, New Haven.



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.

CHRISTMAS EVE:
4:00 p.m. St. Bernard, Alta Vista.
4:00 p.m. Sacred Heart, Osage.
6:30 p.m. ICC, Riceville.
6:30 p.m. Church of the Visitation, Stacyville.

CHRISTMAS DAY:
Midnight 12:00 a.m. ICC, Riceville.
8:00 a.m. St. Peter, New Haven.
9:00 a.m. OLL, Lourdes.
10:00 a.m. ICC, Elma.



ST. PAUL'S MAPLE LEAF LUTHERAN CHURCH SCHEDULE FOR NOV/DEC.
Sunday 9:00 a.m., communion on the first, second, and fifth Sundays of each month.

ELMA CHRISTIAN CHURCH
Sunday Worship Service 10:30 a.m.
Worship will be each Sunday at AFTON OAKS ASSISTED LIVING.
All are welcome. Let us Praise God Together.

ST. PETER LUTHERAN CHURCH
Services @ 10:30 a.m.
Beginning on November 1st our church service time will change to 10:30 a.m. Also, on November 1st, we will recognize those who, in our midst, have passed away in the past year. We will have a potluck following the worship service. On November 22nd we will celebrate Thanksgiving with an annual offering and a potluck following the church service. On December 3rd the St. Peter LWML will hold their annual Christmas party with a meal as in the past. All are welcome to attend any or our activities. Christmas Eve service will be held at 6:00 p.m. and Christmas Day service will be held at 9:00 a.m.

Nov. 1



Turn clocks back one hour and remember to change your smoke and carbon monoxide detectors batteries.

Nov. 3/Dec. 1...Bridge Organization Meeting, 12:00 p.m. at the Elma Community Complex community room.

Nov.3/Dec. 1….American Legion Meeting, Elma, 7:00 p.m.



Security State Bank will be CLOSED.

Nov. 9/Dec.14...Elma City Council Meeting, 7:00 p.m. at the Elma Community Complex Community Room.

Nov. 9/Dec. 14...Colonial Manor Auxiliary meeting, 10:00 a.m. Everyone welcome.

Nov. 13, Nov. 27?/Dec. 11, Dec. ??...City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.

Nov. 26



Security State Bank will be CLOSED.

November DECEMBER

UPCOMING EVENTS Mark Your Calendars This Month

Nov. 29 MAGICAL LIGHTS, CHRISTMAS DELIGHTS 5:30 p.m. Elma Trail Head. See front page.

Dec. 5 SANTA IS COMING TO ALTA VISTA, 10:00 a.m. to 12:00 p.m. See page 5.

Dec. 6 ALTA VISTA COMMERCIAL CLUB BREAKFAST 8:30 a.m. to 11:30 a.m., Alta Vista Hall.

Dec. 11 KOLACHE DAY at Security State Bank-Elma, Kolaches, cookies and beverage served all day.

Dec. 19 SANTA IS COMING TO ELMA 10:00 a.m. to 11:00 a.m. at the community Complex Center. TOSSED & FOUND 8:00 a.m. to 10:30 a.m. Christmas shopping for kids, see pg. 5 for more info.

Dec. 21



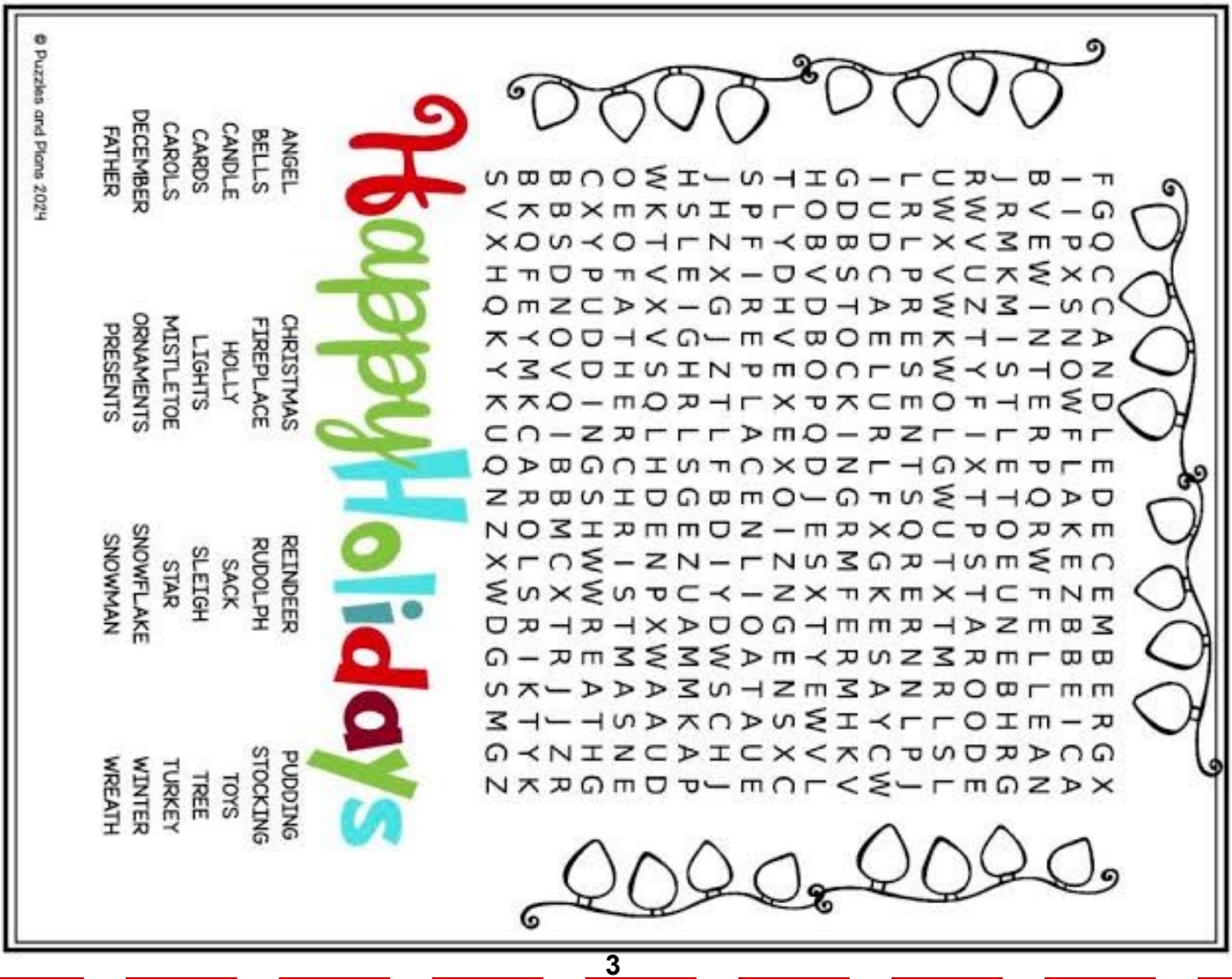
The winter solstice occurs during the hemisphere's winter. In the Northern Hemisphere, this is the December solstice (December 21 or 22) and in the Southern Hemisphere, this is the June solstice (June 20 or 21). Although the winter solstice itself lasts only a moment, the term also refers to the day on which it occurs.

Dec. 24 Security State Bank will CLOSE at noon.

Dec. 25 Security State Bank will be CLOSED.

Dec. 26 Security State Bank will be CLOSED





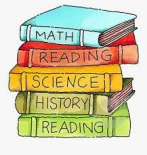
INVESTMENTS

Terms in Months	Min. Balance	APY
6	$5000.00	4.10%
12	$5000.00	4.00%
24	$5000.00	3.75%
36	$5000.00	3.75%
48	$5000.00	3.75%
60	$5000.00	3.75%

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.
SEPT./OCT.
Super Saver Winners:
Kayden Harreld
Violet Gardner
Lucas Roethler
Titus Roethler
Jamie Reiff
Ryan Reiff
Rose Shirk
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-Lidtke 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.

ANNUAL ALTA VISTA COMMERCIAL CLUB PANCAKE BREAKFAST

Sunday, December 6th
8:30 a.m.—11:30 a.m.
Dine in and carry out available
Free will donation



SANTA IS COMING TO TOWN in Alta Vista Dec. 5th sponsored by the Alta Vista Public Library and AV Days Committee. 10:00 a.m. to 12:00 p.m. at the Library.





Saturday, December 19th
10:00 a.m.
Elma Community Complex
East door.

Receive a treat bag, talk to and take a picture with Santa.
Bring your letter to Santa, Everyone welcome.
Sponsored by Elma Boy Scouts & The Bridge Organization.

TOSSED AND FOUND at 321 Main St., Elma will have Christmas shopping from 8:00 a.m.-10:30 a.m. Sat., Dec. 19th for children (6TH GRADE AND YOUNGER) they will receive a $5 credit to be used for Christmas gifts for immediate family members. Christmas wrapping will be available at the Elma Community Complex 9:00 a.m.-11:00 a.m.



CHRISTMAS GIVING TREE



Security State Bank will have our Christmas Giving Tree again this year. If you wish to share your Christmas generosity, we will have more information about individuals and families available December 1st. Gifts need to be returned by December 15th.

If you or someone you know could use a little help this Christmas contact Joanne Lane @ 641-393-2301 or jlane@psbiowa.com by November 28th. You may also put your wish list in the night deposit at SSB Elma, put attention: Joanne on the envelope. Your name is never shared or shown to anyone else.

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.











NEI 3A BINGO

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

$3 donation.



Corn and Beans

As of this writing, cash corn is $4.34 and cash soybeans are $11.91. Corn is $.15 higher and soybeans are $.65 higher than two months ago. December corn futures are $4.78 with support at $4.76 and then at $4.74, resistance is at $4.81 and then at $4.84. November soybean futures are $12.63 with support at $12.57 and then at $12.52, resistance is at $12.72 and then at $12.82. USDA raised the corn crop to 16.034 billion bushels with a yield of 181.2 bushels per acre, up from last months 15.8 billion and 178.5. Soybeans came in at 4.562 billion bushels with a yield of 53.1 bushels per acre up from last months 4.535 billon bushel and 52.8 bushels per acre. The market has pulled back following those numbers as large speculators exit some of their large long positions. If they continue exiting those positions expect more downward pressure. Some are already speculating corn acres being lower for 2027 with some areas favoring wheat and soybeans even possibly some rice and cotton as all have higher prices than last year and lower fertilizer and fuel needs. Even with higher corn and soybean prices than last year at this time higher cost of production is keeping margins tight. Ethanol output and soybean crush have remained strong in our area to provide stable demand for our corn and soybeans. As harvest finishes up we will see if USDA's increased corn and soybean yields and final production stocks are correct.

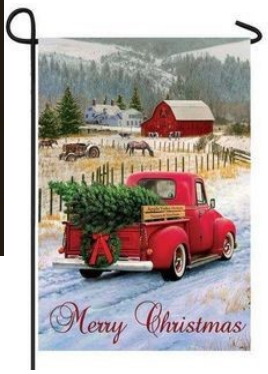
Feel free to contact Cam, Logan, or myself with your marketing plans or concerns.

Doug Uthe

Cattle

Cash cattle are $228, down $2 from 2 months ago.





Hours: Sun. Closed, Mon.9-6
Tues.1-6, Wed.9-7, Thurs.9-6
Fri.9-12, Sat.9-2

NOVEMBER & DECEMBER 2026 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**

CLOSED*: *THANKSGIVING Weekend: Closing Early on November 25th and December 23rd , Closed all day: Nov. 26-29, Christmas: Dec.24-27 & New Year's Dec. 31-Jan.3, 2027. **Be Safe and Enjoy some Family Time!**



NEXT Bingo Dates are Tues. NOVEMBER 10th & DECEMBER 8th. Bring a $5.00 donation to have lunch and $3 donation to play BINGO. In December bring a $3-5 wrapped gift for prizes. **Call to reserve a lunch.**
Crochet Club: **Wed., NOVEMBER 4 & 18; DECEMBER 2 & 16 from 9:00 - 11:00 AM**;
All are welcome.
Memorials: Kenny & Janice Fangman gave in memory of Glen Altfillisch, John & Ardel Boyle in memory of Charlotte Platte and Pat Sir in memory of Cora Bigley. Thank you for thinking of the library.
Donation: The Friends and Fitness group gave a monetary donation to the Elma Library. Thank you so much for your support!

NOVEMBER Books & Movies

Books for Adults: Man's Search for Meaning by Viktor E. Frankl, Making the Best of What's Left by Judith Viorst, This Life I Live by Rory Feek, Silent Night by Sue Thomas, Holiday Hearts by Dana Volney, Candy Apple Kisses by Amy Clipston, One Hundred Valleys by Bonnie Leon, Through the Valley by Patricia Johns, Christmas at the Shelter Inn by RaeAnne Thayne, C is for Courting by Shelley Shepard Gray, No Place Like Home by Betsy St. Amant, South of Nowhere by Jeffery Deaver, Nightshade by Michael Connelly, The Academy by Elin Hilderbrand, Buried in the Hills by A.J. Rivers, Stone Cold by C.J. Box.

Books for Youth: Spy School: Goes Wild & Goes East by Stuart Gibbs, Maud and the Very Eventful Week by Lisa Anchin, Enola Holmes Book 2 by Serena Blasco, Turkey Trouble by Wendi Silvano, The Pumpkin Thief by Alice Hemming, The Happy Trick-or-Treaters by Mary Packard, 100th Day of School and Thankful Things by Dr. Seuss, The Little Red Caboose by Marian Potter, Stick Dog Meets Poo-Poo by Tom Watson, Noisy First Words by Libby Walden, ABC's for Boys by Michael Kracht, Old Red's Christmas by Marnie Teynolds-Bourque, Guess How Much I Love You by Sam McBratney, Today I Feel Silly by Jamie Lee Curtis, At the Edge, Curious Creatures of Planet Earth by David Elliott, Drop Into the Ocean by Karen Wasson, Frog and Toad All Year and Frog and Toad Together by Arnold Lobel, Fiddlehead Forest by Jana Curll, Minnie and Moo Go to the Moon by Denys Cazet, I Funny, A Middle School Story by James Patterson, Making Plans for Nigel Binty by Shawn K. Stout, Junie B. Jones and Her Big Fat Mouth by Barbara Park, The Sherlock Society-Art Attack by James Ponti, Olive Oakes and the Haunted Carousel by Kalynn Bayron, I Survived-The Great Alaska Earthquake, 1964 by Lauren Tarshis, The Wither Invasion Book 3 by Mark Cheverton.

NOVEMBER Movies: *Where the Wind Blows, Temple Grandin-An Open Door, Toy Story 5.*

DECEMBER *Books & Movies*

Books for Adults: The Betrayal of Anne Frank by Rosemary Sullivan, Twelve Years Among the Wild Indians by George P. Belden, The Trump Indictments by Melissa Murray, Running Deep by Tom Clavin, Ruthless by Danielle Steel, The Thoroughbreds by Elin Hilderbrand, Hollow Bones by Jodi Picoult, The Shepherd, the Angel, and Walter the Christmas Miracle Dog by Dave Barry, Bones in the Hills by A.J. Rivrs, Her First Mistake by Kendra Elliot, The Last Good Day by Peter Blauner, The #1 Lawyer by James Patterson, Strangers in Time by David Baldacci, A Christmas Witness by Charles Todd, Christmas in Winter Valley by Jodi Thomas, Snow Kissed by RaeAnne Thayne, Christmas in Chestnut Ridge by Nancy Naigle, Heart of Seasons by Caroline Fyffe, Nantucket Christmas by Melissa Hill, Nantucket Christmas Stroll by Nancy Thayer, The Christmas Tree Farm by Laurie Gilmore, The Bookshop Ladies by Faith Hogan.

Books for Youth: Julius and Oliver by Syd Hoff, Finnik the Furious by Josh Ulrich, City Spies-Europa by James Ponti, I Survived The Galveston Hurricane, 1900 by Lauren Tarshis, The Far Planets by Donna Bailey, Forever in Your Hearts by Brent Coombs, I Miss You by Pat Thomas, Elf Pets-A Reindeer Tradition by Chanda A. Bell, The 13th Day of Christmas by Adam Rex, Little Red Sled by Erin Guendelsberger, All About Antarctica by Marc Martin, Big & Little Meet in the Middle by Ian Webster, Library Lion by Michelle Knudsen, Greyston Secrets-The Strangers by Margaret Peterson Haddix, The Sun Thief by Alice Hemming.

DECEMBER Movies: *The Odyssey, The Devil Wears Prada 2, Star Wars: The Mandalorian and Grogu.*

THANKSGIVING

CLOSED Thur., November 26th

Open Fri., November 27th-Regular hours

CHRISTMAS

CLOSING at noon, Thur., December 24th

CLOSED Fri., December 25th

CLOSED Sat., December 26th

NEW YEARS

CLOSING at 3:00 p.m. Thur., December 31st

CLOSED Fri., January 1st, 2027 and Sat., January 2nd

ALL 2026 YEAR END BUSINESS MUST BE IN BY 3:00 P.M., TUE., DECEMBER 31ST

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.**

Member FDIC

ADDRESS SERVICE REQUESTED

PO BOX 357 • ELMA, IOWA 50628

SECURITY State Bank Elma, IA

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