



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 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 HOLIDAY HOURS...

CLOSED

In observance of ...



Saturday, November 11th



Thursday, November 23rd



Magical Lights, Christmas Delights

Tim's Mobile Music,
BONFIRES, COOKIES, HOT
COCOA, COFFEE AT THE
TRAILHEAD AND CHILI
STARTING AT 3:00 PM AT
THE HALL.

**LIGHTED
PARADE
WILL START
AT 5:00 PM**

(LINE UP ON OAK ST.,
THROUGH COLONIAL MANOR
PARKING, NORTH TO MAIN
ST., NORTH ON 4TH ST, END
AT TRAILHEAD)

**TREE LIGHTING
WILL FOLLOW
PARADE
(APPROX. 5:30)**

**FIREWORKS
IMMEDIATELY
AFTER TREE
IS LIT!**

November 26th



HOLY ROSARY CLUSTER MASS SCHEDULE FOR NOVEMBER



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

November 5, 12, 19, 26, 9:00 a.m. Sunday School.
 November 5, 12, 19, 26, 10:00 a.m. Worship Service.

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.

Nov. 3 City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.



Nov. 5 **daylight saving time ends**

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

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



Nov. 11

Security State Bank will be CLOSED

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

Nov. 13 Bridge Organization Meeting, 6:00 p.m. at the Elma Community Complex community room.

Nov. 17 City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.



Nov. 23



Security State Bank will be CLOSED. We would like to wish you all and your families a wonderful Thanksgiving filled with thanks, good food, family and friends.

Nov. 26 MAGICAL LIGHTS, CHRISTMAS DELIGHTS, Elma, 5:00 p.m. See front page for details.

INVESTMENTS

Terms in Months	Min. Balance	APY
6	\$5000.00	4.25%
12	\$5000.00	5.00%
24	\$5000.00	4.00%
36	\$5000.00	3.75%
48	\$5000.00	3.65%
60	\$5000.00	3.50%

**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:

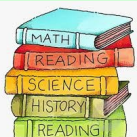
To all our Young Super Saver Customers under the age of 18...
Stop in and make a deposit of \$5.00 or more into your personal savings account and become eligible to have your name in a drawing held once a month, around the 20th, for a free gift. Winners will be listed in the following newsletter. Also, don't forget to bring your Report Cards in for Crackin' the Books. We will pay you for your grades.

SEPT. Super Saver Winners:

Kinnick Buttolph
Max Granahan
Glenn Leid
Charlie Roethler
Lucas Roethler

Member
FDIC

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

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.

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.

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 Ann O'Brien @ 641-393-2301 or aobrien@psbiowa.com by November 30th. You may also put your wish list in the night deposit at SSB Elma, put attention, Ann, on the envelope. Your name is never shared or shown to anyone else.



BRIDGE BUCKS:

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



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

Corn and Beans

As of this writing, cash corn is \$4.66 and soybeans are \$12.43. Corn is \$.21 higher and soybeans are \$.04 higher than one month ago.

December corn futures are \$4.90 with support at \$4.88 and then at \$4.81, resistance is at \$4.94 and then at \$5.01. November soybean futures are \$12.86 with support at \$12.80 and then at \$12.62, resistance is at \$12.98 and then at \$13.16. Corn futures broke above resistance last Thursday with December trading over \$5 before hitting selling pressure due to profit taking going into the weekend. Without major changes in the news, a slow continued pattern of grinding higher will continue as harvest winds down and farmer selling remains slow. November soybeans posted a strong rally last week, closing the week above \$13. Basis levels across the Midwest continue to tighten as farmers put beans in bins and wait to see what happens.

Spring crop insurance prices were set last February for corn at \$5.91 and soybeans at \$13.76. As of Friday the 20th close, current month to date average for December corn is \$4.92 and November soybeans are \$12.83. We still have 7 more trading days to average in before the final fall prices are set. Once U.S. harvest wraps up South American weather will again be the major market factor. Brazil's agriculture industry continues to grow rapidly. Years ago it surpassed the U.S. as the largest soybean exporter and is set to pass the U.S. in corn and cotton exports also this year. South American production is increasingly important for global corn and soybean markets and overall mostly bearish for U.S. prices as they can supply more and more of the world demand the U.S. previously did.

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

Doug Uthe

Cattle

Cash cattle last week traded at \$186 to \$187, up \$1-2 from the prior week.



NOVEMBER 2023 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



HAPPY VETERAN'S DAY & HAPPY THANKSGIVING!

Hours: Monday 9 AM - 6 PM, Tuesday 1 - 6 PM, Wednesday 9 AM - 7 PM,
Thursday 9 AM - 6 PM, Friday 9 AM - Noon & Saturday 9 AM - 2 PM, Sunday – CLOSED
(The library is open 41 hours a week.)

*Library Board Meeting will be held on Monday, November 27 at 5:30 PM in the library. Open to the public.

LIBRARY HOLIDAY HOURS – November 22 (9am-5pm)-23, 24, 25, 26 (closed all day) – Happy Thanksgiving!



Remember to Thank Veterans, Especially on November 11, Veteran's Day

– “While we are here at home, they traveled land and sea. To make sure we stayed safe, To protect and keep us free. Words are not enough; To give them what they're due. On Veteran's Day please thank them, For their service to me and you.” *Poem by Joanna Fuchs.*



Tuesday, November 14 at 11:30 AM – “Share What You Are Thankful For”

Lunch, Speaker, Bingo Lunch at 11:30 AM, Speaker at Noon, BINGO at 12:30 PM.

Community Bingo is for everyone! (\$5.00 if you'd like to purchase a lunch) **Please bring a \$3.00 gift in a brown paper sack for a Bingo Prize; To Reserve a lunch please let the library know by**

Thursday, November 9.

Crochet Club - Wed., November 8 & 22 from 9:00 - 11:00 AM; Anyone is welcome to join the group.

Parent/Child Story & Play Time – November 15 (10-11 AM) – Parents and their children ages 0 to 5 are welcome to join this play group on the third Wednesday of each month. Helping Services does story and play time with the parents and their children.

Memorials: Friends & Fitness gave in memory of Mary Evelyn Watson, Roger & Marilee Nibaur in memory of Eileen A. Chihak and Mary McAvoy and Kenny & Janice Fangman gave in memory of Mary McAvoy. Your thoughtfulness is very much appreciated.

Donation: The Jeffery Gunderson family made a \$500 donation to the library in memory of Jeffery. The family requested the money be used toward technology. The library put the money toward a grant where we are now able to purchase two new computers for the library. Thank you to the Gunderson Family.

Books for Adults: Positive Options for Hiatus Hernia by Tom Smith, MD, Hiatal Hernia Syndrome by Drs. Vikki & Rick Petersen, Will Rogers by Richard Ketchum, Gambler Secrets From A Life at Risk by Billy Walters, The Twenty-Ninth Day by Alex Messenger, The Weight of Silence by Heather Gudenkauf, The Bandit Queens by Parini Shroff, Second Act by Danielle Steel, Must Love Flowers by Debbie Macomber, Sugar and Salt by Susan Wiggs, Every Summer After by Carley Fortune, The Summer of Broken Rules by K.L. Walther, The Wedding Gift by Carolyn Brown, Max Wilde's Cowboy Heart by Jennifer Ryan, The Love Script by Toni Shiloh, Sweet Tea & Wedding Rings and Sweet Tea & Honey Bees by Rachel Hanna, The Reckless Doctor's Bride by Amelia Rose, The Farmhouse by Elizabeth Bromke, Holly's Gift by Josie Riviera, The Cowboy's Beauty and Just a Cowboy's Enemy by Jessie Gussman.

Books for Youth: The Real Deal by Lindsey Stoddard, Much Ado About Baseball by Rajani LaRocca, Mysteries According to Humphrey and Imagination According to Humphrey by Betty Birney, The Raptor of the Highlands by Peter Wacht, Ranger's Apprentice: Erak's Ransom by John Flanagan, The Magic of Me, My Magical Dreams by Becky Cummings, Bee Dance by Rick Chrustowski, Otter in Space by Sam Garton, What Aunts Do Best/What Uncles Do Best by Laura Numeroff, Auntie Loves You! by Helen Foster James.

New Movies: *Violets are Blue, Top Gun, About My Father, Super Mario Bros.*
BluRay: *The Christmas Blessing.*



SECURITY STATE BANK HOLIDAY HOURS:

THANKSGIVING

CLOSED Thur., November 23rd

Open Fri., November 24th – Regular hours

Open Sat., November 26th – Drive-up only hours



CHRISTMAS

CLOSED Sat., December 23rd

CLOSED Mon., December 25th



NEW YEARS

CLOSED Sat., December 30th.

CLOSED Mon., January 1st, 2024

ALL 2023 YEAR END BUSINESS MUST BE IN BY
3:00 P.M., FRI., DECEMBER 29TH.



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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