



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!



SECURITY STATE BANK HOLIDAY HOURS...

CLOSED

In observance of ...



Tuesday, November 11th



Thursday, November 27th



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

Magical Christmas Lights, 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 30th



**COME JOIN US
FRIDAY,
DECEMBER 12TH
FOR KOLACHE
DAY!!** Kolaches,
cookies and
beverages will be
served all day!

HOLY ROSARY CLUSTER MASS SCHEDULE FOR NOVEMBER/DECEMBER

November 1, 8, 15, 22 4:00 p.m., OLL-Lourdes.
 November 1, 8, 15, 29, 6:00 p.m., St. Bernard's-Alta Vista.
 November 9, 16, 23, 30, 7:15 a.m. IC-Elma.
 November 2, 16, 23, 30, 9:00 a.m., IC-Riceville,
 November 2, 9, 23, 30, 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.



December 6, 13, 20, 27, 4:00 p.m., OLL-Lourdes.
 December 6, 13, 20, 6:00 p.m., St. Bernard's-Alta Vista.
 December 14, 21, 28, 7:15 a.m. IC-Elma.
 December 7, 21, 28, 9:00 a.m., IC-Riceville,
 December 7, 14, 28, 10:45, St. Peter's-New Haven.

CHRISTMAS SCHEDULE

December 24 Christmas Eve

4:00 p.m.—St. Peter (New Haven)
 6:00 p.m.—Our Lady of Lourdes (Lourdes)
 6:00 p.m.—Immaculate Conception (Elma)
 8:00 p.m.—St. Bernard (Alta Vista)



December 25 Christmas Day 9:00 a.m.-Immaculate Conception (Riceville)

ST. PAUL'S MAPLE LEAF LUTHERAN CHURCH SCHEDULE FOR NOVEMBER/DECEMBER

9 a.m. Youth Education followed by Worship Service at 10:00 a.m.
 with communion on the 1st, 2nd, and 5th Sundays.
 Wednesday Evenings Confirmation at 7:00 p.m.
 Nov. 2 "SPYL" Saint Paul's Youth League 11 a.m.
 Nov. 4 Saratoga 4-H 7:00 p.m.
 Nov. 9 Special guests from Mission house in Cresco during Worship.
 Nov. 10 Worship at Riceville Care Center 10:00 a.m.
 Nov. 24 Worship at Colonial Manor in Elma, 10:00 a.m.
 Nov. 26 Thanksgiving Eve Service 7 p.m.



Dec. 2 Saratoga 4-H 7:00 p.m.
 Dec. 7 "SPYL" Saint Paul's Youth League 11:00 a.m.
 Dec. 8 Worship at Riceville Care Center 10:00 a.m.
 Dec. 14 Collection for Mission House and Riceville Food Pantry.
 Dec. 22 Worship at Colonial Manor in Elma 10:00 a.m.
 Dec. 24 Youth Christmas program 6:30 p.m.
 Dec. 25 Christmas Worship 9:00 a.m.

ELMA CHRISTIAN CHURCH

Sunday Worship Service 10:30 a.m.

ST. PETER LUTHERAN CHURCH

Services @ 9:00 a.m.

This busy holiday season will soon be here! At St. Peter Lutheran Church, Elma, we will be celebrating Thanksgiving on Sun., Nov. 23rd with a service of Thanksgiving at 9:00 a.m. followed by Bible Study and a potluck feast at 11:30 a.m. A thanksgiving offering will be received on November 23rd and 30th to benefit the Riceville Food Bank. In December we will begin the celebration of our Savior's birth with the Annual LWML Christmas party on December 4th, potluck at noon. All are welcome. Advent services will be held on December 3rd, 10th, and 17th at 5:00 p.m. Christmas Eve will be celebrated with a pageant involving any children who wish to attend. Please indicate intent in advance so we may organize. There will be a regular worship service on Christmas Day with Holy Communion.

Nov. 2



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

Nov. 4/Dec. 2...Bridge Organization Meeting, 12:00 p.m. at the Elma Community Complex community room.

Nov. 4/Dec. 2...American Legion Meeting, Elma, 7:00 p.m.

Nov. 14, 28/Dec. 12, 26...City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.

Nov. 10/Dec. 8...Elma City Council Meeting, 7:00 p.m. at the Elma Community Complex Community Room.

Nov. 10/Dec. 8...Colonial Manor Auxiliary meeting, 10:00 a.m. Everyone welcome.

November DECEMBER



Security State Bank will be CLOSED.

Nov. 27



Security State Bank will be CLOSED.

Nov. 30 MAGICAL LIGHTS, CHRISTMAS DELIGHTS 5:30 P.M Elma Trail Head. See front page.

Dec. 6 SANTA IS COMING TO ALTA VISTA, 3:00 p.m.-5:00 p.m., at Linden Park, see pg. 4

Dec. 7 ALTA VISTA COMMERCIAL CLUB BREAKFAST 8:30 a.m. to 11:30 a.m. Alta Vista Hall.

Dec. 12 KOLACHE DAY at Security State Bank-Elma. Kolaches, cookies and beverage served all day.

Dec. 13 SANTA IS COMING TO ELMA 10:00 A.M. at the Community Complex Center.
TOSSED & FOUND 8:00 a.m.-10:00 a.m. Christmas shipping for kids, see pg. 4 for more details.

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

MERRY CHRISTMAS-Security State Bank will be CLOSED.

SKATING IS BACK IN ELMA!



Starting in November.

3rd grade and under
6:00 p.m.- 7:30 p.m.
4th grade and up 7:30
p.m.-9:00 p.m.

NEI 3A BINGO

2nd Tuesday of
the month at the
Elma Community
Complex Center
\$3 donation.



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

WAYS TO PROTECT YOURSELF FROM DEBIT CARD FRAUD:

Don't Make Purchases On line With Your Debit Card...
Use a credit card, which offers greater protection against fraud, rather than a debit card.
Stick to Bank ATMs...
Bank ATMs tend to have better security (video cameras) than automated teller machines at convenience stores, restaurants, and other places.
Use firewall, anti-virus, and anti-spyware software on your computer and mobile devices.

**ANNUAL ALTA VISTA COMMERCIAL CLUB
PANCAKE BREAKFAST**

Sunday, December 7th

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. 6th sponsored by
the Alta Vista Public
Library and AV Days
Committee.
3:00 p.m. to
5:00 p.m.
at the Linden Park



**Saturday, December 13th
10:00 a.m.**

**Elma Community Complex
East door.**

Receive a treat bag, talk to and take a picture with Santa. Horse drawn wagon rides, weather permitting. 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.-10:00 a.m. Sat., Dec.
13th 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.-11:30 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 Ann O'Brien @ 641-393-2301 or aobrien@psbiow.com by November 28th. 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.

INVESTMENTS

Terms in Months	Min. Balance	APY
6	\$5000.00	4.00%
12	\$5000.00	3.80%
24	\$5000.00	3.50%
36	\$5000.00	3.50%
48	\$5000.00	3.50%
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.

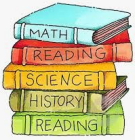
ATTENTION:

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 at the end of the school year, we will pay you for your grades.

**SEPT./OCT.
Super Saver Winners:**

Kayden Fox
Andrew Leid
Lucas Roethler
Titus Roethler
Jayvin Shirk
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-Lidtkke 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:



samsung pay

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



thanksgiving
gather
thankful family
blessed grateful
together blessings
november

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.**



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

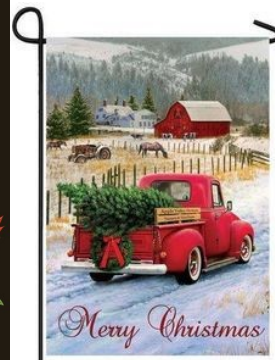
into a down trend. It appears likely a long-term low in the market has been made. However, the short-term picture doesn't look very good. The corn market currently appears similar to last year. We had a multi-week sell off before moving higher into February. Yield reports from the Midwest and throughout 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 ago.



Hours: Sun. Closed, Mon.9-6

NOVEMBER & DECEMBER 2025 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: Tuesday, November 11-Veteran's Day; Thursday-Sunday, Nov. 27-30-Happy Thanksgiving
December 24-28-Merry Christmas; January 1-3, 2026-Happy New Year!

BINGO –Tues., November 4 & December 9, 2025. Bring a \$5.00 donation to have lunch and \$3 donation to play BINGO for November. December-bring a **\$3 GIFT** in a plain bag for bingo prizes.

Please call the Elma Library 641-393-8100 by October 30th & December 4th to reserve a lunch.

Crochet Club: Wed., November 5 & 19; December 3 & 17 from 9:00 - 11:00 AM; All are welcome to join.

Memorials: Millie Whiting gave in memory of Betty Grober, Joan Mitchell in memory of Jeff Schwake. Thank you for thinking of the Elma Library. **Book Donations:** Robert Palmersheim and Judy Rouchka. Thank you for your donations.

NEW GAMES & PUZZLES added to our Collection.



NOVEMBER Books & Movies

Books for Adults: Last Train to Memphis and Careless Love by Peter Guralnick, Why Johnny Can't Come Home by Noreen Gosch, American Black Widow by Gregg Olsen, The Summer of You and Me by Denise Hunter, Behind the Pickle Jar by Wendy McQuaig, The Nature of Love by Toni Shiloh, Had To Be You by Lyn Cote, Times Gone By and Under the Midnight Sun by Tracie Peterson, The Stolen Sisters by Ann Bennett, The Soviet Sisters by Anika Scott, The Moonshiner's Daughter and The Forgiving Kind by Donna Everhart, Welcome to Jubilee and All Tucked Inn by Rachel Hanna, Trail to Clear Creek by Kit Morgan, Paranoia by James Patterson, The Watchmaker's Hand by Jeffery Deaver, Framed by John Grisham, To Die For by Davis Baldacci

Youth Books: Opposites, Horns to Toes and The Going to Bed Book by Sandra Boynton, My Friends by Taro Gomi, Giraffes Can't Dance by Giles Andreae, Here Are My Hands by Bill Martin Jr., Ocean Life by Jill McDonald, Chip Gets Swimmer Shivers by Maddie Frost, Haunted Castle on Hallows Eve by Mary Pope Osborne, Fall Holidays, Harvest, Fall Sports and Fall Leaf Color by Finley Fraser, Watching the Seasons: Fall by Emily Dawson, How Big Could Your Pumpkin Grow? by Wendell Minor, Hello Fall! by Deborah Diesen, It's Fall! by Renee Kurilla, Fall is For School by Robert Neubecker, Fall Feast by Sean Taylor, King & Kayla: Case of the Escape Artist by Dori Hillestad Butler, Raffi and the Colorful Ball by Lukas Sonnenwald, How to Catch a Turkey by Adam Wallace, I Am Thankful by Sheri Wall, The B.B. Bears' Big Halloween Party by Mike Berenstain, Ready, Wait, Go! by DeAnne Wronski, Peek-A-Boo Baby Animals by Clare Lloyd, Little Blue Truck Feeling Happy by Alice Schertle, Sophie: Jurassic Bark by Brian Anderson, Weird, Sad and Silent by Alison McGhee, Uncle Tom's Cabin by Harriet Beecher Stowe, Hilo The Great Space Iguana by Judd Winick.

NOVEMBER Movies: *Jurassic World Rebirth, The Accountant 2, The Unbreakable Boy, Lilo & Stitch, Paddington in Peru.*

DECEMBER Books & Movies

Books for Adults: Cruel Deception by Gregg Olsen, Brady's Brilliance by Tara Soesbe, The Pinedale Incident by Larry Nemitz, Nine Years Among the Indians by Herman Lehmann, Harvesting History by Daniel P. Ott, Ghosts of Honolulu by Mark Harmon, Promises, Promises by Buck Turner, The Christmas Countdown and The Christmas Wager by Holly Cassidy, Christmas at Little Beach Street Bakery and The Christmas Bookshop by Jenny Colgan, The Christmas Fix by Lucy Score, Christmas in Jubilee by Rachel Hanna, A Royal Christmas by Melody Carlson, For Richer, For Poorer by Danielle Steel, The Rom-Commers by Katherine Center, The Waiting by Michael Connelly, Alex Cross Must Die by James Patterson, The Fury by Alex Michaelides, Remember Me, Dreams Forgotten and Out of the Ashes by Tracie Peterson, Perilous Tides by Elizabeth Goddard, The Collector of Burned Books by Roseanna M. White.

Youth Books: I Spy Mystery by Jean Marzollo, Snow by Roy McKie, Christmas Farm by Mary Lyn Ray, Little Red Saves Christmas by Will Hillenbrand, Elmo's Countdown to Christmas by Naomi Kleinberg, My First Mother Goose Nursery Rhymes by Lisa McCue, I Love You as Big as Iowa by Rose Rossner, Curious George At the Park and At the Zoo by Margret Rey, Blue Hat, Green Hat by Sandra Boynton, Spring Is Here by Taro Gomi, The Way I Feel by Janan Cain, Who Cracked the Liberty Bell? by Peter & Connie Roop, Terrier in the Tinsel by Ben M. Baglio, Halfway to Somewhere by Jose Pimienta, It Happened to Anna by Tehlor Kay Mejia, The Doomsday Archives: The Wandering Hour by Zack Loran Clark, Richard Scarry's Best Storybook Ever by Richard Scarry, Frog and Toad Storybook Favorites by Arnold Lobel, The Quicksand Book by Tomie dePaola, Brandon and the Totally Troublesome Time Machine by Seth Fishman, Last Stop On Market Street by Matt De La Pena, It's Okay To Be Different by Todd Parr, It Looked Like Spilt Milk by Charles G. Shaw, Duck on a Truck by David Shannon, My Dog Doobie by Sharon Elkin, In The World Of Whales by Michelle Cusolito.

VOX Books: Shy Willow by Cat Min.

DECEMBER Movies: *Snow White (live), Thunderbolts-The New Avengers, Green and Gold, A Minecraft Movie, Across The River and Into The Trees.*

THANKSGIVING

CLOSED Thur., November 27th

Open Fri., November 28th-Regular hours

Open Sat., November 29th—Drive-up hours only



CHRISTMAS

CLOSING at noon, Wed., December 24th

CLOSED Wed., December 25th



NEW YEARS

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

CLOSED Thur., January 1st, 2026

ALL 2025 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.

FDIC
Member

PO BOX 357 • ELMA, IOWA 50628
ADDRESS SERVICE REQUESTED

SECURITY
State Bank
Elma, IA



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