



SECURITY
State Bank
Elma, IA



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 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:

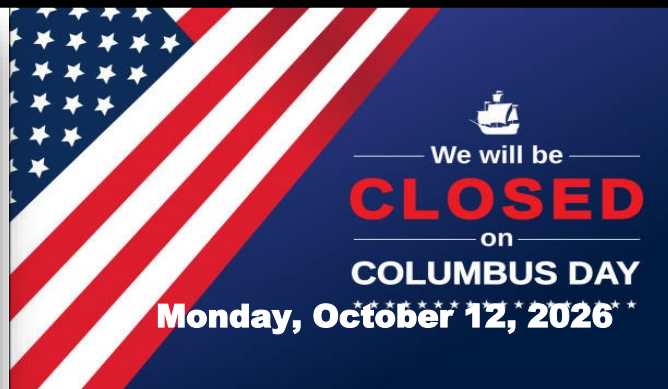
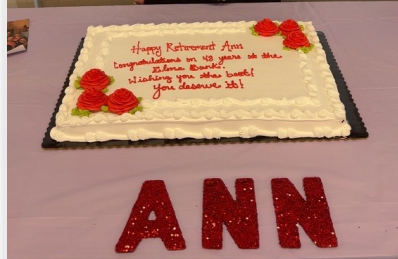
Sat., Sept. 5th CLOSED

Mon., Sept. 7th CLOSED

In observance of.....



**ATTENTION: STARTING 9-8-26 DRIVE UP HOURS WILL BE
CHANGING TO 7:30 A.M.**



**FAREWELL ANN!!
ENJOY RETIREMENT!**



**Ann's retirement party
was a great success.
She had lots of
company and memories!!
Her last day of work is
Aug. 28th. She worked
for the bank for 48+
years. She will be missed!**



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.



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.

ST. PAUL'S MAPLE LEAF LUTHERAN CHURCH SCHEDULE FOR JULY/AUG.

Sunday 9:00 a.m., communion on the first, second, and fifth Sundays of each month.
Sept. 6, Service in the Field @ Steve and Rosalie Christensen Farm, followed by a luncheon.

Sept. 7, Saratoga 4-H @ 7:00 p.m.

Sept. 9, Wednesday evening confirmation resumes each week @ 7:00 p.m.

Sept. 13, Rally Sunday, Youth Education @ 9:00 a.m., Fellowship @ 9:30 a.m., Worship @ 10:00 a.m.

This will be the rhythm of Sunday mornings throughout the school year.

Sept. 7 & 21, Oct. 5 & 19, 10:30 a.m. Worship @ Colonial Manor, Elma

Sept. 14 & 28, Oct. 12 & 26 1:15 p.m. Worship @ Riceville Family Care Center.

Oct. 11, youth sing during worship.

ELMA CHRISTIAN CHURCH

Sunday Worship Service 10:30 a.m.

ST. PETER LUTHERAN CHURCH

Services @ 9:00 a.m. Fellowship and Bible Study @ 10:00 a.m.



Security State Bank will be **CLOSED**
Sat., Sept. 5th and Mon., Sept. 7th
in observance of Labor Day. Stay safe and enjoy!

Sept. 1/Oct. 6...Bridge Organization Meeting, 12:00 p.m. at the Elma Community Complex community room.

Sept. 1/Oct. 6....American Legion Meeting, Elma, 7:00 p.m.

July 10, 24/Aug. 7, 21...City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.

Sept. 14/Oct. 12...Elma City Council Meeting, 7:00 p.m. at the Elma Community Complex Community Room.

Sept. 14/Oct. 12...Colonial Manor Auxiliary meeting, 10:00 a.m. Everyone welcome.

Sept. 22



First Day of Autumn



The Equinox (Vernal & Autumnal) The "nearly" equal hours of day and night is due to refraction of sunlight or a bending of the light's rays that causes the sun to appear above the horizon when the actual position of the sun is below the horizon. Additionally, the days become a little longer at the higher latitudes.

Oct. 4 **ALTA VISTA FIREFIGHTERS ASSOCIATION 7TH ANNUAL PANCAKE BREAKFAST.**
See pg. 3 for more details.



AMERICAN LEGION POST 597 -
2026 SHOW AND SHINE CAR SHOW
LAST SHOW OF THE SEASON 5:00-8:00 p.m., Elma, IA
Sept. 7





Oct. 12 Security State Bank will be CLOSED in observance of Columbus Day.



Columbus Day is a national holiday in many countries of the Americas and elsewhere, and a federal holiday in the United States, which officially celebrates the anniversary of Christopher Columbus' arrival in the Americas on October 12, 1492.

Oct. 25 KIDS HALLOWEEN MASQUERADE 4 p.m., Elma Memorial Hall, see pg. 5 for more details.
And Alta Vista, 4:00 p.m.– Alta Vista Memorial Hall, Trick or Treating to follow.

Oct. 24 FIRE FIGHTERS OF ELMA MASQUERADE DANCE 8 p.m., see pg. 5 for more details.

Oct. 31



KNIGHTS OF COLUMBUS

SWISS STEAK DINNER

Sun, OCT. 11

4:00 P.M. TILL GONE

ELMA MEMORIAL HALL.

ALTA VISTA

FIREFIGHTERS ASSOCIATION

7th Annual

PANCAKE BREAKFAST



Drive thru or dine in at the

Alta Vista Fire Station

Sunday, October 4, 2026

from 7:30 a.m. to 11:00 a.m.

Delivery available in the AV fire district-call
641-229-6523 by 7 p.m. Sat., Oct. 3rd

FIRE PREVENTION WEEK Oct 4-10.

Open House at the Elma Fire Station.

Oct. 10th, 2:00 p.m. to 6:00 p.m.

Refreshments will be served.



WAYS TO PROTECT YOURSELF FROM DEBIT CARD FRAUD:

Don't Make Purchases Online 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.

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

NEI 3A BINGO

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



INVESTMENTS

Terms in Months	Min. Balance	APY
6	\$5000.00	3.90%
12	\$5000.00	3.75%
24	\$5000.00	3.60%
36	\$5000.00	3.60%
48	\$5000.00	3.60%
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.

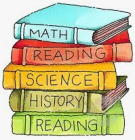
ATTENTION:

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

JULY/AUG Super Saver Winners:

Carson Hare
Lane Grober
Spencer Harreld
Angela Martin
Hadlee Sobolik
Alanna Schatz

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.

FDIC

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...



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.

BROUGHT TO YOU BY THE FIREFIGHTER'S OF ELMA

KID'S HALLOWEEN MASQUERADE

NOVEMBER 1, 2026 4:00 PM

ELMA MEMORIAL HALL

TRICK OR
TREATING TO
FOLLOW!



ALTA VISTA COMMERCIAL CLUB

Kid's Halloween Masquerade

October 25, 2026

4:00 p.m.

Alta Vista Municipal Hall



Trick or treating to follow!



**ELMA MUSEUMS AND
TRAILHEAD-
WELCOME CENTER**



The Depot Museum and School Museum had a successful year, with over 100 visitors during the weekend hours. Although the museums are no longer open on Sundays, please call Tom Platte (393-2618), Marian McGee (393-2539) or Darrell Knecht (641-220-0591) and someone will make arrangements for a museum visit.

The trailhead was also heavily used so far this year. The current plan remains to keep the Trailhead open through October 3. Thereafter, the hours will be dependent upon the weather. The water sill be shut off at the first sign of freezing weather.

We received memorial donations in memory of Pat Sweeney and Dan Gardner. We also received donations from Perry McGee and Lois Burke. Thank you for your support of the museums and trailhead.

The sealcoating from Pine to Elm Street was completed prior to Elma 5k. Thank you to Tossed & Found, the Elma 5kRun/Walk and the Elma Area Community Foundation their financial support of this project. Finally, thank you to Anthony Henry Sealcoating, LLC for completing the work in time for the run.

The current project is the bat-proofing of the Depot Museum. The funding sources for this project include the City of Elma and Lois Burke's Moo Mobile donation. Thank you for all of your help.

FIREFIGHTER'S OF ELMA MASQUERADE DANCE

October 31, 2026 8 PM - Midnight

Elma Memorial Hall

Costume Judging
at 9:00

Admission
\$5

Proceeds to fire station improvements

Happy
Halloween



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.



Tossed & Found
321 Main Street ~ Elma, IA

ITS GRANT TIME!

September 1, 2026 our Fall charitable grant cycle begins! We have a September grant pool \$7500 due to your steady sales.

Applicants must be in the Elma area and a registered non-profit, a government entity or sponsored by such with proof of non-profit status provided. Applications must be for a community betterment project in the Elma area; defined as the communities of Elma, Alta Vista, Lourdes or Riceville. Any one application request should not exceed \$1000 and preference is given to projects with matching funds or collaborating partners, so please include such partnerships on the application.

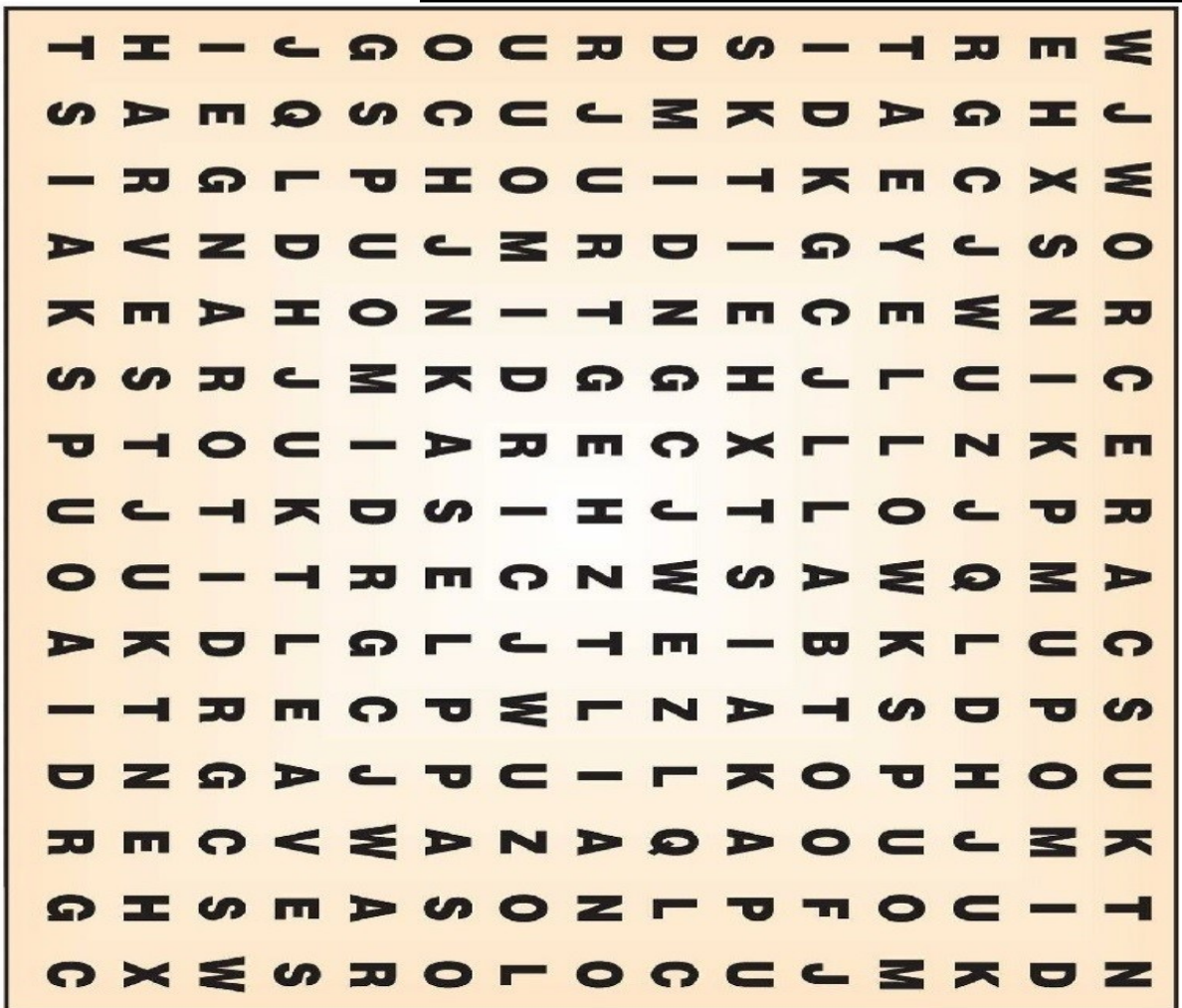
Applications may be found at the Tossed & Found Store, Elma City Clerk's Office or Security State Bank in Elma September 1st-30th. Applications, along with proof of non-profit status, must be received by September 30, 2026 to P.O. Box 15, Elma IA 50628. With longer mailing times now, applications by mail must be postmarked no later than September 26th

All valid applicants will be notified by mail the week of October 26. Funds are dispersed during a group photo at Tossed & Found. Details of award dispersal/photo date are provided in your award letter. Please provide a mailing address that is checked frequently so as to not miss fund dispersal details!



See how many of these autumn related words you can find in the puzzle.
The words can be forward, backward or diagonal.

- | | | | |
|-----------|-------------|---------------|------------|
| 1. Autumn | 5. Raking | 9. Gourds | 13. Corn |
| 2. Fall | 6. Harvest | 10. Football | 14. Maize |
| 3. Leaves | 7. Pumpkins | 11. Season | 15. Yellow |
| 4. Colors | 8. Apples | 12. Scarecrow | 16. Orange |



Hours: Sun. Closed, Mon.9-6

SEPTEMBER & OCTOBER 2026 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: Labor Day Weekend – Friday, September 4 – Monday, September 7.

NEXT Bingo Dates are Tues. SEPTEMBER 8th & OCTOBER 13th. Bring a \$5.00 donation to have lunch and \$3 donation to play BINGO.



Crochet Club: Wed., SEPTEMBER 2 & 16; OCTOBER 7 & 21 from 9:00 - 11:00 AM; All are welcome.

Healthy Steps for Older Adults: Friday, September 25 from 9:00 AM-3:00 PM in the Community Room; We will do a fall risk screening and education class for adults 50+. Participants receive a handbook with tips & exercises and lunch is provided. The program is offered with a suggested voluntary contribution of \$25. Scholarships are available for those needing financial assistance. Registration deadline is September 21. **To Register contact Hallie Hite at 563-277-6014 or the Elma Library.**

Memorials: Paul & Mary Ptacek in memory of Pat Sweeney & Cathy Chihak; Kenny & Janice Fangman in memory of Dan Lentz, Pat Sweeney, Dan Gardner & Dorothy Schmitz; Dean & Paula Zweibohmer in memory of George Freidhof; Marilee Nibaur in memory of Dan Gardner; Rhonda Boyle in memory of Dan Gardner; Nancy Worple & Kathy Freidhof donated money to purchase children and adult books about agriculture in memory of George Freidhof. Thank you for thinking of the library.

Book Donations: Bob & Karen Palmersheim, Teresa Klobassa. Thank you for your donation.

SEPTEMBER BOOKS & MOVIES:

Books for Adults: The Seven Rings by Nora Roberts, Heart's Perilous Journey by Lacy Williams, Harbor Pointe by Irene Hannon, A is for Amish by Sheley Shepard Gray, Storm Warning & Deadly Currents by Elizabeth Goddard, Nowhere to Run, Below Zero & Blood Trail by C.J. Box, Love by Design by Judith Keim, More Than Friends by Denise Hunter, The Café at Beach End by RaeAnne Thayne, The Bookstore Diaries by Susan Mallery, Chasing the Clouds Away by Debbie Macomber,

Books for Youth: The Big Empty by Kirbi Fagan, Welcome to the Symphony by Carolyn Sloan, Many Voices: Building Erie, the Canal... by Laurie Lawlor, Levi Hears for Sue by Sue Thomas, Grandparents in Heaven by Melanie Salas, When Someone Dies by Andrea Dorn, You'll Be There & You'll Find Me by Amanda Rawson Hill, The Sad Dragon by Steve Herman, The Love That Stays With You by Christine Monroe, Look Up by John Allen, When Grandpa Goes To Heaven by Jayne Russel, When Someone You Love Has Died by Stephanie Seidler, Angel Grandpa by Heather Lean, Forever in Your Hearts by Brent Coombs, When the Red Bird Visits by Stephanie Donelko, Penelope's Balloons by Brooke Bourgeois, Search and Count Monster Trucks by FunTrace Paripure, Everything Possible by Fred Small, The Berenstain Bears and the Joy of Giving, Lose A Friend, Visit Grizzlyland & Learn About Heaven by Stan, Jan & Mike Berenstain, You Can Doodle It by Natalie Rigdon, A Leopard Diary by Suzi Eszterhas, Noisy Animals by Libby Walden, My Best Pop-up Noisy Train Book by DK, Noisy Farm Peekaboo! By Dawn Sirett, The Mighty by Judd Winick, Canyon Quest by Jim Ware, 102 Days of Lying About Lauren by Maura Jortner, Bea and the New Deal Horse by L.M. Elliott, Spy School Goes North by Stuart Gibbs, City Spies: London Calling & Mission Manhattan by James Ponti, Peek A Boo, Who Am I? by Thomas Nelson, Let's Make Music by National Geographic, Music by Jill McDonald, Enola Holmes: Vol. 2 & Vol. 3 by Serena Blasko.

Vox Books: Little Houses by Kevin Henkes.

SEPTEMBER Movies: *Hoppers*, *The Super Mario Galaxy*, *Inheritance to Love*.

OCTOBER BOOKS & MOVIES:

Books for Adults: No Grid Survival Projects by Michael Major, Where the Mountains Whisper & Run, Girls by Jenny Cafaro, The Girl in the Hills by A.J. Rivers, Force of Nature & Breaking Point by C.J. Box, Woman Down by Colleen Hoover, Love Between the Lines & Love Under the Stars by Judith Keim, A Chance for Kallie Mae by Ann H. Gabhart, B is for Bonnet by Shelley Shepard Gray, Scent of Hope by Susan May Warren, Mail-Order Baroness by Misty M. Beller, Nightshade by Michael Connelly, Hard To Kill by James Patterson

Books for Youth: I Funny School of Laughs by James Patterson, Penelope Positano Sees It All by Katie Cotugno, Braver Than I Thought by Luke Reynolds, Mystery Lights of Navajo Mesa by Jake & Luke Thoene, Trapped! By James Ponti, Guardians: Forbidden Mountain by Brandon Mull, The History of the American Revolution by Emma Carlson Berne, Who Cracked the Liberty Bell? by Peter & Connie Roop, The History of Pearl Harbor by Susan B. Katz, The United States Constitution & The Gettysburg Address by Jonathan Hennessey, Mia Learns About Veterans Day by Danny Jhnsn, The Little Book of Government by Zack Bush, The Berenstain Bears Safe and Sound & We Love the Library by Mike, Jan & Mike Berenstain, My Magical Words by Becky Cummings, Bob the Vampire Snail by Andrea Zuill, The Slightly Spooky Tale of Fox and Mole by Cecilia Heikkila, The Class With Wings by Paul Fleischman.

Corn and Beans

As of this writing, cash corn is \$4.19 and cash soybeans are \$11.26. corn is \$4.14 higher and soybeans are \$.60 higher than two months ago. September corn futures are \$4.59 with support at \$4.51 and then at \$4.43, resistance is at \$4.63 and then at \$4.67. September soybean futures are \$11.77 with support at \$11.70 and then at \$11.63, resistance is at \$11.81 and then at \$11.85. Last Wednesday's August crop report brought some upward movement to corn and soybeans. Corn acres for the US are at 96.7 million acres compared to July's estimate of 95.3 and last years 98.8. Corn yield dropped to 180.7 from 183 in July compared to last years 186.5 bu/A. The changing yield and acreage estimates cancel each other out but exports were

increased dropping new-crop carryover stocks from 1.790 billion bushels to 1.653 billion bushels. Stocks-to-usage ration is estimated at 10.1% compared to prior estimate of 11 %. The stocks to use ratio needs to get below 10% to get a real bull market going. The market will be watching closely to see if corn yields get worse. Soybean acres did the opposite increasing by 5.6 million acres, up 1.4 million from the July estimate. Soybean yield was cut from 53 bu/A to 52.7 bu/A with a net production increase of 44 million bushels. Old crop soybean crush was raised 5 million bushels and new-crop crush was raised 30 million bushels. Weekly export date shows sales for next marketing year is 3rd highest of the last 5 years. Without any

major new surprises the bottom should be in. Time will tell how the rest of the growing year finishes out for corn & soybeans. AS we come into harvest season, please be careful and remember to be extra careful for yourself and everyone else around you. Feel free to contact Cam, Logan, or myself with your marketing plans or concerns.

Doug Uthe

Cattle

Cash cattle are \$230, down \$28 from 2 months ago.



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 • ELMMA, IOWA 50628
ADDRESS SERVICE REQUESTED

SECURITY
State Bank
Elma, IA



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