



SECURITY
State Bank
Elma, IA



2025



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:

Sat., Aug. 30th CLOSED

Mon., Sept. 1st CLOSED

In observance of.....



ATTENTION SSB

CUSTOMERS:

To file a dispute for a
debit card charge you
need to call SHAZAM at
833-288-1126.



Member
FDIC



SECURITY STATE BANK

has many checking account options available...

All include free online banking, mobile banking, mobile deposit, and unlimited transactions except for the Premium Freedom account. Stop in or give us a call, we would be happy to inform you of our services we offer. We also have a variety of ways to bank!

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

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.





HOLY ROSARY CLUSTER MASS SCHEDULE FOR SEPTEMBER/OCTOBER

September 6, 13, 27, 4:00 p.m., OLL-Lourdes.
September 6, 20, 27, 6:00 p.m., St. Bernard's-Alta Vista.
September 7, 14, 21, 7:15 a.m. IC-Elma.
September 7, 14, 21, 9:00 a.m., IC-Riceville,
September 14, 21, 10:45, September 28, 8:00 a.m. St. Peter's-New Haven.
September 28, 10:30 a.m. Cluster Confirmation
8:00 a.m. mass Tue., Thur., Fri, IC-Elma, Wed. IC-Riceville. Thursdays at Care Center, 10:00 a.m.

October 4, 11, 18, 4:00 p.m., OLL-Lourdes.
October 4, 11, 25, 6:00 p.m., St. Bernard's-Alta Vista.
October 5, 45, 19, 26, 7:15 a.m. IC-Elma.
October 12, 19, 26, 9:00 a.m., IC-Riceville,
October 5, 19, 26, 10:45, St. Peter's-New Haven.
RICEVILLE FALL FESTIVAL October 5, 10:30 a.m.—1:00 p.m.



ST. PAUL'S MAPLE LEAF LUTHERAN CHURCH SCHEDULE FOR SEPTEMBER/OCTOBER

9 a.m. Youth Education followed by Worship Service at 10:00 a.m.
with communion on the 1st, 2nd, and 5th Sundays.
September 7: Pre-K through high school education classes resume at 9 a.m., followed by Bible
presentations, teacher installation, and a potluck to celebrate.
September 8: Worship Riceville Care Center 10:45 a.m.
September 10: First evening of confirmation classes at 6:30 p.m.
September 14: Mission collection for the Riceville food pantry and the Mission House in Cresco.
PreK through 6th grade sing.
September 22: Worship at Colonial Manor in Elma at 10:45 a.m.
October 5: Youth group will meet following worship.
October 12: Mission collection for the Riceville food pantry and the Mission House in Cresco.
PreK through 6th grad sing.
October 13: Worship Riceville Care Center 10:45 a.m.
October 27th: Worship at Colonial Manor in Elma at 10:45 a.m.

ELMA CHRISTIAN CHURCH
Sunday Worship Service 10:30 a.m.

ST. PETER LUTHERAN CHURCH
Services @ 9:00 a.m.



Security State Bank will be CLOSED
Sat., Aug. 30th and Mon., Sept. 1st
in observance of Labor Day. Stay safe and enjoy!

Sept. 2/Oct. 7...Bridge Organization Meeting, 12:00 p.m. at the Elma Community Complex
community room.

Sept. 2/Oct. 7...American Legion Meeting, Elma, 7:00 p.m.

Sept. 5, 19/Oct. 3, 17, 31...City of Elma Recycling, Jendro Sanitation. Like us on Facebook,
updates will be posted.

Sept. 8/Oct. 13...Elma City Council Meeting, 7:00 p.m. at the Elma Community Complex
Community Room.

Sept. 8/Oct. 13...Colonial Manor Auxiliary meeting, 10:00 a.m. Everyone welcome.



AMERICAN LEGION POST 597 -
2025 SHOW AND SHINE CAR SHOW
LAST SHOW-SEPTEMBER 1ST





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. 5 Alta Vista Firefighters' Association 6TH ANNUAL PANCAKE BREAKFAST, see pg. 4 for details.

Oct. 5 IMMACULATE CONCEPTION CHURCH, RICEVILLE FALL FESTIVAL, see pg. 4 for details.

Oct. 13 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.



FIRE PREVENTION WEEK Oct 5-11



Oct. 25 FIRE FIGHTERS OF ELMA MASQUERADE DANCE 8 p.m., see pg. 4 for more details.

Oct. 26 KIDS HALLOWEEN MASQUERADE 4 p.m., Elma Memorial Hall, see pg. 4 for more details. and Alta Vista, 4:00 p.m.-Alta Vista Memorial Hall, trick or treating to follow.

Oct. 31



ADD YOUR
DEBIT
CARD TO A

**MOBILE
WALLET**



We support the following
mobile wallets:



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

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.

BROUGHT TO YOU BY THE FIREFIGHTER'S OF ELMA

KID'S HALLOWEEN MASQUERADE

OCTOBER 26, 2025 4:00 PM
ELMA MEMORIAL HALL

TRICK OR
TREATING TO
FOLLOW!



ALTA VISTA COMMERCIAL CLUB

Kid's Halloween Masquerade



October 26, 2025

4:00 p.m.

Alta Vista Municipal Hall

IMMACULATE CONCEPTION
RICEVILLE

Fall Festival

Sunday, October 5, 2025

10:30 a.m. to 1:00 p.m. Beef &
Ham Dinner (Drive Thru Only)

Serving: Beef, Ham, Mashed
Potatoes, Gravy, Sweet Corn, Bun,
Fruit, Milk and Choice of Pie.

FIREFIGHTER'S OF ELMA MASQUERADE DANCE

October 25, 2025 8 PM - Midnight

Elma Memorial Hall

Costume Judging
at 9:00

Admission
\$5



Proceeds to fire station improvements



Alta Vista Firefighters Association 6th Annual PANCAKE BREAKFAST

Drive thru or dine in at the
Alta Vista Fire Station
Sunday, October 5, 2025
from 7:30 a.m. to 11:00 a.m.

Serving pancakes, sausage, scrambled
eggs, juice, milk and coffee.

Drawing for door prizes.
Delivery available in our fire district-call
641-229-6523 by 7 p.m. Sat., Oct 4th.



INVESTMENTS

Terms in Months	Min. Balance	APY
6	\$5000.00	4.25%
12	\$5000.00	4.10%
24	\$5000.00	3.65%
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.

JULY/AUG.

Super Saver Winners:

Hallie Baethke

Violet Gardner

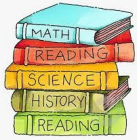
Adalyn O'Brien

Brynleigh Ries

Charlie Roethler

Abigail Zimmerman

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.

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 \$5.00 fee for each card. Stop in and see us for more details.

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.

ATTENTION SSB CUSTOMERS...

If you bring coins in on Saturday, it may not get counted until the following business day. Thank you.

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.



Tossed & Found
321 Main Street ~ Elma, IA

IT'S GRANT TIME!!

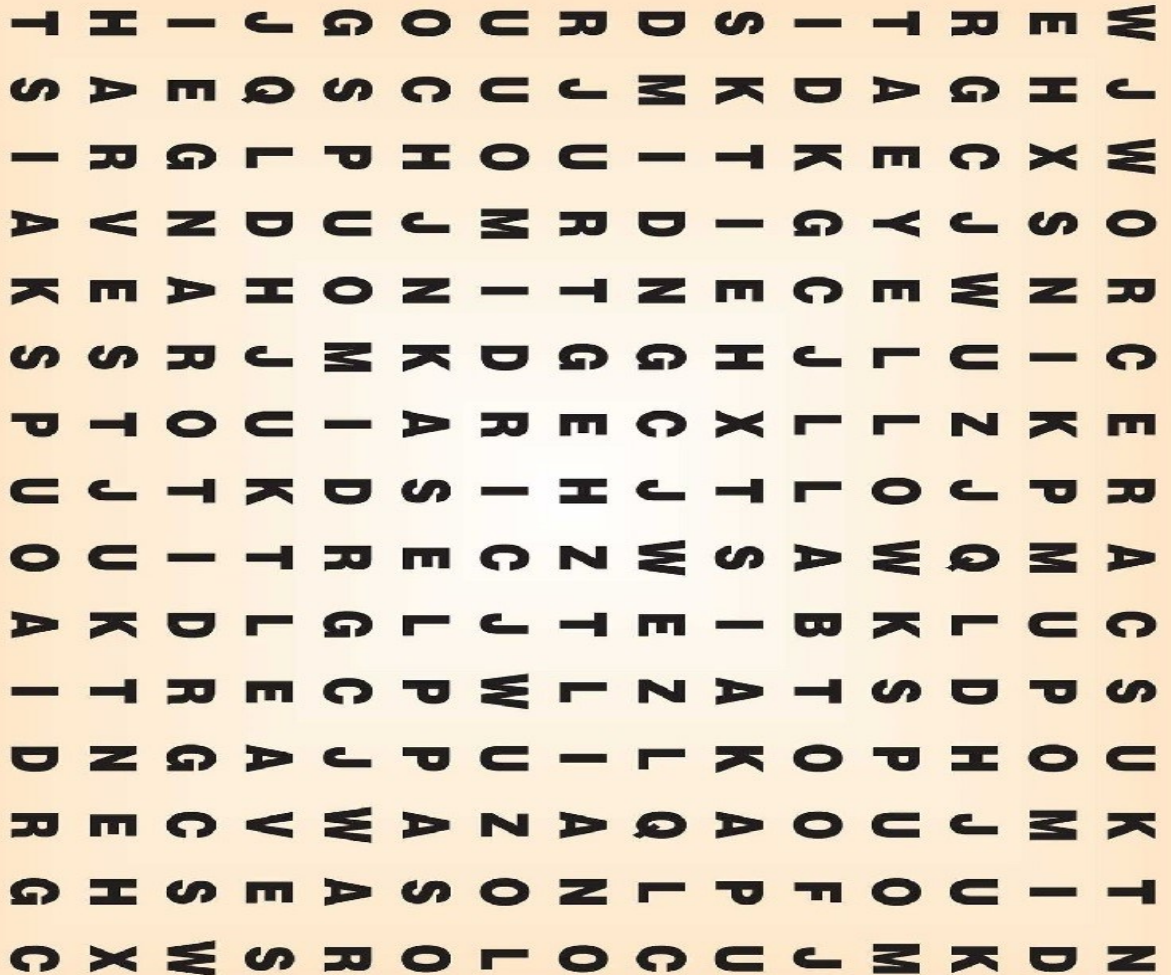
Thanks to our loyal customer sales, we are able to offer semi-annual charitable grants for community betterment projects/programs! September is our next grant cycle and applications will be available for a total of \$6000 available funds during this cycle.

Applicants must be a registered non-profit or government entity or sponsored by such with proof of non-profit status provided. Community betterment projects must be 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.

Applications may be found at the Tossed & Found Store, Elma City Clerk's Office or Security State Bank in Elma September 1st-26th. Applications along with proof of non-profit status must be received by September 30th, 2025 to P.O. Box 15, Elma IA 50628. With longer mailing times now, applications by mail must be post-marked no later than September 26th.

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

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



Hours: Sun. Closed, Mon.9-6

SEPTEMBER & OCTOBER 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: August 29, 30, 31 & September 1st – Have a Safe Labor Day Weekend!

BINGO –Tues., September 9 & October 14, 2025. Bring a \$5.00 donation to have lunch and \$2 donation to play BINGO. Speaker for September from IA Legal Aid/Rural Justice.

Please call the Elma Library 641-393-8100 by September 3rd & October 8th to reserve a lunch.

Crochet Club: Wed., September 3 & 17; October 1 & 15 from 9:00 - 11:00 AM; All are welcome to join.

Memorials: Friends & Fitness gave in memory of Glen Pietan, Roger & Marilee Nibaur in memory of Glen Pietan, Kenny & Janice Fangman in memory of Kent Cook and Sr. Bonnie Lentz, Tim & Kim Voth in memory of Kent Cook and Roger & Marlys Weiland in memory of Glen Pietan. Thank you for thinking of the Elma Library.

NEW GAMES & PUZZLES added to our Collection.

SEPTEMBER Books & Movies

Books for Adults: The Angel Makers by Patti McCracken, The Next Day by Melinda French Gates, SNAFU: Guide to History's Greatest Screwups by Ed Helms, The Girl Nobody Wants by Lily O'Brien, 100 Things To Do In Iowa Before You Die by Sara Broers, The Marriage Pact by Kathleen Fuller, The Pursuit of Elena Bradford by Ann H. Gabhart, The Perfect Rom-Com by Melissa Ferguson, Emma's Engagement by Susan G. Mathis, That Deep River Feeling by Jackie Ashenden, Hard Winter, Beans, Bourbon, & Blood, Kill Me Tomorrow and The Forty-Niners by William & J.A. Johnstone, Swamp Story & Insane City by Dave Barry, The Living and the Lost by Ellen Feldman, A Mother's Love by Danielle Steel, The Only Woman in the Room by Mari Benedict, Lethal Prey by John Sanford, The House of Cross by James Patterson, This is Why We Lied by Karin Slaughter, Give Me Butterflies by Jillian Meadows, Friends Don't Fall in Love by Erin Hahn, The Sweetheart List & The Bright Spot by Jill Shalvis

Youth Books: See, Touch, Feel by Hannah Cockayne, Bilingual Fairy Tales by Charles Perrault, Spanish Picture Dictionary by Rosetta Stone, Family Pictures/Cuadros De Familia by Sandra Cisneros, Berenstain Bears: Week at Grandma's, Visit the Dentist by Stan & Jan Berenstain, Chickens & Sheep by My Incredible World, Rainforest Animals by Jill McDonald, My First Book of Nursery Rhymes by Sanja Rescek, Good Night, Curious George by Margret & H.A. Rey, Plan and Prepare!, Stop, Drop and Roll! by Charles Ghigna, Fire Safety, Making a Safe Escape by John Delaney, Time for School Little Blue Truck by Alice Schertle, Flat Stanley's Adventures: The Mount Rushmore Calamity, The Great Egyptian Grave Robbery, The Japanese Ninja Surprise & The Intrepid Canadian Expedition by Jeff Brown, The Worst Class Trip Ever by Dave Barry, Space and Beyond, Journey Under the Sea, The Lost Jewels of Nabooti and The Abominable Snowman by R.A. Montgomery, Eyes on the Sky by J. Kasper Kramer, My United States: Iowa by Ann O. Squire, I Survived The Great Molasses Flood of 1919 by Lauren Tarshis, How it Works-Rocket by Amelia Hepworth, Lefty by Mo Willems, Exploring is Not for Me! by Lucy Shin, The Middle Ages by Allison Lassieur, Weird but true! The Middle Ages by Michael Burgan, The Apple and The Arrow by Mary & Conrad Buff, A Medieval Feast by Aliki, National Geographic Kids-Everything Castles by Crispin Boyer, A Year in a Castle by Rachel Coombs

VOX Books: Climb On! by Baptiste Paul, A Spot to Haunt by Robin Twiddy, Mighty: The Story of an Oak Tree Ecosystem by Henry Cole, String Art Patterns by Smilonada, Sewing School by Amie Petronis Plumley.

SEPTEMBER Movies: *MUFASA, WICKED, A WORKING MAN, CAPTAIN AMERICA: Brave New World.*

OCTOBER Books & Movies

Books for Adults: An Elephant in My Kitchen by Francoise Malby-Anthony, You Can Date Boys When You're Forty by Dave Barry, The Nazis Knew My Name by Magda Hellinger, Presumed Guilty by Scott Turow, The Midnight Lock by Jeffery Deaver, The Devil's Sea by Clive Cussler, The Jackal's Mistress by Chris Bohjalian, The Wedding Veil by Kristy Woodson Harvey, 23 ½ Lies by James Patterson, A Mind of Her Own by Danielle Steel, Toxic Prey by John Sandford, One Big Happy Family by Susan Mallery, Bright Lights, Big Christmas by Mary Kay Andrews, Go West, Young Man by William & J.A. Johnstone, Trail to Love by Susan F. Craft, Sunrise Reef by Irene Hannon, The Voice We Find by Nicole Deese, Bridesmaid by Chance by Meghan Quinn, Welcome to Jubilee & All Tucked Inn by Rachel Hanna.

Youth Books: How to Catch a Monster by Adam Wallace, Knuffle Bunny by Mo Willems, Cat Breed Guide by Stephanie Brimmer, Leila The Perfect Witch by Flavia Z. Drago, Creepy Pair of Underwear! by Aaron Reynolds, The Den That Octopus Built by Randi Sonenshine, Curious George Touch and Feel Book by H.A. & Margret Rey, ABCs of Iowa by Sandra Magsamen, Goodnight Gorilla by Peggy Rathmann, Duck, Duck, Goose! by John Hare, Creaky Acres by Calista Brill, Please Pay Attention by Jamie Sumner, Scrimshaw by Ethan M. Aldridge, Mouse Cookies & More by Laura Numeroff

VOX Books: If I Was a Horse by Sophie Blackall, Luz Lucero, Nina Astronauta by Zaida Hernandez, Jabari Tries by Gaia Cornwall.

OCTOBER Movies: *PANDA BEAR IN AFRICA, DOG MAN, NOVOCAINE, CLEANER.*

Corn and Beans

As of this writing, cash corn is \$3.54 and cash soybeans are \$9.56. Corn is \$.55 lower and soybeans are \$.37 lower than two months ago. September corn futures are \$3.80 with support at \$3.77 and then at \$3.74, resistance is at \$3.82 and then at \$3.85. November soybean futures are \$10.36 with support at \$10.27 and then at \$10.21, resistance is at \$10.43 and then at \$10.52. Last Tuesday's USDA crop report held a few surprises. First, planted corn acreage increased by 2.1 million acres to 97.3 million acres. Yield increased from 181 to 188.8. USDA increased usage from 15.4 billion bushels to 15.955 billion bushels and due to lowered expected prices from

\$4.20 per bushel to \$3.90. The stocks- to-usage ratio is now at 13.6% which has not been this high since 2019/20. For soybeans USDA lowered the expected planted acreage from 83.4 to 80.9 million acres. Also USDA cut ending stocks from 310 to 290 million bushels with a stocks to use ratio of 6.7%. Even though this is tight USDA left the expected average price unchanged at \$10.10. The market went lower after the release of the USDA report and then worked sideways to higher Wednesday, Thursday, and Friday which was a positive sign. Harvest is fast approaching so please everyone be safe and enjoy the hectic harvest season.

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

Doug Uthe

Cattle

Cash cattle are \$2.45 up \$.05 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



ADDRESS SERVICE REQUESTED
PO BOX 357 • ELMMA, IOWA 50628

SECURITY
State Bank
Elma, IA



PRSR STD
US POSTAGE
PAID
ELMA, IOWA 50628
Permit No. 18