



**2022**

**PSB 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.psbiowa.com](http://www.psbiowa.com)

PSB 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  
Peoples Savings  
Bank Elma on  
Facebook then  
click like!**



A Division of Security State Bank  
of Sutherland, IA



**PEOPLES SAVINGS BANK**

**Holiday Hours...**

**Will CLOSE at noon,  
Fri., Apr. 15th, in observance  
of Good Friday.**

**OPEN regular hours  
Sat., Apr. 16th.**

The Staff at Peoples  
Savings bank wish  
you all a

*Happy*  
**EASTER**



**COME JOIN OUR TEAM**

**Peoples Savings Bank of Elma has an opening for a Customer  
Service Representative/Administrative Assistant**

- **Assist customers with new and existing accounts. Assist with the preparation of loan documents and loan administration.**
- **Candidates need to: Present a professional friendly image, have good communication skills, be a detail oriented, fast learner, able to maintain confidentiality of all bank matters.**
- **Competitive pay, 11 paid holidays in addition to paid time off, 401k with match and insurance package.**

**Please forward resume and cover letter to:**

**Doug Uthe  
[duthe@psbiowa.com](mailto:duthe@psbiowa.com)  
Peoples Savings Bank  
PO Box 357  
Elma, IA 50628**





SUN	MON	TUE	WED	THUR	FRI	SAT
	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

## Calendar of Events



### HOLY ROSARY CLUSTER HOLY WEEK SCHEDULE

April 14 Holy Thursday, 6:30 p.m. IC-Riceville.  
 April 15 Good Friday Passion of Christ, 6:30 p.m.-St. Bernard's Alta Vista.  
 April 16 Holy Saturday, 8:30 p.m. IC-Elma.

### EASTER SUNDAY

7:15 a.m. IC-Riceville, 9:00 a.m. St. Peter's-New Haven, 10:45 a.m.-OLL Lourdes.

### HOLY ROSARY CLUSTER MASS SCHEDULE FOR APRIL

April 2, 23, 30, 4:00 p.m. OLL-Lourdes.  
 April 9, 23, 30, 6:00 p.m. St. Bernard's-Alta Vista.  
 April 3, 10, 24, 7:15 a.m. IC-Elma.  
 March 6, 13, 27, 9:00 a.m. IC-Riceville.  
 March 6, 13, 20, 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 APRIL

April 3, 10, 24, 10:00 a.m. Worship Service.  
 April 3, 10, 24, 9:00 a.m. Sunday School.  
 April 6, Lenten Service, 7:00 p.m.  
 April 14 Maundy Thursday Service 7:00 p.m.  
 April 17 Easter Sunday Worship 7:30 a.m. followed by Easter Breakfast.

ST. PETER LUTHERAN CHURCH, ELMA  
 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.

Apr. 5 American Legion Meeting, Elma, 7:00 p.m.

Apr. 8 City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.



Apr. 10  *Palm Sunday*

Apr. 11 Bridge Organization Meeting, 5:30 p.m. at the Elma Community Complex community room.

Apr. 11 Elma City Council Meeting, 7:00 p.m. at the Elma Community Complex community room.

Apr. 15  **GOOD FRIDAY**

Peoples Savings Bank will close at noon.

Apr. 16 Easter Egg Hunt-Elma and Alta Vista see last page for more details.



Apr. 17

 **Happy Easter**

**Tax Day**  
**APRIL 18**

Apr. 22 City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.



## INVESTMENTS

Terms in Months	Min. Balance	APY
6	\$1000.00	.20%
9	\$1000.00	.20%
12	\$1000.00	.30%
18	\$1000.00	.30%
24	\$1000.00	.35%
30	\$1000.00	.35%
36	\$1000.00	.40%
48	\$1000.00	.40%
60	\$1000.00	.60%
<hr/>		
6	\$10,000.00	.30 %
9	\$10,000.00	.30%
12	\$10,000.00	.40%
18	\$10,000.00	.40%
24	\$10,000.00	.50%
30	\$10,000.00	.50%
36	\$10,000.00	.60%
48	\$10,000.00	.70%
60	\$10,000.00	.80%

SUBSTANTIAL PENALTY FOR EARLY WITHDRAWAL. MEMBER FDIC.

These rates are effective Mar. 22nd, rates may change weekly on Tuesdays. 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...**

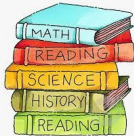
Stop in and make a deposit of \$5.00 or more into your personal savings account and become eligible to have your name in a drawing held once a month, around the 20<sup>th</sup>, for a free gift. Winners will be listed in the following newsletter. Also, don't forget to bring your Report Cards in for Crackin' the Books. We will pay you for your grades.

### Mar. Super Saver Winners:

Lauren Baethke  
Owen Baethke  
Marina Burke  
Andrew Leid  
Glenn Leid  
Emma Praska  
Ethan Praska  
Weston Praska

Stop in and pick up your free gift!!

Member  
**FDIC**



## 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!**

## PSB PRODUCTS AND SERVICES

PSB WEBSITE: [www.psb-iowa.com](http://www.psb-iowa.com).

**INTERNET BANKING:** Sign up now by going to our website [www.psb-iowa.bank](http://www.psb-iowa.bank). 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 - psb elma. Follow the steps. Or stop in or call and we can assist you in getting signed up.

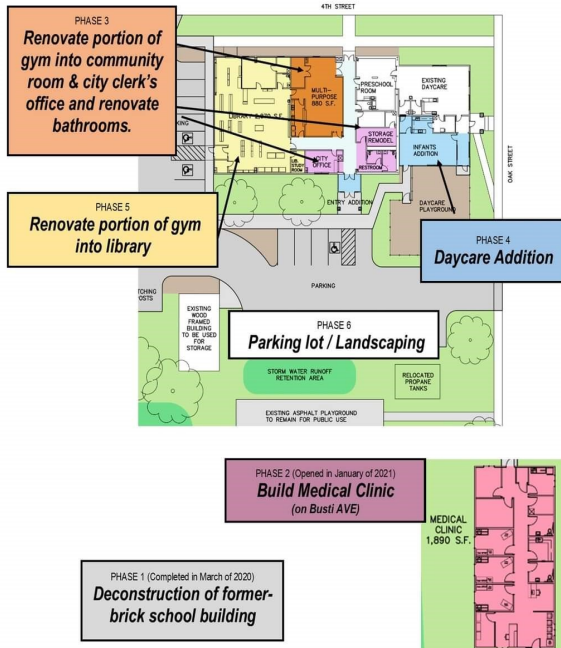
**MOBILE DEPOSIT:** After signing up for mobile deposit, go to settings-deposits-and agree to the mobile deposit agreement..

**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:** Peoples Savings Bank 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.



# Elma Community Complex



Progress continues on the Elma Community Complex (ECC)! Despite several construction delays, the project is moving forward and the committee is hopeful to have the project completed this year!

- The outside shell of the daycare addition is complete. Plumbing is currently being installed.
- The newly renovated Community Room, is currently being used by the 3 year old preschool until the daycare addition and renovations are done. Appliances are installed in the kitchenette. The community room with kitchenette will be used for library programming for adults and youth and community meetings and gatherings (city council meetings, family gatherings, etc).
- Renovations of portions of the former gymnasium into the City Clerk's office and library are underway. Walls are sheet rocked and electrical is roughed in. Plumbing and heating is currently being done. Volunteers have most of it painted! The City sold the current library building and we are wanting to get the library moved as soon as possible.
- A few weeks ago Jennifer Drinkwater, Community Arts Specialist for Iowa State University Extension brought her upper-level class from the College of Design at Iowa State University to collaborate with the community of Elma as part of the research being done on Elma as a "Shrink Smart Community." The murals that were on the former brick school will be incorporated into the exterior of the complex along with adding an east and south entrance. It is important to incorporate the history of the school into the ECC. The class is going to assist with the design in these areas.
- The project is repurposing ceiling tile. A school was throwing them out and ECC acquired them and will be putting them to use. Also, we were able to acquire "new to us" book shelves from Hawkeye Community College for a very reasonable price. Shout out to the volunteers who helped us take advantage of these opportunities as they will allow us to save some money!

• The ECC committee recently got updated bids on what remains to be done on the project. The project is being done in phases as funding allows. The committee continues to seek donations and apply for grants. Recent grants that they have received include Kinney-Lindstrom, Iowa Department of Cultural Affairs, Theisens, Howard County Community Foundation, Elma Area Community Foundation, and Oneota Club. We have made great progress in our fundraising but \$246,000 needs to be raised to finish the project. All sized donations are welcome and appreciated. Donations can be mailed to City of Elma-ECC Project PO Box 497 Elma IA 50628.

Thank you to ALL who supported our recent Fish Fry Fundraiser or have supported it in other ways. Whether you donated your time or money, please know it is appreciated!!!!

## Corn and Beans

As of this writing, cash corn is \$6.92 and soybeans are \$15.80. Corn is \$.76 higher and soybeans are \$.73 higher than one month ago. July corn futures are \$7.15 with support at \$7.02 and then at \$6.75, resistance is at \$7.28 and then at \$7.55. July soybean futures are \$16.54 with support at \$16.30 and then at \$16.02, resistance is at \$16.58 and then at \$16.85. The wild ride continues in the grain markets. Cash bids are now based on July Futures for the most part as the nearby May contract is more volatile. Many grain buyers buy cash grain today, sell it on the board and resell it later, buying back the board position then. Margin accounts for grain buyers have had to be increased at least a couple of times due to the sharp upward move in the markets. Headlines are driving the markets day to day. Wednesday saw

the markets close lower on cease fire talks between Russia and Ukraine. Thursday prices rebounded back up as the war didn't slow down and some headlines suggested China is quietly supporting Russia. Right now the world is watching to see if Ukraine gets crops fertilized and planted. Still a market factor is South American weather for their second crop. No one knows what the future holds at this point. We are at profitable levels so continue to take risk of the table is my thought.

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

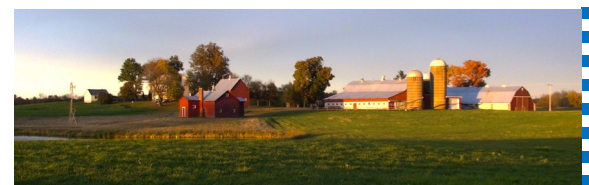
Doug Uthe

## Cattle

Cash cattle are \$139, down \$4 from last month.

## Hogs

Cash hogs are \$70, up \$5 from last month.





## APRIL 2022 LIBRARY LIMELIGHT

**Elma Public Library Website:** [www.elma.lib.ia.us](http://www.elma.lib.ia.us)

**Facebook:** Elma Public Library-Elma, Iowa - Phone 641-393-8100

### **Happy Easter!**

**Regular Hours:** Monday 9 AM - 6 PM, Tuesday 1 - 6 PM, Wednesday 9 AM - 7 PM, Thursday 10 AM - 6 PM, Friday 10 AM - 2 PM & Saturday 9 AM - 2 PM, Sunday - Closed.

**DAYS CLOSED:** Friday, April 15 & Saturday, April 16 - Have a Happy Easter!

**Crochet Club** - Wed., April 13 & 27 from 9:00 - 11:00 AM.

**Game Day** - Wed., April 20 at 1:00 PM.

**National Library Week - April 3 - 9;** Sign up for a library card; **Activities will include:** put your name in a drawing for \$5 Bridge Bucks when you check out books during National Library Week-4 winners; **Fill Our Comment Board: Adults-**"How I Connect With My Library", **Writing contest: Children-**"A Night at the Library"; **Coloring Contest** (Adults & Kids); Pick up papers at the library and turn back in by April 11<sup>th</sup>. Cookies served throughout the week.

**Food/Household Items Drive** - Collecting Food items and Household Supplies through the month of April for the Mission House in Cresco. **Food:** Gift Cards from Fareway or Dollar Fresh, any kind of meat, Koolaid Mix, Coffee, Cream of Mushroom and Cream of Chicken soup; **Household:** 13 & 33 gallon trash bags, Lysol cleaning spray, 75 Watt light bulbs, toilet paper, Kleenex, HE laundry detergent, Hand soap.

**Earth Day - April 22** - Special activities for kids to do the week of April 18-22 related to Earth Day.

**Memorials:** Bryce & Mary Ellen Larsen gave a memorial in memory of Kenny Chihak, Tom & Barb Schroeder in memory of Linda Zeimetz, Joan Mitchell in memory of Kenny Chihak and Linda Zeimetz, Kenny & Janice Fangman in memory of Linda Zeimetz, Kenny Chihak and Mary Buchholtz, Tom & Marsha Hidding in memory of Linda Zeimetz, Paul & Mary Ptacek in memory of Linda Zeimetz, Francis Dietrich and Kenny Chihak, Tim & Kim Voth in memory of Linda Zeimetz, Mary Heying in memory Linda Zeimetz and Kenny Chihak, Bill & Cathy Chihak in memory of Kenny Chihak, Barb Boyle in memory of Kenny Chihak, John & Ardel Boyle in memory of Linda Zeimetz and Kenny Chihak and Carol Schwake in memory of Rebecca 'Shannon' Draper. Thank you for thinking of the library.

**Books for Adults:** Daniel Boone by John Faragher, The Woman Who Smashed Codes by Jason Fagone, See No Evil by Robert Baer, The Bomber Mafia by Malcolm Gladwell, You Can't Spell America without Me by Alec Baldwin, Sacred Passage by Margaret Coberly, Bet the Farm by Beth Hoffman, The Stranger in the Lifeboat by Mitch Albom, George Orwell 1984, Big Brother is Watching You by George Orwell, The Horsewoman by James Patterson, False Assurances by Christopher Rosow, Jack Reacher, Better Off Dead by Lee Child, Missing and Endangered by J.A. Jance, Uncharted Promise and Uncharted Destiny by Keely Keith, Bringing Maggie Home by Kim Vogel Sawyer, The Ranger Takes a Bride by Misty Beller, The Amish Woman and Her Last Hope and The Amish Spinster by Samantha Price, The Sunshine Club by Carolyn Brown, Dinner on Primrose Hill by Jodi Thomas, When I Found You and Keep Me Warm at Christmas by Brenda Novak, Biscuits and Gravy and Texarkana by William W. Johnstone, Worth Every Cent, Worth Billions and Worth More Than Money by Lexy Timms.

**Books for Youth:** Anthem by Noah Hawley, Anne of Ingleside by L.M. Montgomery, Diary of a Wimpy Kid-Big Shot by Jeff Kinney, Big Red Barn by Margaret Wise Brown, The Puppy Place-Spirit and Bubbles and Boo by Ellen Miles, The Time of Easter by Suzanne Richter, Give A Little Snuggle by Regina Downing, The Memory Box, A Book About Grief by Joanna Rowland, Earth Ninja by Mary Nhin, We Are Water Protectors by Carole Lindstrom, DK Eyewitness Climate Change by John Woodward, DK findout! Garbage by Anita Ganeri, DK What A Waste by Jess French, Old Enough to Save the Planet by Loll Kirby, Rumble in the Jungle by Giles Andre-ae

**Graphic Novels:** Good and Evil, The Ultimate Comic Book Action Bible by Michael Pearl.

**New Movies:** *Karate Dog*, *12 Mighty Orphans*, *Free Guy*, *Cruella*, *The Last Kiss*, *Ghostbusters Trilogy-1 & 2* and *Afterlife*.

**April Showers**



**bring May Flowers**

## SPRING IS HERE!!



**Stop in and see one of our loan officers for any spring projects you are thinking about. Doug, Logan or Sam will be happy to talk with you.**

**Peoples Savings Bank.  
A Division of Security State Bank, Sutherland, IA  
Member FDIC  
Equal Housing Lender.**

## KNIGHTS OF COLUMBUS EASTER EGG HUNT

Elma Boy Scouts will be helping

April 16, 2022 10:00 a.m.  
Elma Park



## ALTA VISTA ACES 4H CLUB EASTER EGG HUNT AND BAKE SALE

April 16, 2022 10:30 a.m.,  
VFW/Alta Vista Park  
Please dress for the weather.



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

**PEOPLES SAVINGS BANK**  
**PSB**  
YOUR PATHWAY TO THE FUTURE

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