



**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.psb-iowa.com](http://www.psb-iowa.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



## FRAUD IS ON THE RISE IN ALL AREAS OF LIFE.



**Help protect your Peoples Savings Bank debit card account with a free service called *Brella*.**

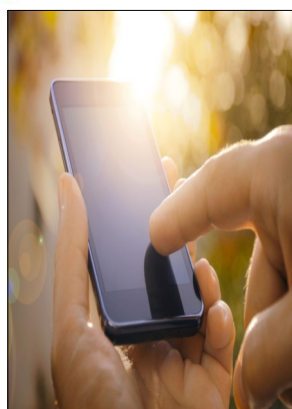
**Brella will send you alerts when your card is used so you can quickly know when fraudulent activity is attempted on your account.**

**Contact an employee at Peoples Savings Bank and we will help you get set up or answer your questions. PH. 641-393-2301**



## Off to College or moving??

**PEOPLES SAVINGS BANK PROVIDES  
A VARIETY OF WAYS TO BANK!**



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

Please call us at  
641-393-2301 as we  
can walk you through  
these alternative ways  
of banking.

**PHONE BANKING** is available by calling  
641-393-2750 or 877-540-7444.

**MOBILE BANKING** including mobile deposit.  
Sign up with online banking to get started.

**ONLINE BANKING**—go to [www.psb-iowa.com](http://www.psb-iowa.com) to  
sign up.

**ATM's** available for cash needs (Available at  
southwest corner of PSB and in Alta Vista at  
Peoples Insurance. Locate other surcharge free  
ATM's in the Privileged Status networking by  
going to [shazam.net](http://shazam.net) to find a location.)

**NIGHT DEPOSIT DROP** (Available at south-  
west corner of PSB, processed daily, Mon.–Fri.  
and in Alta Vista at Peoples Insurance picked up  
Mon., Wed., Fri. and processed that day).  
Please put your items in an envelope with clear  
instructions on what you want done.

**MOBILE DEPOSIT ENDORSEMENT** Due to banking regulation, all  
checks deposited using a Mobile Banking service must include “ For  
Mobile Deposit Only at Peoples Savings Bank “ handwritten below your  
endorsement signature on the back of the check you are depositing or  
the deposit will be rejected. Sample of how a check being deposited  
using Peoples Savings Bank's Mobile Deposit should read. Jane Doe  
(sign your name) for mobile deposit only at Peoples Savings Bank Elma.





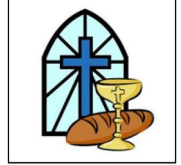
SUN	MON	TUE	WED	THUR	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

## Calendar of Events

July 30 STEEPLE DAY, Lourdes, IA, see page 4 for more details.

### HOLY ROSARY CLUSTER MASS SCHEDULE FOR AUGUST

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



**August 28th, CLUSTER SOCIAL, Lake Hendricks-shelter house, Riceville.**

### ST. PAUL'S MAPLE LEAF LUTHERAN CHURCH SCHEDULE FOR AUGUST

August 7, 14, 21, 28, 90:00 a.m. Worship Service.

**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.

Aug. 1 American Legion Shine & Show 5:00- 8:00 p.m., Elma.

Aug. 2 American Legion Meeting, Elma, 7:00 p.m.



Aug. 5-6 WAPSIPINICON FESTIVAL, Riceville, IA

Aug. 8 Bridge Organization Meeting, 5:30 p.m. at the Elma Community Complex community room.

Aug. 8 Elma City Council Meeting, 7:00 p.m. at the Elma Community Complex community room.

Aug. 12 City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.



Aug. 16 Elma Public Library Game Day, 1:00 p.m.

Aug. 26 SECURITY STATE BANK, New Hampton, GRAND OPENING. See page 4 for more details.

Aug. 26 City of Elma Recycling, Jendro Sanitation.  
 Like us on Facebook, updates will be posted.



### DRIVE-THRU MEAL

#### ELMA SPORTSMEN'S CLUB

August 14, 2022

3:00 p.m. to 6:00 p.m. (or until gone)

14451 200th St- 12 miles north of New Hampton to 200th St,  
 1st place east of the highway-north side.

Tenderized BBQ pork loin sandwich, cheesy potatoes,  
 baked beans, coleslaw, bar or cookie.

\$12 donation—

Drive—Thru, Picnic Style or Limited Indoor Seatings.

Proceeds will go to the  
 ELMA EMERGENCY SERVICES BUILDING and the  
 PROTIVIN FIRE DEPARTMENT



### Back to School

Charles City....Aug. 24

Cresco...Aug. 23

New Hampton...Aug. 23

Osage...Aug. 24

Riceville...Aug. 24

## INVESTMENTS

Terms in Months	Min. Balance	APY
6	\$1000.00	.30%
9	\$1000.00	.30%
12	\$1000.00	.70%
18	\$1000.00	.70%
24	\$1000.00	.75%
30	\$1000.00	.75%
36	\$1000.00	.80%
48	\$1000.00	.80%
60	\$1000.00	1.00%
<hr/>		
6	\$10,000.00	.45 %
9	\$10,000.00	.45%
12	\$10,000.00	.85%
18	\$10,000.00	.85%
24	\$10,000.00	1.00%
30	\$10,000.00	1.00%
36	\$10,000.00	1.10%
48	\$10,000.00	1.20%
60	\$10,000.00	1.30%

SUBSTANTIAL PENALTY FOR EARLY WITHDRAWAL. MEMBER FDIC.

These rates are effective JULY 19th, 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...

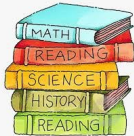
Stop in and make a deposit of \$5.00 or more into your personal savings account and become eligible to have your name in a drawing held once a month, around the 20<sup>th</sup>, for a free gift. Winners will be listed in the following newsletter. Also, don't forget to bring your Report Cards in for Crackin'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

### JULY Super Saver Winners:

Tyrian Andera  
Annalynne Carey  
Amelia Gardner  
Adalyn O'Brien  
Emery O'Brien  
Macoy O'Brien  
Jennifer Oberholtzer  
Connley Ries  
Malia Schwade  
Nolan Schatz

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.

## 24<sup>th</sup> Annual Steeple Day

*Saturday, July 30, 2022*

Lourdes, Iowa  
Our Lady of Lourdes



### 10:00 am Tractor Pull

Registration at 9:00 am

Cash Pay back in all classes

For information call: Tom Shatek (641-330-8626)

Dennis Smith (641-330-8843)

### 11:00 am Kids Pedal Tractor Pull (Sanctioned)

For information call

George or Julie Freidhof (641-257-8665)

### 11:00 am Garden Tractor Pull

Registration at 10:00 am

For information call Chad Cutsforth (563-419-1842)



### Bean Bag Tournament Throughout the Day

### 4:00 pm Mass (Everyone Welcome)

**CASH Raffle: \$20.00 per ticket, multiple winners, top prize of \$1,000!**

Food and beverages available on grounds provided by  
Big Foot BBQ

For general information, contact Brad Shatek at 641-330-8646

### UPCOMING RUMMAGE SALES AND MORE

**ELMA AND ALTA VISTA Town-wide**

**Fri., Sept. 16th 8:00 a.m.—4:00 p.m.**

**Sat., Sept. 17th 8:00 a.m.—2:00 p.m.**

**Rummage Sales, fundraiser, Farmer's Market,  
Craft Show, Small Business promotion or ??**

**Call Marsha at 641-393-2571 or  
641-228-0893 by Sept. 8th to get on the list.**

## SECURITY STATE BANK GRAND OPENING

**922 W Milwaukee, New Hampton**

**Friday, August 26<sup>th</sup>**

**Serving food from**

**11:00 a.m. until gone.**

**Stop in and sign up for  
our giveaways.**

- **Blackstone Flat Top Grill**
- **Cooler and Meat Bundle**
- **1 Boy and 1 Girl Bicycle**
- **Gas Card**



## Corn and Beans

As of this writing, cash corn is \$6.78 and soybeans are \$14.37. corn is \$1.08 lower and soybeans are \$2.67 lower than one month ago.

September corn futures are \$5.93 with support at \$5.82 and then at \$5.56, resistance is at \$6.08 and then at \$6.34. September soybean futures are \$13.54 with resistance at \$13.54 and then at \$13.11 with support at \$13.97 and then at \$14.40. Last weeks USDA monthly supply and demand report wasn't a shocker but did reinforce that supplies are somewhat tight for corn and tighter for soybeans. The question is if demand will be softer and not matter that we have tighter supplies. Historically usage drops when the economy experiences recessions and the old saying is "the cure for high prices is high prices." Alternatives are found

and more acres are brought into production everywhere around the world. Weather could cause some concerns and move the market back up to recover part of the market loss temporarily. To quote Richard Brock "The trend is your friend. Bull markets always go higher than expected. This past one did. Bear markets always go lower than expected. This one will too. Making adjustments psychologically can be challenging. But it must be done." As hard as that is to read it is true, markets only move up for so long and then move lower again. We have had an upward market for almost 2 years now. The positive for us is our crops are behind normal maturity but looks pretty good as a whole.

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

Doug Uthe

## Cattle

Cash cattle are \$145, down \$2 from last month.

## Hogs

Cash hogs are \$80, up \$6 from last month.



# August 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



**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

**CLOSED:** The library will be closed during the times the programs are held at the Complex.  
**Looking for Volunteers** to help move library materials to new location in August. Call the library for more details.

**Upcoming Summer Programs** (To be held at the Elma Community Complex)

**Mon., Aug. 1, 8 & 15 – Story time (9-11 AM)** Games, Songs, Crafts and Snack at the \*ECC

**Wed., Aug. 3 -Toby Kid (10:30-11:30 AM)** 'Be A Bookaneer' at the \*ECC

**Thurs., Aug. 4-Health Talk(11-11:30)**—Osteopenia, osteoporosis, DEXA scan monitoring, home management  
**\*ECC is the 'Elma Community Complex'** at 319 Oak St. please use the West Doors by daycare baby room to enter the building when attending programs for the library.

**Crochet Club** - Wed., August 17 & 31 from 9:00 - 11:00 AM

**Game Day** - Wed., August 17 at 1:00 PM

**Memorials:** Paul & Mary Ptacek gave a memorial in memory of Angie 'Gansen' Mayer, Dan & Diane Gardner in memory of Angie Mayer, John & Ardel Boyle in memory of Margaret Randak and Lois McAvoy, Joan Mitchell in memory of Berenice Freidhof and Lois McAvoy, Bill & Sharon Zweibohmer in memory of Berenice Freidhof, Kenny & Janice Fangman in memory of Berenice Freidhof and Lois McAvoy, Roger & Marilee Nibaur in memory of Darlene Dickman, John & Margaret Shatek in memory of Berenice Freidhof, Donna Cashman in memory of Berenice Freidhof, Ray & Bonnie Grimm in memory of Berenice Freidhof and Pat & Renee Burke in memory of Berenice Freidhof. We appreciate your thoughtfulness.

**Children's Books in Memory of Kendra O'Brien:** A Monetary donation given by George & Julie Freidhof with Darby, Grady and Cullen O'Brien choosing the books that would go in the library. Books: Magic Treehouse-Balto of the Blue Dawn & Night of the Ninth Dragon by Mary Pope Osborne, My Encyclopedia of Very Important Dinosaurs by DK, How to Catch a Dinosaur by Adam Wallace, Kids Mission: Lion Rescue by Ashlee Blewett and So Cool! Leopards by National Geographic. Thank you for this generous donation.

**Books for Adults:** Beautiful Child by Torey Hayden, Finding Sharon by Matt Birkbeck, River of Time by Naomi Judd, Killing Kennedy by Bill O'Reilly, The Personal Librarian by Marie Benedict, Suspects by Danielle Steel, Steal by James Patterson, Guilty As Sin by Edward Klein, Sparring Partners by John Grisham, Sea Glass Cottage by Irene Hannon, In Search of a Prince by Toni Shiloh, The Cowboy's Fairy Tale by Jessie Gussman, Jeremiah's Daughter, The Amish Woman and Her Secret Baby and Amish Widow's Faith by Samantha Price, The Bluebonnet Battle by Carolyn Brown, A Family Affair by Robyn Carr, The Hidden One by Linda Castillo, The Best is Yet to Come by Debbie Macomber, The Boardwalk Bookshop by Susan Mallery, Dinner on Primrose Hill by Jodi Thomas, Charming a Texas Beast by Katie Lane, Till Death, The Violent Storm, Yuma Prison Crashout and Stand Up and Die by William Johnstone & J.A. Johnstone.

**Adult Book on CD:** River of Time by Naomi Judd.

**Books for Youth:** The 78-Story Treehouse by Andy Griffiths, The Puppy Place-Boomer by Ellen Miles, Rainbow Magic-Olympia the Games Fairy by Daisy Meadows, Dr. Seuss's Book of Colors by Dr. Seuss, The Lost Voice by Roderick Hunt, Count With The Pirates by Laura Coleman, Pirate Ship by Paul Beck, Pirate Stew by Neil Gaiman, From Head to Toe by Eric Carle.

**Comics:** Disney Princess.

**New Movies:** Luca, Sing 2, Still Water, Cry Macho, F9-The Fast Saga, Flag Day, American Underdog, Longmire-Season 1 & 2.



# ALTA VISTA-ELMA PARADES 2022

Joanne Lane, Doug Uthe, Ann O'Brien  
and Karen Meirick getting ready for the  
Elma Trail Days Parade



Joanne Lane, Kari Pietan and  
Sam Rasmussen  
getting ready for the  
Alta Vista Parade



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



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