

PEOPLES SAVINGS BANK

A Division of Security State Bank of Sutherland, IA



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

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!**



PEOPLES SAVINGS BANK

is proud to sponsor the ELMA AREA SCHOLARSHIP

One-year scholarships are available annually to students graduating from Crestwood High School, Charles City High School, New Hampton High School, Osage High School or Riceville High School. Students must consider Elma or Alta Vista, Iowa, their home town and must be planning on attending an accredited university, junior college, or trade school within the state of Iowa. Involvement in extra-curricular activities, community service work, and most importantly the student's financial need will be considered.

Applications are due March 10, 2022. For more information or to apply go to www.cfneia.org or call the Community Foundation of Northeast Iowa at 319-287-9106.



**MARCH 13th Daylight
savings time begins, set
clocks ahead one hour.**

At College or moving??

PEOPLES SAVINGS BANK PROVIDES A VARIETY OF WAYS TO BANK!



www.psbiowa.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.psbiowa.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 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.





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

Feb. 27 38th ANNUAL ELMA SPORTSMEN'S CLUB SPORTS SHOW 8 a.m.—3 p.m., Alta Vista.

HOLY ROSARY CLUSTER MASS SCHEDULE FOR MARCH

March 12, 19, 26, 4:00 p.m. OLL-Lourdes.
 March 5, 12, 19, 26, 6:00 p.m. St. Bernard's -Alta Vista.
 March 6, 20, 27, 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.
ASH WEDNESDAY
 7:00 a.m.—Elma, 6:00 p.m.-Lourdes, 8:00 p.m.-Riceville



ST. PAUL'S MAPLE LEAF LUTHERAN CHURCH SCHEDULE FOR MARCH

March 6, 13, 20, 27, 10:00 a.m. Worship Service.
 March 6, 13, 20, 27, 9:00 a.m. Sunday School.
 March 2, Ash Wednesday Service, 7:00 p.m.
 March 9, 16, 23, 30 Lenten Services, 7:00 p.m.

ST. PETER LUTHERAN CHURCH, ELMA SCHEDULE FOR MARCH

Sunday Services @ 9:00 a.m.

Mar. 2

Ash Wednesday

Mar. 8 American Legion Meeting, Elma, 7:00 p.m.

Mar. 11 City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.



Mar. 13



Set clocks ahead one hour.

Mar. 13 St. Bernards Church St. Patrick's Drive-thru Supper, see page 4 for more details.

Mar. 14 Bridge Organization Meeting, 5:30 p.m. at the Elma Community Complex community room.

Mar. 14 Elma City Council Meeting, 7:00 p.m. at the Elma Community Complex community room.



MARCH 17



MARCH 20

Mar. 18 FISH FRY Fundraiser Dinner, drive-thru, 5:00 p.m.—7:30 p.m. see last page for more details.

Mar. 25 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 Feb. 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...

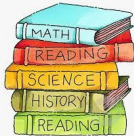
Stop in and make a deposit of \$5.00 or more into your personal savings account and become eligible to have your name in a drawing held once a month, around the 20th, for a free gift. Winners will be listed in the following newsletter. Also, don't forget to bring your Report Cards in for Crackin' the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

FEB. Super Saver Winners:

Kaleb Cotton
Kayden Harreld
Spencer Harreld
Cyrus Karim
Addison Ptacek
Charlie Roethler
Lucas Roethler
Titus Roethler

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

FDIC

PSB WEBSITE: www.psbiowa.com.

INTERNET BANKING: Sign up now by going to our website www.psbiowa.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.

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: Sign up by going to our website, must be signed up with internet banking first www.psbiowa.com. Or contact us and we will help you sign up.

MOBILE DEPOSIT: Contact us to sign up.

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.

LOCK BOXES: Available for rent \$15-\$25 per year.

St. Bernards Church St. Patrick's 36th Supper Drive-thru

Sunday, March 13th, 2022
(Snow date March 20th, 2022)

Tickets

Adults & Children: \$14.00 in advance
\$15.00 the day of

Tickets available from parishioners or
New Hampton Fareway
AV Express, Alta Vista
Peoples Savings Bank, Elma
Security State Bank, NH



Raffle tickets are also available
Raffle sponsored by:

Catholic Order of Foresters St. Joseph's Court #878



Alta Vista
Municipal Hall
Serving
3:00-6:00pm

AV Hall

Pay & Pick up

AV Express

Schucky's

MENU

Grilled Pork Chop
Dressing
Green Beans
Potatoes and Gravy
Coleslaw
Pie

Ask us about...

HELP PROTECT YOUR
IDENTITY

CREDIT RESTORATION,
SINGLE BUREAU CREDIT
MONITORING,
3 BUREAU CREDIT
MONITORING.

ID TheftSmart

IRA/HSA

Tax deductible contributions

+

Interest bearing account

=

Member
FDIC

MORE MONEY FOR YOU!

Learn more or to open an account:

Call 641-393-2301, E-mail psb@psbiowa.com
or find us on the web at www.psb-iowa.com

Corn and Beans

As of this writing, cash corn is \$6.16 and soybeans are \$15.07. Corn is \$.47 higher and soybeans are \$2.35 higher than one month ago. March corn futures are \$6.47 with support at \$6.39 and then at \$6.28, resistance is at \$6.51 and then at \$6.62. March soybean futures are \$15.87 with support at \$15.59 and then at \$15.17, resistance is at \$16.02 and then at \$16.45. So far February has been a wild ride up and down in the grain markets as emotions run high with news highlights about South American weather and crop conditions, Russia activity on the Ukraine border and China's soybean purchases and lack of corn export business. This market is going to be very stressful until it's over and as they say hindsight will be 20/20. Continuing to take risk off the table at these profit levels is my best advice. Typically in a bull

market commodity funds (non-commercials) hold long futures positions and commercials hold short futures positions. During Bull Market peaks funds are very long and commercials are very short. Imagine a stretched rubber band between the two. Funds are typically trend followers which once things change can't exit the market fast enough. The imaginary rubber band snapping lower quickly. Funds net long position isn't quite as large as last year when the markets peaked and commercials aren't record short yet like last year both are getting very close.

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

Doug Uthe

Cattle

Cash cattle are \$143, up \$4 from last month.

Hogs

Cash hogs are \$65, up \$7 from last month.



MARCH 2022 LIBRARY LIMELIGHT

Elma Public Library Website: www.elma.lib.ia.us

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



Happy St Patrick's Day!

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.

New Circulation System Online

Open a browser (Google, Safari, Fire Fox) on your computer, tablet or phone **Type in the search bar:** elma.bibliionix.com/catalog/ to find the Elma Library's new online catalog. Words cannot describe the improvements you will see and love with this new system. **To Log In** - go to the upper right hand corner, Type in your Patron number and your 10 digit phone number. **The phone number must be in our system. If you don't have a phone number in our computer system you will need to call us to update your information.** You can also log into Bridges (online ebooks, magazines and movies) on our new catalog page.

Bridges log in: Click on the word **Bridges** Choose 'Elma Public Library' in the drop down menu, Type in your Patron number adding zeroes to the front to make your number 5 digits long.

For example, if your Patron number is 832, type in 00832.

Crochet Club - Wed., March 2, 16 & 30 from 9:00 - 11:00 AM

Game Day - Wed., March 16 at 1:00 PM.

Fish Fry for the Community Complex - Friday, March 18 - Drive Thru or Delivery - 5:00-7:30 PM or until gone: Elma Memorial Hall; Call 641-229-7063 by 5:00 PM, Thurs., March 17 to arrange for a home delivery within the Elma and Alta Vista city limits. Cost \$12 per meal.

Memorials: Kenny & Janice Fangman gave memorials in memory of Rick Holthaus and Konnie Schmidt and Samantha Burke in memory of Francis Dietrich. Thank you for thinking of the library.

Donation: The Francis Dietrich family gave a monetary donation to the library in memory of Francis. We are grateful for your support.

Books for Adults: Angels and Heroes by Dr. Robert Lesslie, The Free State of Jones by Vistoria Bynum, Before and After by Judy Christie, The Age of AI by Henry Kissinger, And They Persisted by Linda Meloy, Game On by Janet Evanovich, The Dark Horse by Michael Connelly, A Death Valley Christmas and Hell For Breakfast by William Johnstone, Christmas with the Colburns and Uncharted Journey by Keely Brooke Keith, Dear Santa by Debbie Macomber, Texas Homecoming by Carolyn Brown, A California Christmas and Christmas in Silver Springs by Brenda Novak, The Kennedy Debutante by Kerri Maher, Courtney's War by Wilbur Smith, Fear No Evil by James Paterson, Trace of Doubt by Diann Mills, Blue Plate Special by Susan Page Davis, The Forest of Vanishing Stars by Kristin Harmel, Provenance by Carla Laureano, The Rancher Takes a Cook by Misty M. Beller, Ettie Smith Amish Mysteries (3 books in 1) and Amish Widow's Hope by Samantha Price,

Books for Youth: Lily to the Rescue: Dog, Dog, Goose by W. Bruce Cameron, The Puppy Place: Goldie and Snowball by Ellen Miles, The Mandy Collection Vol. 3 by Lois Gladys Leppard, Rescue on the River and Terror in the Tunnel by Marianne Hering, Ways to Make Sunshine by Renee Watson, Where Are You? A Child's Book about Loss by Laura Olivieri, Good For Me and You by Mercer Mayer, 5 Minute Princess Stories by Disney, The Art and Making of Disney Dumbo by Leah Gallo.

Graphic Novels: I Survived - The Sinking of the Titanic, 1912 and The Attacks of September 11, 2001 by Lauren Tarshis.

New Movies: *The Risen*, *The Protégé*, *Peter Rabbit 2*, *Spirit: Untamed*, *Trading Places*.



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.

ADDRESS SERVICE REQUESTED

PO BOX 357 • ELMA, IOWA 50628

PEOPLES SAVINGS BANK



Member
FDIC



PRSRT STD
US POSTAGE
PAID

ELMA, IOWA 50628
Permit No. 18

FISH FRY

Fundraiser Dinner

FRIDAY, MARCH 18, 2022

5:00 p.m. - 7:30 p.m. or

until gone

• Drive through
or Delivery

ELMA MEMORIAL

HALL

702 BUSTI AVENUE

• \$12.00 per meal

Call 641-229-7063 by 5:00 p.m. Thursday, March 17th
to arrange Elma or AV city limits delivery

ON THE MENU:

FISH, HOMEMADE TARTER SAUCE, BAKED
POTATO, COLESLAW, ROLLS AND DESSERT

Fish Prepared by the Elma Sportsman's Club

For more information or to make a donation go to www.elmaia.com/eec-project

PROCEEDS FROM THE EVENT WILL BENEFIT
THE ELMA COMMUNITY COMPLEX PROJECT