



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!**



Come help us celebrate with
MARY JO FRIEDRICH
on her retirement of 38 years of
employment and dedication from
Peoples Savings Bank.

THURSDAY, MAY 5TH

cake and beverage will be
served all day.
CONGRATULATIONS MARY JO
and **ENJOY** your retirement!



PEOPLES SAVINGS BANK HOLIDAY HOURS:

- **CLOSED** Sat., May 28th and
- **CLOSED** Mon., May 30th
- **In observance of Memorial Day.**



Member
FDIC

MAY IS BEEF MONTH!



PSB is proud to support the beef industry!

If you're looking for a bank that understands agriculture, come see us.

- Whether your focus is crops, livestock, vegetables or even processing, our ag lenders are eager to work with you.
- We have experience in servicing agricultural businesses of various sizes.
- We offer a variety of financing solutions including long term fixed rate financing.
- All loan decisions are made locally in a timely manner.



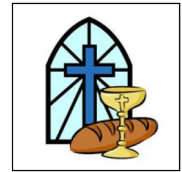


SUN	MON	TUE	WED	THUR	FRI	SAT
	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Calendar of Events

HOLY ROSARY CLUSTER MASS SCHEDULE FOR MAY

May 7, 21, 28, 4:00 p.m. OLL-Lourdes.
 May 14, 21, 28, 6:00 p.m. St. Bernard's-Alta Vista.
 May 1, 8, 15, 29, 7:15 a.m. IC-Elma.
 May 1, 8, 15, 22, 9:00 a.m. IC-Riceville.
 May 8, 15, 22, 29, 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 MAY

May 1, 8, 15, 22, 10:00 a.m. Worship Service.
 May 1, 8, 9:00 a.m. Sunday School.

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.

May 1



May Day is a public holiday usually celebrated on **1 May**. It is an ancient Northern Hemisphere spring festival and a traditional spring holiday in many cultures. Dances, singing, and cake are usually part of the festivities.

May 2

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

May 5

Cake and beverage will be served at Peoples Savings Bank to celebrate Mary Jo Friedrich's retirement. See front page.

May 6

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



May 8



May 8

Mothers' Day Omelet Breakfast, hosted by Elma Boy Scouts and Cub Scouts. See page 4.

May 9

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

May 9

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

May 18

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

May 20

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



May 21



Armed Forces Day is the proper day to honor all of the men and women currently serving as well as those who have served and sacrificed to defend our freedom.

May 28

Peoples Savings Bank will be CLOSED.

May 30

Peoples Savings Bank will be CLOSED.



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 Apr. 26th, 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...

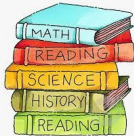
Stop in and make a deposit of \$5.00 or more into your personal savings account and become eligible to have your name in a drawing held once a month, around the 20th, for a free gift. Winners will be listed in the following newsletter. Also, don't forget to bring your Report Cards in for Crackin' the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

April Super Saver Winners:

Ella Brophy
Lela Brophy
Kaleb Cotton
Kelvin Grober
Kayden Harreld
Spencer Harreld
Charlie Roethler
Lucas Roethler
Titus Roethler

Stop in and pick up your free gift!!

Member
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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.

INTERNET BANKING: Sign up now by going to our website 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 MUSEUMS AND TRAILHEAD-WELCOME CENTER



The Elma Trailhead will be opening around May 1st, weather permitting, so get those bikes and walking shoes ready and get out and enjoy it by walking, running, biking or roller blading the OLD ROUNDHOUSE TRAIL in Elma.



The Museums will open 1st week of June.

The 5k run/walk is being planned for the weekend of Elma Days on July 9th. So get out and practice up!!

As always, volunteers are needed to keep the museums open. If you are willing to volunteer for two hours on a Sunday afternoon, please contact one of the board members. Thank you.

MOTHERS' DAY OMELET BREAKFAST



SUNDAY, MAY 8TH

At the Elma Memorial Hall

Serving from 8:00 – 11:00 am

Omelets made to order with your choice of ham, sausage, peppers, onions, cheese, mushrooms, salsa, with fruit and sweet roll, coffee and juice

Dine in or take out

Hosted by the Elma

Boy Scouts and Cub Scouts

To help with summer
camp expenses

Everyone is welcome—free will donation



Corn and Beans

As of this writing, cash corn is \$7.62 and soybeans are \$16.17. Corn is \$.70 higher and soybeans are \$.37 higher than one month ago. July corn futures are \$8.03 with support at \$7.90 and then at \$7.64, resistance is at \$8.16 and then at \$8.43. July soybean futures are \$16.89 with support at \$16.74 and then at \$16.43, resistance is at \$17.05 and then at \$17.36. Traders came back from Easter buying corn and soybean futures. Russia's continued assault on Ukraine, slow US planting progress and crude oil strength are all supportive market factors. Corn was lead by the July futures closing over the \$8 mark with the only resistance now the 2012 high of \$8.43 3/4 on the weekly nearby corn futures continuation chart. December futures broke out of the trading channel occupied since late February. Soybeans found support from strong demand, with record NOPA March soybean crush and fresh US export sales reported by USDA on Friday. Soy oil prices were also supportive after NOPA soy oil stocks came in below expectations. USDA put US corn planting progress at 4%, behind the 5 year average of 6% and last years pace of 7%.

Soybean planting progress was 1% compared to the 5 year average of 3%. The markets will continue to react to: 1) Reports out of Ukraine as it appears the war will intensify in the next few weeks, resulting in delayed planting and reduction in the amount of land planted. 2) North American weather models, currently wet and cold weather patterns look to continue into early May delaying planting and crop development. The market will be on edge as to how long the pattern will last. 3) Central and Southern Brazil turned hot right as corn is entering the key pollination phase. Current extended maps look warm and dry. Concern is if the current pattern holds the Brazilian corn crop will move lower. Regardless of how high prices move and how wild the ride, historically we will peak before the harvest. Extreme volatility makes marketing very difficult. Breaking sales up into smaller increments helps to spread your risk out and lock in profits.

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

Have a safe spring.

Doug Uthe

Cattle

Cash cattle are \$142, up \$3 from last month.

Hogs

Cash hogs are \$78, up \$8 from last month.



HAPPY MEMORIAL DAY



MAY 2022 LIBRARY LIMELIGHT

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

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

Happy Mother's Day and Memorial Day!

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: *Saturday, May 28 and Monday, May 30 - Happy Memorial Day Weekend!*

Crochet Club - Wed., May 11 & 25 from 9:00 - 11:00 AM

Game Day - Wed., May 18 at 1:00 PM

National Library Week Winners: Kid's Coloring Contest - Ivan Haefflinger, Gabby Gardner and Nora Barker; Adult Coloring Contest - Eula Ludwig, Marsha Hidding; Drawing for checking out books - \$5 Bridge Bucks to Diane Gardner, Eileen Sweeney, Annie Riley and Ivan Haefflinger; and all the kids who participated in the coloring contest had their name in a drawing for the movie, "It's the Easter Beagle, Charlie Brown". The movie went to Eian Haefflinger. Thank you to all the people who came in and supported the library during National Library Week.

Memorials: Duane & Kelly Bodermann gave a memorial in memory of Linda Zeimetz. Roger & Marlys Weiland in memory of Linda Zeimetz. Thank you for thinking of the library.

Books for Adults: Front Row at the Trump Show and Betrayal by Jonathan Karl, Rocket Boys by Homer Hickam, Jr., The Misinformation Age by Cailin O'Connor, Alt-America by David Neiwert, Radicals, Resistance, and Revenge by Judge Jeanine Pirro, Live Free or Die by Sean Hannity, We Should Have Seen It Coming by Gerald Seib, Is This Heaven? By Brett H. Mandel, High Stakes by Danielle Steel, Vanished in the Mountains by Tanya Stowe, To The River's End by William Johnstone, The Corporal's Codebook by Susan Page Davis, Much Ado About a Latte by Kathleen Fuller, The Beginning and The Stone Wall by Beverly Lewis, Uncharted Freedom by Keely Brooke Keith, The Amish Bishop's Daughter by Samantha Price, The Rancher Takes a Cowgirl by Misty Beller, Daughter of the Morning Star by Craig Johnson, Run Rose Run by Dolly Parton/James Patterson, Second Chance Ranch and Cowboy Ranch by Jenna Hendricks, The Inn by the Cove by Ellen Joy

Books for Youth: The Mandie Collection Vol. 4 by Lois Gladys Leppard, Baby Beluga by Raffi, Hailstones and Halibut Bones by Mary O'Neill, Rainbow Magic Destiny the Pop Star Fairy and Flora the Fancy Dress Fairy by Daisy Meadows, How to Pick Your Dragon and How to Defend Your Dragon by Erica David, Ice City, Uncle Max, Mountain Rescue, Husky Adventure, Hungry Floppy by Roderick Hunt, Cookies: Bite-Size Life Lessons by Amy Krouse Rosenthal, The Pirates Next Door by Jonny Duddle, See How They Grow-Pets by DK, Part-Time Princess by Deborah Underwood, The Very Hungry Caterpillar by Eric Carle, Storms by Seymour Simon, Learning Adventure Library by Kingfisher, A River Ran Wild by Lynne Cherry.

New Movies: *Batman Cartoon Double Feature, The Nut Job & Nut Job 2, The Survivalist, The Suicide Squad #2, Here Today, The Great American Western 4 pack, Coal Miner's Daughter, Ghostbusters-Afterlife with Ghostbusters 1 & 2.*





Ask us about...

**HELP PROTECT YOUR
IDENTITY**

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

ID TheftSmart

Always fun to have the day-care kids come and visit at the bank. They were excited about Easter coming up!!



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.



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US POSTAGE
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ELMA, IOWA 50628
Permit No. 18

Member FDIC

PEOPLES SAVINGS BANK
PO BOX 357 • ELMA, IOWA 50628

PSB
YOUR PATHWAY TO THE FUTURE

ADDRESS SERVICE REQUESTED