



**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!**



A Division of Security State Bank  
of Sutherland, IA



## PEOPLES SAVINGS BANK HOLIDAY HOURS... CLOSED



**Friday, November 11th**



**Thursday, November 24th**

## ATTENTION PEOPLES SAVINGS BANK CUSTOMERS...

Peoples Savings Bank and Security State Bank merged together in July 2019. As you might remember, we merged in order to stay strong and competitive in today's market and more importantly, continue servicing our customers and communities well into the future. Since merging in 2019, we opened a new branch in New Hampton, March of 2020 and purchased Farmers Savings Bank in Frederika, January 2022.

With the merger and addition of Farmers Savings Bank, you can only imagine the different types of savings, checking, and other accounts we have been tasked with managing (All similar but none the same). So, in order to be uniform and offer great account benefits we have put together what we feel are the best packages for our customers. Later this month you will receive a letter explaining the new account we feel will match up best with your current account. We will have several account options to choose from and our main goal is to provide the best customer service possible so please don't hesitate to call with questions or concerns about the change.

Lastly, since the merger we have operated as Peoples Savings Bank – A Division of Security State Bank. Beginning January 1<sup>st</sup>, 2023, we will officially change our name to Security State Bank. We want to assure our customers that the same friendly and familiar faces will continue to serve them and the community well into the future. We appreciate all of our customers and thank you for your continued business! -Doug Uthe





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

### HOLY ROSARY CLUSTER MASS SCHEDULE FOR NOVEMBER

November 12, 19, 26, 4:00 p.m. OLL-Lourdes.  
 November 5, 12, 19, 26, 6:00 p.m. St. Bernard's-Alta Vista.  
 November 6, 20, 27, 7:15 a.m. IC-Elma.  
 November 6, 13, 27, 9:00 a.m. , IC-Riceville,  
 November 6, 13, 20, 10:45, St. Peter's-New Haven.  
 8:00 a.m. mass daily, IC-Elma, Thursdays at Care Center.  
 November 24, Thanksgiving day 9:00 a.m.-IC Elma



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

November 6, 13, 20, 27, 9:00 a.m. Sunday School  
 November 6, 13, 20, 27, 10:00 a.m. Worship Service  
 November 23, Thanksgiving Eve Worship @ 7:00 p.m.

### 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.

Nov. 1 American Legion Meeting, Elma, 7:00 p.m.

Nov. 4 City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.



Nov. 6 **daylight saving time ends**

Turn Clocks back one hour and remember to change your smoke detector batteries.

Nov. 8 Elma Library FOOD-FELLOWSHIP-FUN, 11:30 a.m., see page 5 for more details.



Peoples Savings Bank will be CLOSED.

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

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

Nov. 18 City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.



Nov. 24



Peoples Savings bank will be CLOSED.  
 We would like to wish you all and your families a wonderful thanksgiving filled with Thanks, good food, family and friends.

Nov. 27 Magical Lights, Christmas Delights, Elma, 5:00 p.m. See last page for more details.

## INVESTMENTS

Terms in Months	Min. Balance	APY
6	\$1000.00	1.50%
12	\$1000.00	1.75%
24	\$1000.00	2.00%
36	\$1000.00	2.10%
48	\$1000.00	2.20%
60	\$1000.00	2.40%
6	\$10,000.00	1.75%
12	\$10,000.00	2.00%
24	\$10,000.00	2.25%
36	\$10,000.00	2.50%
48	\$10,000.00	2.60%
60	\$10,000.00	2.65%

**SUBSTANTIAL PENALTY  
FOR EARLY WITHDRAWAL.  
MEMBER FDIC.**

These rates are effective Oct. 25th, rates may change weekly. For current yields, please call the bank at (641) 393-2301.

## ATTENTION:

**To all our Young Super Saver Customers under the age of 18...**

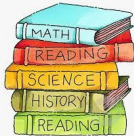
Stop in and make a deposit of \$5.00 or more into your personal savings account and become eligible to have your name in a drawing held once a month, around the 20<sup>th</sup>, for a free gift. Winners will be listed in the following newsletter. Also, don't forget to bring your Report Cards in for Crackin'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

### OCT. Super Saver Winners:

Kael Balvanz  
Alden Holdeman  
Emery O'Brien  
Lucas Roethler  
Charlie Roethler  
Titus Roethler  
Jayvin Shirk  
Shane Shirk

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

**INTERNET BANKING:** Sign up now by going to our website [www.psbiowa.bank](http://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:** 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 SKATING!

Organized by the Firefighters of Elma

Friday Nights

\$4.00

★If Howard-Winn or Riceville School Districts cancel classes, skating will also be canceled.



6-7:30 PM - 3rd Grade and under  
7:30-9 PM - 4th Grade - Adults

## Grain Donation

The Elma Emergency Services Building Project is accepting donations of grain. Call us at 641-229-7063 and we'll come out to the field with a wagon while you are combining between October 30th and November 12th!

If you prefer to deliver the grain yourself donations can be taken to IAS at anytime.



Thank you for your continued support.  
Your generosity is greatly appreciated!



## Corn and Beans

As of this writing, cash corn is \$6.50 and soybeans are \$13.18. Corn is \$.05 higher and soybeans are \$.82 lower than one month ago. December corn futures are \$6.84 with support at \$6.78 and then \$6.68, resistance is at \$6.88 and then at \$6.99. November soybean futures are \$13.95 with support at \$13.81 and then at \$13.58, resistance is at \$14.04 and then at \$14.27. Over the last 50 years we've gone through at least 5 bull to bear cycles. No one knows for sure when the market will switch. We have been in a bull market for 2 years now so it could be anytime. The main reason corn has moved this high is tight supplies. Tight supplies will also cause volatile prices for the next

couple of years. Any problems on the supply side from weather or the war in Ukraine will cause prices to move up. Absent problems the threat of a economic recession threatens to slow demand. Nothing new so what's my point? In challenging markets reward rallies, sell in increments, and don't expect to hit a home run. Don't be too hard on yourself just keep looking forward and making sales. It will be your average sales price that matters not your best or worst sale.

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

Doug Uthe

## Cattle

Cash cattle are \$148, up \$3 from last month.

## Hogs

Cash hogs are \$73, down \$1 from last month.







**Coming to the Elma Library**  
**Food – Fellowship – Fun**  
**Tuesday, November 8<sup>th</sup> at 11:30 AM**



Northeast Iowa Area Agency on Aging  
(NEIAA) is bringing the **FOOD** and a speaker.  
Elma United Methodist Church and the Elma Library are bringing the **FUN**.  
**YOU** are bringing the **FELLOWSHIP**.

Lunch, Speaker and BINGO in the Community Complex Meeting Room next to the Library.

**11:30 AM – Lunch** provided by NEIAA - \$5.00 donation (well worth it!)

\*Dietary restrictions cannot be accommodated.

\*You may bring your own lunch to eat with the group or skip lunch and come  
at Noon for the speaker

**12:00 – Speaker** – NEIAA representative will relay information on:

\*services available at no or minimal cost

\*provide health and nutrition information

\*informed on health-based programs

Their goal is to connect older adults, caregivers and other eligible persons with  
their services.

Also, it's a great opportunity to get out, have a great lunch and visit with friends.

**12:30 PM – BINGO** – Please bring a \$3.00 gift in a brown paper bag to  
be used as BINGO prizes.

\*But BEWARE the gift you choose first may not be the gift you end with!!

This event will be held the 2<sup>nd</sup> Tuesday of Each Month at 11:30 AM.

ALL Are Welcome!

RSVP is required by 4:00 PM, Tuesday, November 1<sup>st</sup>.

TO SIGN UP:

Please contact Renee Burke at 319-240-9192 or go to the Elma Library at 319 Oak St.  
Use the West Doors on 4<sup>th</sup> St. to enter the building.



Sponsored by the Elma United Methodist Church

## ASK US ABOUT OUR MERCHANT PAYMENT OPTIONS PROGRAM

If you are a business small or large and want to be able to accept credit cards, debit cards, gift cards and more we may have just the service to help you. If you are currently using a program, check with us to see if you could benefit by switching to our program. Same day credit is just one of the possible benefits. Stop in, call or e-mail us to-

day.



Ask us about...

**HELP PROTECT YOUR  
IDENTITY  
CREDIT RESTORATION,  
SINGLE BUREAU CREDIT  
MONITORING,  
3 BUREAU CREDIT  
MONITORING.**

**ID TheftSmart**



[www.psbioowa.com](http://www.psbioowa.com)

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

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

**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.psbioowa.com](http://www.psbioowa.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 southwest 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.

## CHRISTMAS GIVING TREE

Peoples Savings Bank will have our Christmas Giving Tree again this year. If you wish to share your Christmas generosity, we will have more information about individuals and families available December 1st. Gifts need to be returned by December 15th.

If you or someone you know could use a little help this Christmas contact Ann O'Brien @ 641-393-2301 or aobrien@psbiowa.com by November 30th. You may also put your wish list in the night deposit at PSB Elma, put attention, Ann, on the envelope. Your name is never shared or shown to anyone else.



### ATTENTION CHRISTMAS CLUB MEMBERS...

After this November we will no longer be offering a Christmas Club savings account. If you still want to put money into a savings for Christmas (or any other reason) we will reopen your account and keep the same savings account number. If you had automatic transfers before you can continue to do that also.

We will no longer issue checks annually, you may come in and put money in or take it out any time you wish.

### BRIDGE BUCKS:

Are available at Peoples Savings 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 Peoples Savings Bank for more information. Will make great Birthday, Anniversary, Wedding, Graduation or Christmas gifts.

## PEOPLES SAVINGS BANK HOLIDAY HOURS:

### THANKSGIVING

CLOSED Thur., November 24th

Open Fri., November 25th – Regular hours

Open Sat., November 26<sup>th</sup> – Drive-up only hours

### CHRISTMAS

CLOSED Sat., December 24th

CLOSED Mon., December 26<sup>th</sup>

### NEW YEARS

CLOSED Sat., December 31st.

CLOSED Mon., January 2nd, 2023

ALL 2022 YEAR END BUSINESS MUST BE IN BY 3:00 P.M., FRI., DECEMBER 30TH.



# NOVEMBER 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

**New Library Address:** 319 Oak St., P.O. Box 287

**Happy Veteran's Day! Happy Thanksgiving!**



**November Hours:** Monday 9 AM - 6 PM, Tuesday 1 - 6 PM, Wednesday 9 AM - 5 PM, Thursday 9 AM - 6 PM, Friday-CLOSED & Saturday 10 AM - 2 PM, Sunday - CLOSED

**The Library will remain on reduced hours through November.**

**DAYS CLOSED:** November 24, 25, 26, 27. Enjoy your Thanksgiving Holiday!



**Remember to Thank Veterans All Year Long** – “While we are here at home, they traveled land and sea. To make sure we stayed safe, To protect and keep us free. Words are not enough; To give them what they're due. On Veteran's Day please thank them, For their service to me and you.” *Poem by Joanna Fuchs.*

**NEW ACTIVITY: BINGO! Tuesday, November 8 from 11:30 AM – 4:00 PM; 11:30 – Lunch; 12(Noon) Speaker** from Northeast Iowa Area Agency on Aging; **12:30 PM – BINGO; Lunch** is hosted by NEI3A. At the Elma Community Complex; Sponsored by the Elma United Methodist Church, assisted by the Elma Library. **Call the Elma Library (641-393-8100) By NOVEMBER 1<sup>st</sup> to sign up for a lunch. Lunch is a \$5.00 donation.** You can just come for the speaker or BINGO. For BINGO please bring a \$3 item in a BROWN paper sack for BINGO prizes.

**Crochet Club** - Wed., November 9 & 23 from 9:00 - 11:00 AM

**Memorials:** Merle Worple gave a memorial in memory of Marilyn Worple, Pat & Renee Burke gave in memory of Marilyn Worple. We appreciate your thoughtfulness.

**Books for Adults:** Hugs Help by Randy Stocker, The Archaeological Guide to Iowa and Frontier Forts of Iowa by William Whittaker, Bless the Children by Bette Milleson James, Rising Out of Hatred by Eli Saslow, The Girl from Guernica by Karen Robards, Blow Back by James Patterson, Overkill by Sandra Brown, The Challenge by Danielle Steel, His Pretend Amish Bride by Rachel J. Good, The Deadly Shallows by Dani Pettrey, Sunburst by Susan May Warren, Sold on Love by Kathleen Fuller, Amish Widow's Proposal, Amish Widow's Christmas and Amish Christmas Mystery with The Amish Visitors by Samantha Price, Dinner on Primrose Hill by Jodi Thomas, Charming a Big Bad Texan by Katie Lane, Last Stage to El Paso, A Knife in the Heart and Dark Night in Big Rock by William Johnstone, Wrapped Up in You by Jill Shalvis, Santa's on His Way by Lisa Jackson Cowboy Christmas Redemption by Maisy Yates, Christmas from the Heart by Sheila Roberts, A MacGregor Christmas by Nora Roberts, A Country Christmas by Debbie Macomber.

**Books for Youth:** George Washington Carver by Cheryl Marness, Hairy-Scary Monster and Dolphin Rescue by Roderick Hunt, I Wish I Had Duck Feet and Maybe You Should Fly a Jet! by Dr. Seuss, The Night the Moon Went Missing by Brendan Keanery, So Cool! Leopards by National Geographic, When the Giants Came to Town by Marcia Leonard, Magic Tree House Merlin Missions by Mary Pope Osborne, The 104-Storey Treehouse and The 117-Storey Treehouse by Andy Griffiths.

**Youth Stories on CD:** Your Story Hour Exciting Events Vol. 1

**New Movies:** Longmire Season #5 & #6, 1883, Downton Abbey-A New Era, Vendetta, The Wedding Veil Legacy, Clifford The Big Red Dog, Shaggy & Scooby-Doo Get A Clue! Vol. 2







**DAYLIGHT  
SAVINGS TIME  
ENDS**

DON'T FORGET TO SET YOUR CLOCKS BACK!

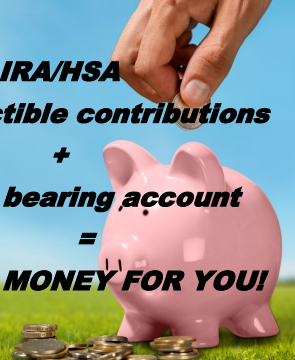
**Sunday, November 6th 2:00 a.m.**



**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@psbiowa.com or find us on the web



# Magical Lights, Christmas Delights

BONFIRES, COOKIES, HOT  
COCOA, COFFEE AT THE  
TRAILHEAD

**LIGHTED  
PARADE  
WILL START  
AT 5:00 PM**

(LINE UP ON OAK ST.,  
THROUGH COLONIAL MANOR  
PARKING, NORTH TO MAIN  
ST., NORTH ON 4TH ST, END  
AT TRAILHEAD)

TREE LIGHTING  
WILL FOLLOW  
PARADE  
(APPROX. 5:30)

**FIREWORKS  
IMMEDIATELY  
AFTER TREE  
IS LIT!**

## November 27th



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.

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



**PSB**  
YOUR PATHWAY TO THE FUTURE

PEOPLES SAVINGS BANK  
PO BOX 357 • ELMA, IOWA 50628

ADDRESS SERVICE REQUESTED

Member **FDIC**