



# HOMETOWN TELLER

NEWS FROM IOWA STATE BANK // ALGONA • CORWITH • RUTHVEN • WESLEY

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## ▶▶ 50+ ACCOUNT ALERTS HELP YOU MANAGE YOUR MONEY

If getting organized is one of your New Year's Resolutions, use our Account Alerts to make it even easier! Our debit card alerts give information about transactions and changes that may occur. And, remember, you choose how the alerts are delivered – by text, by email or through online banking. You can even choose the time of day you want them to be delivered!

### CHOOSE FROM SOME OF OUR MOST POPULAR ALERTS:

#### ✓ Security Alerts

If someone makes an invalid login attempt to your online banking account, you can set an alert. Chances are, you probably entered your password incorrectly, but if you didn't, this alert has you covered!

#### ✓ Balance Alerts

Checking account low? Get an alert for a dollar amount that you specify so you can avoid potential overdrafts. Remember, account alerts can be delivered by text, email or through online banking.

#### ✓ Transaction Alerts

If you're expecting a large transaction to clear your account, set an alert for a dollar amount you specify. You can even get an alert for a specific check number, too!

#### ✓ Transfer Alerts

Get a notice when an outgoing or incoming scheduled or automatic transfer is made over a threshold amount that you set.

#### ✓ Loan Alerts

Payment made? Payment past due? Get an alert.



#### ✓ Debit Card Alerts

Set an alert for transactions over a certain dollar amount that are made with your debit card.

#### ✓ Other Alerts

Get messages sent by the bank that could be important relating to system outages, weather or offices affected by natural disaster.

To learn more about the various alerts available, see: <https://www.bankisb.com/blog/post/get-organized-with-account-alerts>



# ▶▶ WELCOME NEW FACES IN ALGONA & RUTHVEN

## LOCATIONS:

ALGONA - MAIN  
515-295-3595

CORWITH  
515-583-2390

RUTHVEN  
712-837-5215

WESLEY  
515-679-4533

## EMAIL:

askus@BankISB.com

## WEB:

www.BankISB.com

## f FACEBOOK:

www.Facebook.com/  
ISBAlgona

Next time you're in the bank, take a moment to meet some of our newest employees:



**Josh Hicks**  
Customer Service Representative  
Algona



**Abby Jensen**  
Personal Banker  
Ruthven



**Caitlin Arndt**  
Administrative Assistant,  
Customer Service Representative  
Ruthven



**Angie Martini**  
Lending Assistant  
Ruthven

# ▶▶ GETTING HEALTHY

## MAKE A HEALTH SAVINGS ACCOUNT DEBIT CARD PART OF YOUR HEALTH ROUTINE

If you're one of our Health Savings Account holders, now is the time to add a Health Savings Account debit card to your wallet! Get the convenience of using a debit card for health expenses covered by your Health Savings Account. Say goodbye to writing a check when you're not feeling well at the doctor's office or pharmacy – simply swipe with your debit card! Call or stop by today to see how we can add debit card convenience to your Health Savings Account.

Cards are green in color to distinguish it from your other Iowa State Bank debit cards found in your wallet.



# STAY SAFE!

## KEEP YOUR PERSONAL FINANCIAL INFORMATION PRIVATE

Remember: You may be asked to verify confidential information if you call your bank, but never the other way around. If you receive an incoming call from someone claiming to be your bank, the safest thing you can do is hang up and call your bank at their publicly listed customer service number.



# ▶▶ MOBILE WALLET ADVANTAGES

You've heard of Apple Pay®, Samsung Pay, and Google Pay, but have you tried them yet? Add a mobile wallet to your smartphone today and make it easy:

- Make payments in person AND online with just your smartphone.\* No bulky wallet or purse needed!
- Secure technology!
- No need to worry about losing your debit card!



*\*Message and data rates may apply. Contact your mobile carrier for details. Other company and product names mentioned may be trademarks of their respective owners. Apple Pay® is a registered trademark of Apple Inc. Google Pay is a registered trademark of Google, LLC. Samsung, Samsung Pay, Galaxy S (and other device names) and Samsung Knox are trademarks or registered trademarks of Samsung Electronics Co., Ltd. Screen images are simulated; actual appearance may vary.*

# ▶▶ COLLEGE BOUND PARTNER

## IS YOUR STUDENT HEADING TO COLLEGE? ASK ABOUT OUR STUDENT LOAN PARTNER

If you're a student, or have a student heading to college, consider Iowa Student Loan (ISL) Education Lending. We work with ISL Education Lending to offer private loans to help you pay for college as well as refinance existing student loans. ISL Education Lending is a nonprofit organization with decades of student loan experience offering lower-priced loans.\*

### ISL Education Lending offers:

- Loans for college students.
- A loan option for parents and family members who wish to borrow on behalf of a college student.
- Multiple student loan refinance options.

In addition, they offer multiple scholarship opportunities and free college planning tools to help students and families avoid over borrowing and plan smart for life during and after college.

Learn more about ISL Education Lending's offerings on their website.

### Please note:

- All loans offered by ISL Education Lending are subject to credit approval.
- Before applying for a private loan, we encourage you to first complete the FAFSA, or Free Application for Federal Student Aid. You should also work with your college financial aid office to explore and exhaust all sources of student financial aid before seeking a private student loan.

*\*Iowa State Bank is compensated by ISL Education Lending for the referral of student loan customers.*





**IOWA STATE BANK**

*Helping People Succeed!*

5 East Call Street • Algona, Iowa 50511

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U.S. Postage

**PAID**

Ames, IA  
Permit No. 307

# ▶▶ OUR THANKS TO ROSE CLOUSE

On behalf of our customers, we thank Rose Clouse, Vice President, Compliance, for her service to our customers since 1992. Rose has been dedicated to countless customers over the years and has helped the bank follow all of the regulations and rules designed to protect the safety and security of our customers' money. Congratulations, Rose, and best wishes!

