



HOMETOWN TELLER

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

WINTER 2019

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▶▶ ANOTHER SMART SOLUTION: ▶▶ BUSINESS DEBIT CARDS

Businesses large and small often look at their expenses at month-end and ask, "Where did it all go?" Our business debit card gives you the information you need with simple controls so that you can grow your business rather than spending all of your time handling paper checks:

▶ SIMPLIFY MONEY MANAGEMENT

- Business debit cards can be linked to one central account
- Set spending controls for each employee or cardholder
- Minimize the need to use personal funds for business needs
- Eliminate corporate credit cards that limit borrowing power
- Our debit cards give you peace of mind with Shazam's 24/7 fraud monitoring service

▶ MINIMIZE THE NUMBER OF CHECKS YOU WRITE

- Get debit card power for your business directly from your business checking account
- No need to show ID for checks – each card comes embossed with your company name and the name of the employee who is the cardholder!
- Eliminate the need for petty cash
- Speed up transactions – get instant card authorization!

▶ SAVE MONEY & TIME!

- Reduce the paper checks you purchase and reduce check processing costs
- Reduce the amount of expenses checks your business writes – save employee time!
- Directly oversee employee spending and cash use

Contact your local office about how to get your business debit cards today!



GOT PAPER CHECKS?

Is it time to order some new paper checks? Many of our customers use paper checks. If you haven't ordered checks for a while, please note that as of September 2018, our check provider has changed. If you have not ordered checks since our change, please contact us. We think you'll like the quick service, lower price and expanded selection from our new provider.





GOT A STUDENT IN 7TH – 11TH GRADE?



LOCATIONS:

ALGONA - MAIN
515-295-3595

ALGONA - STATE ST.
515-295-2439

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/
IowaStateBank

ATM LOCATIONS:

ALGONA

State Street Office

Kossuth Regional
Health Center

Classic Stop

RUTHVEN

Lakeland EZ Stoppe

MONEY SMART KID ESSAY CONTEST OFFERS STUDENTS A CHANCE TO WIN \$1,000

Students in grades seven through eleven can now enter the 13th annual Money Smart Kid essay contest and compete for the chance to win \$1,000 to help boost their college savings. The statewide essay contest is sponsored by the Iowa Bankers Association.

Eligible students can enter the contest by writing an essay of 400 words or fewer, addressing the following:

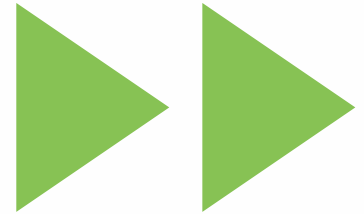
"Many American families experience income volatility over the course of a year. Please explain what the phrase 'income volatility' means, why a family may experience it, who in our communities are prone to experience 'income volatility', and approximately how many Americans experience it every year. Please offer ways that a family could prepare for a sudden change in income. Please also discuss what you think could be done to help alleviate this situation."



Essays are due by March 1, 2019. The student with the winning essay will be selected as Iowa's Money Smart Kid for 2019 and receive \$1,000 toward a college savings funded by the Iowa Bankers Association. An additional nine finalists will also receive money for their college savings – four at \$500 each and five at \$300 each.

The Money Smart Kid will serve as an ambassador during Money Smart Week Iowa, which will be March 30 – April 6 in several communities across the state.

For more information and the application, see: https://iowajumpstart.files.wordpress.com/2018/12/MSW-Kid_Iowa_2019-Application.pdf



AT Your Service
IN RUTHVEN ▶▶
ONline & IN Person



LARRY CONLON



ANGELA HULL



BRIAN MALM

BE FINANCIALLY FIT WITH OUR MOBILE BANKING APP

The holiday season has passed. Maybe you had one too many pieces of pie, or one too many Christmas cookies. Or, maybe your checking account is showing the signs of holiday spending. Don't worry! Now is the time to resolve to be a little more financially fit this year by downloading Iowa State Bank's Mobile App, BankISB.

Find it in your app store. Use it to check balances, transfer funds, pay bills and make mobile deposits. It's a great tool to make this year your most financially fit one yet.



DOWNLOAD TODAY!

DONATION FITS LOCAL ATHLETES

As both Algona & Bishop Garrigan high schools celebrated successful football seasons in the playoffs this year, the bank made a donation to athletic programs at both schools following the sales of playoff t-shirts. The bank paid for the cost of t-shirts for both high schools so that all sales proceeds could be used by the

schools. T-shirt sales resulted in a donation to Algona High School for \$3,171 and a donation to Bishop Garrigan High School for \$2,497. At Algona High School, the funds went to defray the costs of pep buses for students, while at Bishop Garrigan, the funds went to purchase helmets and equipment for the football program.



► Pictured receiving the funds are (L to R): Ben Kern (Assistant Vice President, Iowa State Bank), Eric Thul (BGHS), BGHS Football Coach Marty Wadle, Aidan Koob (BGHS), Tom Van Overbeke (President & CEO of Iowa State Bank), Skyler Groen (AHS), AHS Football Coach Andy Jacobson, James Wartick (AHS) and Jason Wartick (Executive Vice President & Chief Credit Officer, Iowa State Bank).





IOWA STATE BANK

Helping People Succeed!

5 East Call Street • Algona, Iowa 50511

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REGULAR PEOPLE ►► DOING SUPER THINGS!

In 2018, our employees expanded their charitable giving beyond the Relay for Life and established the ISB Community Crusaders. The group raised \$7,032.31 for local charities and also provided volunteer service to the summer lunch program and community trunk-or-treat events. Supporting school lunch programs, including the Backpack Program, and the American Cancer Society's Relay for Life were programs emphasized as the group expanded their mission to help communities succeed.

► 2018 ISB Community Crusaders Co-Chairs Brianna Marso and Amy Wolter proudly display the team's proceeds for the Backpack Buddies program. Backpack Buddies was just one of the charities that our employee organization supported in 2018.



ABOUT THIS NEWSLETTER:

Iowa State Bank is pleased to bring you this edition of the *Hometown Teller* in an environmentally-responsible manner. Thanks to help from our printer, who has achieved certification from the Forest Stewardship Council® (FSC) and the Sustainable Forestry Initiative (SFI).

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SFI program participants practice sustainable forestry on all the lands they manage. They also influence millions of additional acres through the training of loggers and foresters in best management practices and landowner outreach programs.

Please do your part to recycle — share this copy of our newsletter with a friend, and recycle it with other paper when you are finished.



THURSDAY,
FEBRUARY 14
2019

Be our
Valentine
Valentine's Day Bake Sale

ALGONA
(BOTH LOCATIONS)
RUTHVEN
WESLEY

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