



# HOMETOWN TELLER

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

SUMMER 2018

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## HAVE NO FEAR! SHAZAM BOLTS IS HERE!

A lost or stolen debit card can strike fear in many of us! However, with the power of Shazam Bolts, you can rest easier knowing that you have the power to turn off (or freeze) your debit card from an app on your smartphone. Download the Shazam Bolts app today and get:

- 24/7 fraudulent activity alerts
- Ability to freeze your card – wherever, whenever
- Surcharge-free ATM locator

Receive alerts on purchases exceeding thresholds that you create, along with alerts for suspicious or high-risk transactions. Freeze your card whenever you suspect fraud or even if you just forgot it on the table at the restaurant & unfreeze it at your own discretion!

Look for new enhancements this fall including a menu with easier navigation along with new colors and buttons with fewer screens to complete.

*Download from the Apple App Store or Google Play today!*



## ▶▶ HELP LOCAL SCHOOLS!

### ANNUAL SCHOOL SUPPLY DRIVE IN CORWITH, RUTHVEN & WESLEY.

If you're out picking up school supplies, take a few moments to consider donating to our annual school supply drives held in our Corwith, Ruthven and Wesley offices. For over a decade, we've been helping kids get the right things they need to be successful in school.

Use our handy shopping list (to the right) to plan your donations!

For: **Lu Verne Elementary**  
Collections end: **Fri., Aug. 17**  
Donate in: **Corwith & Wesley**

- Ziploc bags: 2 Gallon, 1 Gallon & Snack sizes
- Hand Sanitizer
- Kleenex Tissues
- Disinfecting Wipes
- BoxTops for Education: We collect these all year!

For: **Ruthven/Ayrshire Schools**  
Collections end: **Wed., Aug. 22**  
Donate in: **Ruthven**

- Backpacks
- Notebooks
- Pens & Pencils
- Glue Sticks
- Scissors
- Folders



**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



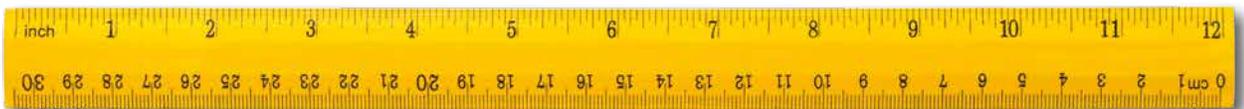
# MAKE BACK-TO-SCHOOL SHOPPING A FINANCIAL LESSON



Did you know that you can use back-to-school shopping as a way to give children an interactive financial lesson?

Sharpen your pencil with these six steps on how to turn a back-to-school shopping trip into a lesson on financial literacy:

- 1. MAKE A LIST, AND SEPARATE IT INTO NEEDS AND WANTS.** Most schools provide a list of school supplies, and there are likely some items your child would want that aren't on the list. Make a list so you know exactly what you need to buy.
- 2. DISCUSS THE LIST.** This is a key step in the financial lesson. By going over the list, you can discuss how everything on the "wants list" will likely not fit in the budget. This will prepare your child to make decisions about what to buy and what not to buy when it's time to go shopping.
- 3. LOOK FOR ITEMS YOU ALREADY HAVE.** Go through the list of needs and cross off items that you already have. For example, if you have a healthy supply of pens and pencils in your home, there's no need to buy more. Take a moment to research the cost of the items that you just crossed off. This will show your child the financial impact of this step.
- 4. RESEARCH THE ITEMS ON THE LIST.** Look at the list of needs and determine how much each item will cost. This will help you set a realistic budget.
- 5. SET AN AMOUNT FOR YOUR BUDGET.** Use the information gathered in Step 4 to set a budget. You should have a good idea of what it will cost for the items on the "needs list." It's important, however, to set the budget a little higher to compensate if items at the store end up costing more than you expected, and also to leave room to pick up an item or two on the "wants list."
- 6. GO SHOPPING.** Try out a couple different stores – including dollar stores and thrift shops – to get the best value for your money. Fulfill the "needs list" first, then reward the child by using the leftover amount from the budget to purchase items from the "wants list."



## MASTERCARD® SECURECODE® IS A THING OF THE PAST!

If you are a frequent online shopper, you might have used a service called MasterCard® SecureCode® that protects your card when you make purchases with your debit card at registered online merchants. This service required you to remember a SecureCode®. However, thanks to advances in technology, you will be able to make faster and simpler e-commerce purchases without remembering a code. There is nothing for you to do or remember! It's that simple. So, abandon that code. You'll no longer need it.



# UPDATE



# UPDATE

**THE EMPLOYEES OF IOWA STATE BANK ARE THINKING BIGGER!** Recently the employees who raised funds exclusively for the Relay for Life have expanded their generosity by establishing the ISB Community Crusaders. The purpose of the group is to expand the reach of community service offered by the employees. And, so far, the group has assisted several charities:

**FIRST QUARTER:** The Food Bank of Iowa received \$1,260 for its Backpack Program for the Algona Community School District. The Backpack food program helps provide meals and snacks to children in need after school hours and on weekends.

**SECOND QUARTER:** Our employee Relay for Life Garage Sale and our monthly denim days helped boost our annual donation to the Relay for Life to \$5,000.

**THIRD QUARTER:** This summer employees are volunteering their time to help at the Summer Lunch Program held at Bertha Godfrey Elementary and Seton School.

24 employees in all locations contribute their time to the Crusaders. Look for more activities with the ISB Community Crusaders name on them in your community!

## BANK CELEBRATES A WESLEY TRADITION

In celebration of its 90th year in business, the Iowa State Bank celebrated a Wesley tradition with a contribution to the community's recently-completed shelter house. The bank made a \$16,000 contribution to the shelter house project that was completed just in time for the town's long-standing July Fourth celebration.

The bank's donation coupled with fundraising efforts by the Wesley Community Club, the Wesley First Responders and the Wesley Fire Department during RAGBRAI 2017 added to donations made by individuals and businesses along with grants. Approximately 500 people enjoyed

chicken and ribs in the new shelter at the Independence Day celebration. Wesley Mayor Vahn Schumacher commented that the shelter is available for rent by contacting Wesley City Hall.

"We're proud to be part of Wesley's community and the tradition that they have in Wesley for the Fourth of July. Contributing to the shelter house project was a natural for us," stated Tom Van Overbeke, President and CEO. The bank annually supports local organizations with over \$115,000 in contributions to health, education and recreational organizations that make our communities a better place to live.



► Iowa State Bank was one of the proud contributors to Wesley's recently-completed shelter house project. Pictured are Laurie Vitzthum, Brenda Schutjer, Kirsty Riggert, Tom Van Overbeke, Wesley Mayor Vahn Schumacher, Kristie Brown and Jason Wartick.

## SALUTE TO SERVICE

We're honoring three long-time employees who have devoted their careers to serving you, our customers. Join us for retirement celebrations honoring:



► **Pat Kuper** — Since 1976  
Retirement Open House: Fri. Aug. 31, from 10am – Noon, Main Bank



► **Dennis Rucker** — Since 1977  
Retirement Open House: Fri. Aug. 31, from 10am – Noon, Main Bank



► **Cindy Kohlhaas** — Since 2003  
Retirement Open House: Fri. Sept. 28, from 2 – 4pm, Corwith





IOWA STATE BANK

*Helping People Succeed!*

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# Start the Savings Habit!

▶▶ Join the



## 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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