



HOMETOWN TELLER

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

SUMMER 2026

VOLUME: 50
ISSUE: 1

BACK-TO-SCHOOL ▶▶ BANKING

As students head back to school, it's never too early to sharpen their financial skills. Whether they're saving their first dollar or managing a checking account, developing good banking habits now can help set them up for success beyond graduation.

FOR ELEMENTARY STUDENTS

Now is a great time to open a savings account or start saving at home with a piggy bank. Small habits can lead to big savings over time, so it's never too early to begin. Back-to-school shopping also presents an opportunity to teach the difference between wants and needs when purchasing school supplies, clothing, and other items. Encourage young students to "shop at home" first by reusing supplies they already have. You can even reward them with a little extra cash for the money they save by avoiding unnecessary purchases.

FOR MIDDLE SCHOOL AND HIGH SCHOOL STUDENTS

Opening a first checking account is an important step toward learning how to manage money responsibly. It's also a great time to introduce online and mobile banking tools that help students monitor their spending and account balances. Parents can take advantage of debit card controls to limit certain types of transactions and set up alerts for purchases and low balances, helping teens build smart financial habits with added peace of mind.

FOR COLLEGE STUDENTS AND YOUNG ADULTS

Today's banking tools make managing money easier than ever. Mobile banking, mobile wallets, and account alerts can help young adults stay on top of their finances in a fast-paced world. If you have questions about how to use any of our services, stop by and visit one of our personal bankers. We're happy to help.

Remember, good financial habits start with small steps. Take time this school year to share a few banking lessons with your student and help them build a strong financial foundation for the future.



IOWA STATE BANK
Helping People Succeed!

MEMBER FDIC EQUAL OPPORTUNITY LENDER EQUAL HOUSING LENDER



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/ISBAIlgona

ATM LOCATIONS:

ALGONA

State St. Office
24-hr Drive-up ATM

Kossuth Regional
Health Center

RUTHVEN

Lakeland EZ Stop

WESLEY

Wesley Office
108 Main St.



▶▶ DON'T BE FOOLED BY BANK IMPERSONATION SCHEMES

Consumers are reminded to stay vigilant as bank impersonation scams increase. Scammers are using sophisticated tactics, including artificial intelligence (AI)-driven voice cloning, spoofed phone numbers, text messages and emails to make it appear banks are contacting customers directly.

What is a bank impersonation scam?

Bank impersonation scams occur when fraudsters pose as a bank employee, law enforcement officer or fraud department representative to trick consumers into sharing sensitive information or transferring money. In many cases, scammers claim there is suspicious activity on an account and pressure consumers to act immediately to "protect" their funds.

These scams can look remarkably convincing. For example, fraudsters may spoof a bank's actual phone number and reference recent transactions to gain trust with the customer. Some scammers even direct consumers to move money to a "safe" account, which is being controlled by the criminal. Scammers are also utilizing AI tools to create realistic voice messages and impersonation attempts designed to sound authentic.

Experts remind consumers that scammers are becoming increasingly sophisticated and often rely on fear and urgency to convince people to act quickly.

Legitimate bank communications will never pressure customers to move money immediately or provide sensitive information over an unexpected phone call or text message.

How can you protect yourself?

To help detect these scams, slow down and independently verify any unexpected request involving financial information or account activity. Below are some tips to help you steer clear of bank impersonation scams:

- ▶▶ **Hang up and contact your bank directly using a verified phone number.**
- ▶▶ **Never share online banking credentials or account information during an unsolicited phone call or text message.**
- ▶▶ **Do not send money or approve wire transfers based on pressure or urgent claims.**
- ▶▶ **Be cautious of caller ID, as scammers can spoof legitimate phone numbers and use AI-generated messages to appear credible.**
- ▶▶ **Monitor account activity regularly and report suspicious activity immediately.**

This information is provided for informational purposes only by the Iowa Bankers Association and Iowa State Bank.



▶▶ MEET THE PEOPLE BEHIND THE *DESK*



At Iowa State Bank, helping people succeed is what we do. For our customers and employees, we believe success starts with investing in people. We're pleased to share a few employee success stories so you can get to know the dedicated individuals who help make your financial success possible every day.



▶▶ COLE HOSKINS

Cole joined the bank in 2024 as a lending assistant in our Ruthven and Algona offices. Recently, Cole was promoted to Credit Analyst where he will continue to provide detailed loan review for our agricultural and commercial lenders in Algona as they work to find the best solutions for our customers. Identifying employees' strengths and helping them grow into roles where they can thrive is one of the many ways we live out our mission of helping people succeed.



▶▶ BAILEY KOHLHAAS

A career at Iowa State Bank is about far more than numbers. It's about creating opportunities for employees to grow and excel at helping our customers. Bailey

Kohlhaas joined the bank in 2025 as a Trust Assistant in our Trust Department. Since then, she has transitioned to our loan support team, where she works alongside agricultural and commercial lenders to assist customers with the details that help their businesses succeed.



▶▶ PAIGE GREIN

One of the bank's core values is a commitment to constant corporate and personal improvement. The bank invests in continuing education to help our employees

grow while serving our customers. Paige joined Iowa State Bank in 2024 to lead our Trust Department and has continued to expand her knowledge through professional

development and educational opportunities. In recognition of her leadership, dedication, and commitment to excellence, Paige was named Trust Officer at Iowa State Bank's 2026 Annual Meeting. Her success reflects the many opportunities for learning, growth, and achievement available at Iowa State Bank.



▶▶ ELLA LAWSON

This summer, Ella Lawson, a student at Iowa State University, served customers as a Customer Service Intern at the main bank. While Ella gained valuable

hands-on experience and expanded her professional skills, she also brought fresh perspectives and insights into what matters most to today's emerging workforce. Her enthusiasm, dedication, and willingness to learn made a positive impact on both our customers and our team. We thank Ella for her contributions and wish her continued success as she completes her education and pursues her career goals.

▶▶ TOP 5 BUSINESS BANKING TOOLS



As a small business owner, you're responsible for everything—from payroll and staffing to taxes and day-to-day operations. With so many moving parts, managing your finances efficiently is critical to keeping your business running smoothly.

Here are five essential business banking tools every small business should consider:

1. ECORP BUSINESS BANKING & THE BANKISB BIZ APP

Having immediate access to your financial information is essential for making informed business decisions. eCorp Business Banking and our BankISB Biz app allow you to monitor transactions in real time, pay bills, and manage your accounts from anywhere.

Remember, our eCorp Business Banking also allows you to assign customized access to employees, so your team can perform specific tasks you designate.

2. REMOTE DEPOSIT CAPTURE

Remote deposit capture is a service that makes it easy to deposit checks without leaving your office. By using a desktop scanner or mobile device, you can quickly submit deposits and reduce the time it takes for funds to become available. This tool not only improves cash flow but also increases productivity by freeing up staff time. Got just a few checks? Try our BankISB Biz app with mobile deposit.

3. ACH PAYMENTS

The Automated Clearing House (ACH) network enables businesses to send and receive electronic payments efficiently. Whether you're paying vendors or collecting customer payments, ACH transactions reduce the need for paper checks. Talk with your banker to determine how ACH payments can support your cash flow strategy.

4. SWEEP ACCOUNTS

If your business regularly carries excess funds in its checking account, sweep accounts can help those funds work harder for you. These accounts automatically transfer (or "sweep") surplus balances into interest-bearing accounts, allowing you to earn additional income without extra effort.

5. POSITIVE PAY

Fraud and cyber threats continue to pose real risks for businesses of all sizes. Positive Pay is a powerful fraud prevention tool that compares checks presented for payment against a list of checks your business has issued. If any discrepancies are detected, the transaction is flagged for your review before processing—giving you full control and added peace of mind.

Leveraging the right banking tools can significantly improve your business's efficiency, security, and cash flow. By automating routine financial tasks and reducing risk, you can spend less time managing money—and more time growing your business. Ask your loan officer or personal banker how these tools could help your business succeed!





IOWA STATE BANK

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5 East Call Street • Algona, Iowa 50511



▶▶ COMMUNITY CRUSADERS SHARE WITH HOSPICE

For over 20 years the employees of Iowa State Bank have shared their generosity with local organizations who impact the people in our communities. Most recently, the bank's employee-operated charity, the ISB Community Crusaders, made a caring donation of \$2,000 to Hospice of the Heartland.

Comprised of employees, the Iowa State Bank Community Crusaders raise funds through a variety of activities including corporate jeans days, the sale of a premier parking space, bake sales and other events. All proceeds support local charities chosen by the employees.

ONE FAX NUMBER FOR *ALL* OFFICES

**ALL OF OUR BRANCHES NOW SHARE A FAX NUMBER.
ANY DOCUMENTS MAY NOW BE FAXED TO 515-295-3204.**

