



HOMETOWN TELLER

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

SUMMER 2025

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YOU'RE
INVITED!



Retirement
Celebration

BRENDA
SCHUTJER



Brenda J. Schutjer
Vice President | Branch Manager

OPEN HOUSE

►► THURSDAY,
AUGUST 28
2:00 – 4:00 PM
WESLEY OFFICE

Join us as we congratulate
Brenda on **46+** years
of dedicated service to
our customers!

►► AVOID POTENTIAL DELAYS: CHOOSE ESTATEMENTS

When it comes to managing your money, get the convenience of having all of your financial paperwork in one place. Chances are, that place is your computer!

Online and mobile banking users find our eStatements a convenient way to ensure timely delivery of their monthly account statements as well as maintaining a library of documents for your online convenience. No more worries about postal delays or the potential of getting lost in the mail. eStatements are convenient and available online at BankISB.com.

Sign up with Online Banking today or contact your local bank office.

HOW DO I SIGN UP FOR ESTATEMENTS?

Enroll for eStatements in Online Banking by clicking on the **"Profile"** section in the upper right hand corner of the page and selecting Electronic Statements and then **"Edit."**

Or, contact your local office to enroll.



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



FACEBOOK:

www.Facebook.com/
ISBAIgona

ATM LOCATIONS:

ALGONA

State St. Office
24 hr Drive-up ATM

Kossuth Regional
Health Center

RUTHVEN

Lakeland EZ Stop



▶▶ SERIOUS ABOUT A HOME LOAN?

CHECK THESE ITEMS OFF YOUR LIST:

If you're serious about a home loan, be prepared to have the following information available:

1. BORROWER'S NAME: We'll need the full legal name of the person (or persons) applying for the loan. (For example, Stanley Richard Jones, Jr. and Melissa Sue Jones – not Stan Jones & Missy Jones, unless those are your legal names.)

2. BORROWER'S INCOME & EMPLOYMENT: This helps determine your ability to repay the loan you are applying for.

1. Current pay stubs (typically 30 days), if you're a wage earner.
2. Last two years of full tax returns, if you're self-employed.

3. ESTIMATED VALUE OF THE PROPERTY.

4. SIGNED PURCHASE AGREEMENT, IF APPLICABLE.

5. GOVERNMENT ID FOR ALL PARTIES APPLYING FOR A LOAN:

1. Social Security Number.
2. Non-U.S. citizens must provide an approved visa or copy of valid green card.

6. CURRENT ASSETS:

1. Bank statements for the past two months.
2. Other real estate owned.
3. Gift funds.

7. CURRENT LIABILITIES (EXISTING DEBTS & OBLIGATIONS):

1. Credit card information.
2. Auto loan information (and other loans for boats, RVs, etc.).
3. Personal loan account information, such as student loans, even if deferred.
4. Other liabilities, if applicable:
 1. Alimony.
 2. Bankruptcy action.
 3. Child support order.
 4. Divorce decree & stipulation.

8. IF YOU ALREADY OWN A HOME, BE PREPARED TO SHARE YOUR CURRENT MORTGAGE INFORMATION (INCLUDING HOME EQUITY LOANS) AND HOME INSURANCE POLICY INFO.



▶▶ OTHER HOME LOAN APPLICATION TIPS:

Whether you're applying for a loan to purchase a home or to re-finance, keep these tips in mind for a smooth application process:

- Avoid opening or closing credit lines during the loan process without talking to your loan officer. Changes in your available credit can impact the process and may cause delays. This includes new credit cards and the financing of other items, such as a boat, golf cart or store credit card.
- Stay in contact with your loan officer. Be responsive to requests for information. Delays can impact your closing dates.
- Avoid large deposit transactions. Contact your loan officer to discuss potential implications. If you must make a large deposit, keep good records of transactions that may appear out of the normal scope of your personal business.
- Maintain your employment and income. Discuss potential changes with your lender.
- Have questions? Ask your loan officer.



▶▶ CHANGE IN STATE STREET OFFICE HOURS AUGUST 1



Our State Street Office was one of the first drive-up banking locations in our area many years ago. Just as that early change in technology brought us drive-up banking, we're making some changes in our delivery of banking services today.

Beginning Friday, August 1, 2025, our State Street Office hours will be open Monday through Friday from 8:30 AM until 5:00 PM. We will no longer be open on Saturdays. We will continue to offer 24 hour ATM service including the ability to make deposits and get cash. Our night depository service will continue to be available as well.

Try these!

President Laurie Vitzthum shared how changes in banking have impacted the delivery of banking services, "Over the years, advances in technology have given our customers added convenience to bank with us from anywhere. ATMs, online banking and mobile deposit capabilities have reduced the number of in-person transactions at all locations, but especially on Saturdays at our drive-up location on State Street in Algona. A growing number of customers manage their money with online banking and our mobile banking application by transferring

funds, checking balances, managing their debit cards and making deposits using the mobile deposit feature – all at their convenience, any time of day or night. Our customers' transaction activity continues to evolve from using cash or checks to electronic based ACH, debit cards and the use of mobile wallets found on mobile devices. We appreciate our staff for their years of service in providing our customers with extended Saturday banking hours. They, too, can now enjoy their weekends with family and friends," she remarked.

NEED CASH?

- **24 hour ATM at State Street**

NEED TO MAKE A DEPOSIT?

- **ATM at State Street**
- **Night Depository at State Street**
- **Mobile Banking App – BankISB**

NEED TO TRANSFER MONEY?

- **Online banking at BankISB.com**
- **Mobile Banking App – BankISB**

▶▶ SAVE MONEY ON EXISTING SERVICES WITH BENEFITS CHECKING

Chances are, you're paying for cell phone protection, roadside assistance and identity theft resolution service. Why pay more when you could potentially save a little money with just one monthly fee? You can get for all of these services – and a few more conveniences – with our Benefits

Checking account! Get travel, shopping and dining discounts for a low monthly fee.

Ask one of our personal bankers about how Benefits Checking could be just the checking account for you!





IOWA STATE BANK

Helping People Succeed!

5 East Call Street • Algona, Iowa 50511

Presort Standard
U.S. Postage

PAID

Ames, IA
Permit No. 307

▶▶ TELL A FRIEND ABOUT IOWA STATE BANK

If you've had a great experience at Iowa State Bank, and you'd like to share it with a friend, we'd love to hear from you! Refer your friends to Iowa State Bank and when they open a checking account with us, you'll get a gift!

Learn more at: **ReferBankISB.com.**

Refer friends and get gifts

at ReferBankISB.com



▶▶ WOULD YOU RATHER PLAY PICKLEBALL OR EAT PICKLES?

Whether you're smashing serves or snacking on spears, one thing's for sure:

SCAMMERS ARE THE REAL *SOUR* DEAL.

Your bank will never ask you to log in from a text or email with an urgent message.

Beware of scams. This message is brought to you by the American Bankers Association.

