



HOMETOWN TELLER

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

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MAKE TECHNOLOGY ▶▶ WORK FOR *you!*

At Iowa State Bank, our digital tools are designed to save you time, simplify your finances, and help you stay in control—anytime, anywhere. Whether you're managing your personal budget or running a business, we offer secure, easy to use solutions that keep your money moving. Explore how our technology can make banking faster, smarter, and more convenient:

DIGITAL SOLUTIONS THAT WORK FOR YOU

FOR CONSUMERS

FOR BUSINESS

ONLINE BANKING
www.BankISB.com



MOBILE BANKING & MOBILE DEPOSIT

BankISB app



BankISB Biz app
or ISB eDeposit –
desktop scanner



PAYMENT CONFIRMATION & ALERTS

Set alerts within online banking or the BankISB mobile app for transactions you want to know about!

With the Positive Pay feature found in eCorp Business Banking, you can match your checks with an issued check file, which allows you to flag:

- Duplicate checks
- Altered check amounts
- Fraudulent checks

BILL PAYMENT

Pay bills online or with our BankISB mobile banking app. No need to buy stamps!

Pay bills with our eCorp Business Banking service or the BankISB Biz app.

REASONS THESE TOOLS MATTER:

FOR CONSUMERS:

- ✓ **SAVE TIME** – Bank 24/7
- ✓ **STAY SECURE** – Real-time alerts help protect your finances
- ✓ **SKIP THE TRIP** – Deposit checks and pay bills from home

FOR BUSINESS:

- ✓ **WORK SMARTER** – Deposit checks without leaving the office
- ✓ **ENHANCE SECURITY** – Positive Pay helps prevent check fraud before it happens
- ✓ **IMPROVE EFFICIENCY** – Digital bill payment keeps your business running smoothly!



IOWA STATE BANK
Helping People Succeed!

MEMBER FDIC EQUAL OPPORTUNITY LENDER EQUAL HOUSING LENDER



▶▶ YOUR IOWA STATE BANK IS 98 YEARS OLD!

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

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.

We're proud to celebrate **98 years** of serving our communities—and we couldn't have done it without you. Since 1928, Iowa State Bank has been committed to helping individuals, families, and businesses succeed. Here are a few fun facts about our history:

OUR BEGINNINGS

We opened our doors on March 1, 1928, at 9:00 a.m., backed by a new banking charter and the trust of our community. Nearly a century later, we remain locally owned by shareholders who believe in the value of local banking.

ABOUT OUR NAME

When we were founded, state-chartered banks were required to include the word "state" in their name. That's why you'll see many "Iowa State Banks" across the state—though we aren't affiliated with all of them. We're proud to be your Iowa State Bank, serving Algona, Corwith, Ruthven, and Wesley.

GROWING WITH THE COMMUNITY

In 1953, we celebrated our 25th anniversary. Just a few years later, we had outgrown our original building. Rather than move, the bank chose to rebuild on the same corner of State and Dodge Streets. The second story was removed, the structure was rebuilt from the ground up, and the historic stone from the original building was retained in the corner construction. That building still stands today.

We thank generations of customers for their business and loyalty. We look forward to serving you in the future!



Iowa State Bank location at corner of Dodge & State Streets in Algona.

98
YEARS

OF SERVING OUR
COMMUNITIES

▶▶ NEED CASH IN WESLEY?

WE'VE GOT YOU COVERED — *ANYTIME!*

Great news! Our Wesley office now features a convenient **24-hour ATM** right inside the entrance, giving you round-the-clock access to your Iowa State Bank accounts. Whether you need quick cash or want to make a deposit, this ATM makes banking easier than ever.

And don't worry—our trusted **night depository service** is still available for the business customers who depend on it.

Even better, our Wesley ATM is part of the **MoneyPass® network**, which means network members enjoy **no ATM surcharge fees**. Of course, it's completely **free to use for all ISB customers!** Stop by anytime—your hometown banking just got even more convenient.





▶▶ DEBIT CARD TROUBLES?

WE'RE HERE TO HELP—INSTANTLY!

Lost your debit card? Need a replacement? Or is your card worn out or damaged? Stop by any of our account opening offices and get a new debit card printed on the spot.

Instant issue debit cards are available for:



Don't let debit card problems slow you down—walk in and walk out with a new card.

▶▶ FIGHT CHECK AND MAIL FRAUD

Check and mail fraud are on the rise. Criminals often steal checks from mailboxes, alter them, and attempt to cash them. To protect yourself, avoid leaving mail in your mailbox overnight or for long periods of time. If you're traveling, pause your mail delivery. And when mailing a check, drop it off at a USPS location instead of your home mailbox.

If thieves get your check, they may use check washing—chemicals that remove ink so they can rewrite the check. If they obtain your account and routing number, they can also create counterfeit checks using modern printers and software.

Every check you write exposes personal information. Use digital payment options whenever possible. If you do write a check, follow these safety tips:

- Use **permanent gel pens** to prevent ink from being washed off.
- **Avoid blank spaces** so nothing can be added later.
- **Withhold personal details**—don't include unnecessary information on your checks.
- **Review your accounts** regularly through online banking or the BankISB mobile app.
- **Check your checks** by reviewing paid checks online to ensure endorsements and amounts are correct.
- **Use digital payment tools** like the BankISB mobile app or online bill pay for secure transactions.
- **Follow up** to confirm your payee received and deposited your check.



For more tips and resources on how to #PracticeSafeChecks, visit PracticeSafeChecks.com.

Information provided by the American Bankers Association in partnership with Iowa State Bank.





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

▶▶ REFER A FRIEND

If you love banking with us, refer your friends! When your friend opens a checking account, you'll get an Amazon.com gift card.

Refer your family and friends online at **ReferBankISB.com!**



WE APPRECIATE
YOUR REFERRALS!

MAKE A REFERRAL

Refer friends and get gifts
at ReferBankISB.com

OFFICE HOURS REMINDER:

ALGONA | MAIN BANK
MONDAY – FRIDAY: 8:30 AM – 4:30 PM

ALGONA | STATE STREET OFFICE
MONDAY – FRIDAY: 8:30 AM – 5:00 PM

CORWITH OFFICE
MONDAY – FRIDAY: 8:30 AM – 11:30 AM

RUTHVEN OFFICE
LOBBY HOURS | MONDAY – FRIDAY: 8:30 AM – 4:00 PM
DRIVE UP HOURS | MONDAY – FRIDAY: 8:00 – 4:00 PM

WESLEY OFFICE
MONDAY – FRIDAY: 1:00 PM – 4:00 PM

24-hour banking available online at BankISB.com
or with the BankISB app or BankISB Biz app.

