



HardinCSB.com

JAN/FEB/MAR
2024

THE LiNK

BETTER BANKING



According to...
JAMIE

Congratulations to Jamie on celebrating 20 years at HCSB in 2024!

The HCSB customer service team deals with consumer scams daily. We ask that you remember that you know us and most of all we hope you trust us! When we ask you about suspicious transactions, we are watching out for you and protecting your hard-earned money. We are sad when we see customers lose thousands of dollars to a convincing scammer!

One common type of fraud we've been seeing recently is check fraud. Scammers may send you a check that you weren't expecting, and then ask you to deposit it and send money back to them. This is called an overpayment scam. Here's what crooks know, but you may not: even when a check is credited to your account, it does not mean the check is good. A week or so later, if the check bounces, the bank will want the money back. And you, not the fraudsters, will be on the hook for the funds. It's important to be cautious of these types of scams. The best way to protect yourself is to not deposit or cash any checks that you weren't expecting, and to never send money to someone you don't know. Be vigilant and stay safe!

Just think of us as your partner in stopping crime! We've seen many ways scammers have attracted our customers and we are aware of what to look for. Your safety is our top priority!

Stay safe in 2024 and have a Happy New Year!

Digital wallets, also known as e-wallets, are becoming increasingly popular as a secure and convenient way to store and use payment information. They allow users to store payment information, such as credit and debit card numbers, in an online account, which can then be used to make purchases both instore and online.



Digital wallets also offer an extra layer of security, as the user's payment information is not directly transmitted to the merchant, reducing the risk of fraud. Overall, digital wallets provide a secure and convenient way to manage and use payment information.

If you have an Apple, Google or Samsung phone, you can add your Hardin County Savings Bank debit card to your digital wallet. In most cases you can open the digital wallet, take a photo of your card, confirm the information, and follow the prompts. If you have any questions or get stuck along the way, give us a call, we'll be happy to help!

Giving Back

HOW TO DONATE

MAKE CHECKS PAYABLE TO:
FRIENDS OF ELDORA PARKS AND REC

MEMO:
BARK PARK

MAIL OR DROP OFF DONATIONS AT:
HARDIN COUNTY SAVINGS BANK
PO BOX 311
1202 EDGINGTON AVE.
ELDORA, IA 50627

BECOME PART OF THE PACK

Enrich the lives of dogs in our community. Make a donation today.

BRONZE
\$25

SILVER
\$100

GOLD
\$250

PLATINUM
\$500 +
Platinum donors get free admittance for LIFE!

HELP US MEET OUR GOAL OF RAISING \$7,500 FOR A MATCH FROM HARDIN COUNTY SAVINGS BANK!



CITY OF ELDORA BARK PARK

Fundraising for the City of Eldora Bark Park has begun, and the Hardin County Savings Bank has pledged to match up to \$7500 in donations.



Uletide in Union



**The 4th Annual
Eldora Christmas Festival**
was a huge success once again! We appreciate all those who worked hard to bring it all together! Hope you were able to play some BINGO and take a horse and carriage ride around the square! Happy New Year!



The Link Holiday Dinner

Customers enjoyed music by Ryne Doughty of Des Moines. He is an outstanding guitarist and vocalist!



"Snow What Fun" we had at the LiNK Holiday Dinner.

Highlights and Happenings

Monday, January 1

Happy New Year! All locations CLOSED.

Monday, January 15

Martin Luther King Jr Day. All locations CLOSED.

Tuesday, February 14

Happy Valentine's Day!

Monday, February 19

President's Day. All locations CLOSED.

Thursday, February 29

Happy Leap Day and Happy Birthday to Kathy Balvanz!

Wednesday, March 20

Happy First Day of Spring!

Working For You

Janele Fish

Congratulations to Janele on celebrating 35 years at HCSB in 2024!

Start date: January 3, 1989

Responsibilities: I have always worked in the loan department in our Union office but have worn many hats over the past 35 years, including opening new accounts & data processing duties. Currently I keep the loan files, documentation, collateral, insurance, tax returns and financial statements accurate and up to date. I also assist in answering the phone so on occasion I get to visit with YOU on the phone.

Loves about HCSB: I love helping our customers and assisting them however I can! It's always a pleasure to visit, listen to their stories about their families and events in their lives. HCSB employees became my family and I've made many wonderful friends over the years. I have the best co-workers and love working with them. HCSB is committed to helping our communities and I have done a lot of volunteering throughout my years. It's been fun! I enjoy the satisfaction of a job well done along with the challenges that can come. That is what makes life interesting!

Hobbies: I like to travel, take walks at Pine Lake, go to UNI football games, and go to the concerts and musicals at the Gallagher Bluedorn on the UNI campus. I enjoy going to all my grandchildren's events at South Hardin Schools or traveling to LaVista, Omaha where two of my grandchildren live. Spending time with my family is always at the top of my list!

Family: My husband Roger is retired but continues to stay busy with family and friends. Our oldest son Brent, is a manager in the meat department at Fareway and his wife Amanda works for a bank, in Lavista, Omaha. They have two children Carson and Addelyn. My youngest son, Jason Lloyd lives in Eldora and works for Principal Financial and his wife Meghan works at the State Training School in Eldora. They have 3 girls...Harper, Hannah and Haylee.



1202 Edgington Ave • PO Box 311
 Eldora, IA 50627

Temp-Return Service Requested



Stay Connected!
 Like us on Facebook 

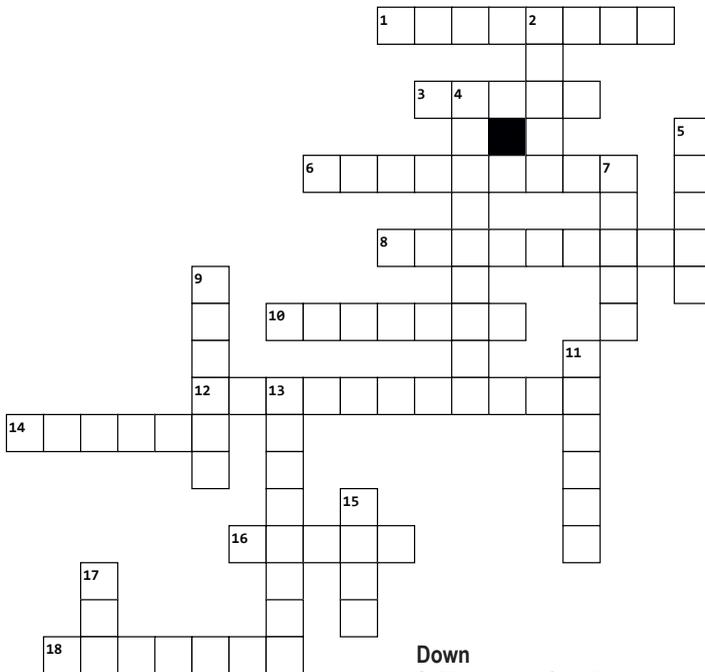
LOCATIONS AND HOURS

MAIN BANK
 1202 Edgington Ave
 PO Box 311
 Eldora, IA 50627
 641-939-3407
M-F 8:30 am - 4:00 pm

MOTORBANK
 1414 Edgington Ave
 Eldora, IA 50627
 641-939-5561
M-Th 9:00 am - 4:00 pm
Friday 9:00 am - 5:30 pm
Saturday 9:00 am - 12:00 pm

UNION
 415 Center St
 PO Box 402
 Union, IA 50627
 641-486-5331
M-Th 8:30 am - 3:30 pm
Friday 8:30 am - 4:00 pm

HCSB IN THE WINTER



Across

1. Truck used to clear roads
3. Soup made with beans and hamburger
6. People going south for the winter
8. Where to throw another log on the fire
10. He wears a stovetop and has a button nose
12. Instrument used to read the temperature
14. AaahChoo
16. Handmade blanket to wrap around you
18. Keep your fingers warm

Down

2. First name of the Express
4. Sit by the fireplace and don't go outside
5. Made with a combination of apple juice and cinnamon sticks
7. Keep your neck warm
9. Footwear strapped to feet for gliding across ice
11. Very cold temperature
13. Keep your ears warm
15. Down hill transportation
17. What people do in the Alps

And the winner is...

Tom Catlin was the winner of the Fall Word Search puzzle from the Oct/Nov/Dec newsletter. Tom received a \$20 gift card. Thank you to all who submitted puzzle entries!



Congratulations to all our **Link Dinner** door prize **Winners!**

BRAIN BOOSTER

Be sure to return the puzzle in this issue to an HCSB location by Friday, February 24. You may be the winner of a \$20 gift card!

Name _____

Phone _____

Check here if you no longer wish to receive a paper copy of this newsletter.