



According to... **KIM**

Is Your Beneficiary Information Up to Date?

Life changes—and your accounts should keep up. Many people name beneficiaries when they first open an account and never think about them again. But major life events like marriage, divorce, the birth of a child or grandchild, or the loss of a loved one can all be good reasons to review and update your beneficiary information.

Keeping your beneficiaries current ensures your accounts are distributed according to your wishes and can make things much easier for your loved ones in the future. It's a simple step that provides peace of mind and helps avoid unnecessary complications.

If you're not sure who you've listed as a beneficiary—or if it's simply been a few years since you've looked—we're happy to help you review your accounts. Stop by any Hardin County Savings Bank location, and our staff can answer your questions or assist you with updating your beneficiary information if needed.

BETTER BANKING



Interest Rates Conversation

One of the questions we hear frequently is, "What do you think interest rates are going to do?"

It's a great question—and while we certainly don't have a crystal ball, many economists expect interest rates to stay the same or gradually ease over the next 6 to 12 months. As inflation has slowed, there's been growing discussion that the Federal Reserve could begin lowering rates over time. If that happens, the changes are expected to be gradual rather than all at once.

So, what does that mean for you? Higher interest rates have been good news for many savers over the past couple of years. If rates begin to decline, the interest earned on savings accounts and future CDs may gradually come down as well. If you've been thinking about putting money into a Certificate of Deposit, now may be a good time to learn what's available.

We know that every financial situation is different. What makes sense for your neighbor may not be the best choice for you. That's one of the advantages of banking with us. At Hardin County Savings Bank, we take the time to get to know you, answer your questions, and help you explore your options—without the pressure. Whether you're saving, borrowing, or simply wondering what today's rates mean for your future, we're always happy to sit down and visit.

Sometimes the best financial advice starts with a simple conversation.

Love Where You Live – Bank Local, Give Local

At Hardin County Savings Bank, loving where you live means investing in the people, businesses, and organizations that make our communities strong. When we bank local and give local, we help create opportunities, share helpful resources, and support each other.

New! Financial Resources for you!

The Iowa Money Menu is a new financial resource designed to help Iowa families, students, and community members find trusted tools for building financial confidence. The resource brings together information on everyday money topics such as budgeting, saving, credit, banking, housing, major purchases, tax assistance, and long-term financial planning.

At HCSB, we see this as a practical way to support financial education and economic inclusion in the communities we serve. Customers can use the Iowa Money Menu as a starting point when looking for reliable guidance, and local organizations, such as schools or churches, can share it with students, families and employees who may benefit from easy access to financial resources.



The Money Menu also connects well with free tax preparation resources, including Volunteer Income Tax Assistance, or VITA, which helps eligible individuals and families file taxes at no cost. Promoting these resources can help households keep more of what they earn, access available tax credits, and strengthen their financial future.

We encourage you to explore the Iowa Money Menu and share it with others. Access the Iowa Household Money Menu at this QR code:

Employee Spotlights:

Loving where you live starts with the people who show up for our customers and communities every day. This month, we're proud to celebrate three familiar faces whose dedication, service, and local commitment help make HCSB and Brown-Hurst Insurance such special places to bank and work.

Celebrating **DEDICATION . EXPERIENCE . COMMUNITY.**
Thank you for being an important part of our HCSB family!

10
YEARS

AUDREY DeVILDER
Assistant Cashier

10 years of service to our customers and community.

5
YEARS

JILL CHRISTENSEN
Personal Banker

5 years of helping our customers and communities thrive.

20
YEARS

MARC ANDERSON
Insurance Agent & HCSB Board of Directors

20 years of trusted service through Brown-Hurst Insurance.

Together With You!



PLEASE JOIN HCSB FOR

The LiNK Harvest DINNER

**THURSDAY, NOVEMBER 5
6:00 PM DINNER**

Entertainment by Mighty Fittin'

Steamboat Rock Baptist Church

Please RSVP by
Friday, October 16

✉ Pam@hardincsb.com

☎ 641-939-3407



Save the New Date:

The LiNK Dinner Is Moving to November!

Mark your calendar a little earlier this year! To help avoid December's cold weather, snowy roads, and the chance that some of our snowbird customers miss out, we're trying something new and hosting the LiNK Dinner one month earlier. RSVP to Pam@hardincsb.com or 641-939-3407 by Friday, October 16.

Dates to Remember

Labor Day

Monday, September 7 – CLOSED

Columbus Day

Monday, October 12 – CLOSED

Link Dinner

Thursday, November 5



Veteran's Day

Wednesday, November 11 – CLOSED

Thanksgiving Day

Thursday, November 26 – CLOSED



1202 Edgington Ave • PO Box 311
Eldora, IA 50627

Temp-Return Service Requested



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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

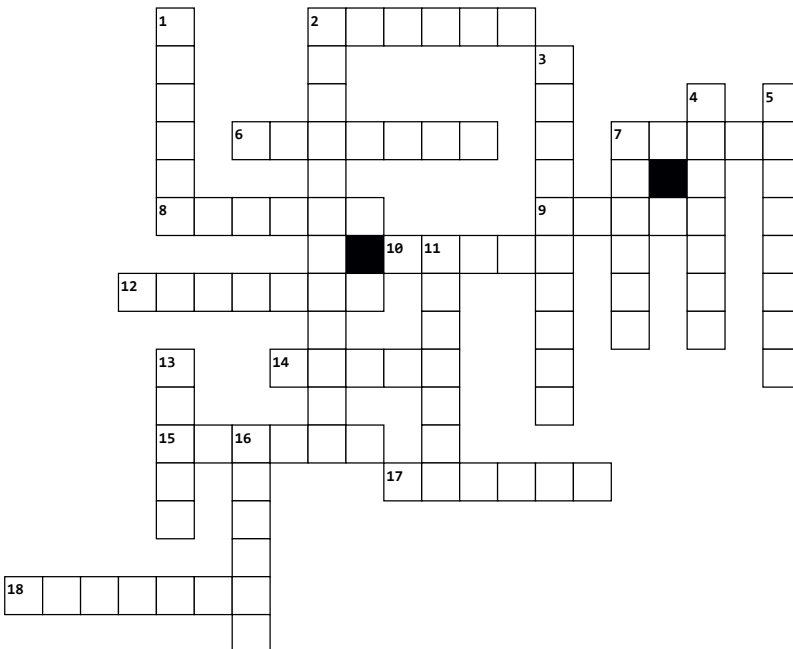
M-Th 9:00 am - 4:00 pm
Friday 9:00 am - 5:30 pm
Saturday 9:00 am - 12:00 pm

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

FALL AT HCSB



ACROSS

2. gobble gobble
6. massive outdoor fire
7. spooky spirit
8. following the word butternut
9. ice crystals in the morning
10. brrrrrr
12. orange gourd used in pies
14. hot apple drink
15. leaf color in autumn
17. fall from trees
18. sailed on the Mayflower

DOWN

1. cover in caramel
2. holiday in Nov.
3. frozen piece of snow falling from sky
4. worn on Halloween
5. put in cavity of bird
7. hand covering with fingers
11. open wagon ride pulled by tractor
13. witch's preferred ride
16. another word for the fall season

And the winner is...

Scott Swartz was the winner of the Brain Booster from the Summer newsletter. Scott received a \$20 gift card. Thank you to all who submitted puzzle entries!

BRAIN BOOSTER

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

Name _____

Phone _____

Email _____

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

Include your email to receive your LiNK Newsletter via email instead of snail mail. You'll love receiving it sooner and your desk will thank you.