



**HardinCSB.com**  
SPRING 2025

# THE LiNK



*According to...*  
**DEANNA**

## Five Ways Cardholders Can Help Combat Debit Card Fraud

HCSB is regularly increasing our resources to assist in the fight against fraud. While many tools and services are created to mitigate fraud, cardholders can also be on the lookout for fraudulent activity. Here are some simple tips to proactively monitor your accounts and help protect against fraud.

### *1. Review transactions regularly.*

Make it a habit to review transactions regularly online instead of waiting for your monthly statement. Keep in mind, fraudsters often test the waters with small transaction amounts before taking the plunge with a large one. Don't ignore low-dollar charges.

### *2. Use mobile banking apps.*

The HCSB mobile banking app allows you to receive fraud alerts 24/7 and offers you the convenience of shutting your card off if you suspect fraud or your card is lost or stolen. You can also submit travel notices through mobile banking apps without needing to contact the bank.

### *3. Stay cyber aware.*

Cyber criminals use fake emails, spoofed websites and other phishing attacks to trick victims into sharing personal or sensitive information. To spot potential fraudulent emails, look for slight variations in email addresses and misspelled words. For example, an extra letter added to a name

might be easy to miss. This tactic is used to trick victims into sharing confidential information.

### *4. Protect your personal information.*

Using a pattern when updating passwords makes it easier for fraudsters to hack into your accounts. Along with creating strong passwords, protect your personal information commonly used for password recovery questions. Avoid social media challenges that collect personal information, such as your favorite vacation place, model of your first car or childhood heroes. Social media challenges can be a fun way to get to know more about friends, but to a fraudster, the info you provide can inadvertently help them with their fraudulent schemes.

### *5. Embrace multi-factor authentication technology.*

Multifactor authentication processes, such as a PIN sent to your phone, only take a few seconds to ensure you are the one attempting the transaction, making it more difficult for fraudsters. It can be frustrating to be asked to take additional steps to complete a transaction, but keep in mind the extra time taken is ultimately for your benefit.

Silence the scammers - One last reminder: we will never call, text or email asking for sensitive information like your debit card number or PIN. Never share your account number, debit card number or social security number. When in doubt, hang up and call the bank.

## BETTER BANKING IN 2025

### Digital Banking Tools

*Tech like the big bank. Service like your local bank.*

- ✓ **Online & Mobile Banking**
  - Manage accounts 24/7, transfer funds, pay bills, schedule recurring payments, and set up alerts.
  - View balances & transaction history, access e-statements & tax documents.
  - In-app messaging for customer support.
- ✓ **Bill Pay**
  - Schedule and pay your bills directly from your computer, tablet or mobile phone.
- ✓ **Mobile Deposit**
  - Deposit checks to your bank account using your mobile device.
- ✓ **Card Management Tools**
  - Lock/unlock debit card, set spending limits or alerts, view and report fraudulent activity quickly.
- ✓ **Digital Wallet Integration**
  - Shop in-store or online with secure contactless payments.
  - Add the HCSB debit card to your Apple or Google pay.





**Love Where You Live**  
*Bank Local, Give Local*



**UNITED FUND**  
OF ELDORA



### **United Fund**

Hardin County Savings Bank pledged our annual \$2000 donation to the United Fund. HCSB's Chairman of the Board, Jim Brown, is the treasurer of the United Fund and extends his gratitude to those who give to this worthwhile project that supports over 21 agencies in Eldora and Hardin County. It's not too late to give! For more information contact Jim or Krista Weber at [hcsb@hardincsb.com](mailto:hcsb@hardincsb.com).

**Thank you for rocking 5 years**  
**at Hardin County Savings Bank!**

**Deanna Robinson**



**Personal Banker, New Accounts**

**Shelby Eisentrager**



**Assistant Vice President, Lender**



# Highlights and Happenings

**Thursday, March 20**

Happy First Day of Spring!

**Sunday, April 20**

Happy Easter

**Monday, May 26**

Memorial Day, all locations closed



## *Working For You*

### **Marco Balderas and Sandy Aussenhus**

HCSB is excited to welcome not one, but two loan processors to our staff. Marco Balderas and Sandy Aussenhus have been busy learning the duties and responsibilities of an HCSB loan administrator. Running loan payments, processing loans, balancing accounts, filing insurance and titles and helping customers keep Marco and Sandy very busy! Many of you have already spoken with them on the phone or at the “Loan U” in Eldora. If not, please stop by and help us welcome them to HCSB.

Marco Balderas grew up in Hubbard, attended school at South Hamilton and graduated from Briar Cliff University with a degree in Business and Sports Management. Before joining us at HCSB, Marco worked with his dad (big Marco) in the families’ food truck, Taco Life, and has also sold insurance. Currently, he enjoys coaching basketball at South Hardin High School.

Along with his dad, Marco and mom Nicole, he has two brothers and one sister. Marco is an avid fisherman, still loves to play basketball and spends time with his girlfriend. When asked about his favorite part of the job, Marco says “I enjoy working with our awesome customers and the great staff at HCSB.”



Sandy grew up in Iowa Falls and graduated from Iowa Falls High School. She attended Mankato State University and Montana State University. After spending over 25 years in education, Sandy decided it was time for a new challenge. She began her career at HCSB in June of 2024. After learning the basics of banking in the teller area, Sandy moved to the loan department as a loan administrator. She assists loan officers with their loan processing needs but most importantly she provides customer service. She truly enjoys the people she works with and they enjoy her!

In her time away from the bank, Sandy spends time with her two adult sons, Brandon and Cameron. She also enjoys walking, hiking, playing golf, spending time with her friends and family and cheering for the Iowa State Cyclones!



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

## SPRING AT HCSB

I E W W X Q F M W O A T Y J X Q U F J Y  
D I R F K D Y J R A I N B O W W L I W W  
F L Y W L L F U E N P U V U U J B O K S  
D X T L F D R M B Y U L W L L W L R M S  
N I W N N B S V H F V B W I Q B S O E D  
K R G X Y H Y S V D A O D U M U S B O S  
U Z K L R W U K U S H O W E R S K I Q P  
U M K Z Q N C W K S F Q K U O A C N Q U  
L M A Y P O L E E F W V A L T A I R L H  
T I A T R E T S A E E T B K S U H R A B  
T U I M D J R D E D T G D D R C C A F M  
K S A A K O X O N I U Q E A E A W U A F  
P H J P H U X C A F L F D K D S P V J Q  
S S Y I R S T O S T I F F P N K N Z C S  
C D D S T Q B R Y B P L R U U H L P A B  
H C Z U O O I D F W S O T E H U L U I X  
Q X D K A N Z D Q O F W M M T B M J Y F  
D H C Q T N L Y G J D A Z J C T E J K Q  
O W I G G S O A H V Y D K S U X U Y N A  
W A R W K H O P F Q D F S O Y M V B V H

BASKET	DAFFODIL	RAINBOW	THUNDERSTORM
BLOSSOMS	EASTER	ROBIN	TULIPS
BULBS	EQUINOX	SHAMROCK	
BUTTERFLIES	HORSESHOW	SHOWERS	
CHICKS	MAYPOLE	TAURUS	

## And the winner is...

**Marlene Bonzer** was the winner of the HCSB Winter crossword puzzle from the winter newsletter. Marlene received a \$20 gift card. Thank you to all who submitted puzzle entries!

Answer Sheet

S H O V K T G D C L I S C A R F O A I C  
M N K R Y A A B F W Y F E D T G I O C M  
S H O V E A T L S N O W M O B I L E I A  
H N I W U S S L C L B T V N C B P V C Y  
Y J O M P L O B K G U H A A F A F A L T  
U D Y W M L E L M G N G U N V U S F L E F  
T C B O O O T U G W D S M H V A E S E  
J G K W G O K W T Y M K S E C E N W E  
F R J E R U O U L D K I L A T L T T M  
M B M B O O S T T T E O I A R J P I C A  
W I H I A P W N S J P J N Y T K A N B S  
M F T J Y O K N O R N Y G V S M R E N S  
O C L T N D O B E W V E U D U B K I B L  
H N A T E W W S O N B D V R P I A Y C E  
U P P I B N E I B U E I Y V R W O I P D  
G W M A A N S S C B B E R V N N W K M D  
K M L H T D T W E E P G W D V C M K E I  
L L P S S K A C Y L G B O V S J L G M N  
R K R H R I V G S N O W F L A K E S D G  
R J W J R H W R E A T H M S C G I U P N

RESOLUTION	ICICLES	SNOWBALLS	SNOWFLAKES
MITTENS	SCARF	YULETIDE	WREATH
PRESENTS	SKIING	SLEDDING	PARKA
SNOWBOOTS	SNOWFLOW	SNOWBIRDS	VALENTINE
HEARTS	CANDY	SNOWMOBILE	SANTA

## BRAIN BOOSTER

Be sure to return the puzzle in this issue to an HCSB location by Friday, April 18. You may be the next winner of a \$20 gift card!

Name \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

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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.