



# HCSB

Established  
1868

HardinCSB.com  
SUMMER 2025

# THE LiNK

## BETTER BANKING IN 2025

### Understanding Check Washing: How it Works and How to Stay Safe

Check washing is a type of financial fraud that involves staling checks from mail, erasing the ink (usually with chemicals like acetone or bleach), and rewriting them to a different recipient for a larger amount. It's an old scam, but it has seen a resurgence in recent years due to rising mail theft and limited security on personal checks.

#### Warning Signs

- You notice checks cleared for the wrong amount or to the wrong person.
- Checks you sent never arrive or are reported as never received.
- Unusual delays in check clearing or overdraft notices despite sufficient funds.

#### How to Protect Yourself

- Use Gel Pens:* Regular ballpoint ink is easy to wash. Use black gel ink pens, which soak into the paper and are harder to remove.
- Avoid Mailing Checks:* Use electronic payments when possible. If you must mail a check, drop it off inside a post office.
- Monitor Bank Accounts Frequently:* Review your statements and set up alerts for when a check clears or large transactions.
- Use Secure Mailboxes:* Never leave outgoing mail in your home mailbox. USPS blue boxes are safer – but still not immune. Avoid late evening or weekend drop-offs

#### What to Do If You're a Victim

1. *Report to Your Bank Immediately:* You may be able to get reimbursed.
2. *File a Police Report:* Especially if the check was stolen from your mailbox.
3. *Report Mail Theft:* Submit a complaint with the US Postal Inspection Service <https://www.uspis.gov>
4. *Check Your Credit:* If you suspect broader fraud, monitor your credit reports and consider placing a fraud alert.



According to...  
NATALIE

You can have your cake and eat it too! We've got good news. Hardin County Savings Bank offers customized Certificates of Deposit (CDs) for your needs. You choose the maturity date; we'll handle the rest.

When you know you'll need your money for a specific event or purchase, you don't have to settle for traditional terms like 6-month, 12-month or 24-month. You can choose to have your certificate come due the month and the day you need it. It's your money, make it work for you on your terms.

At HCSB we want to help you reach your goals. That's why we'll spend a little more time asking questions and discussing your goals. This process helps us provide you with greater flexibility and alignment with your financial goals. Also, as an added benefit, most of our CDs compound quarterly. Earning interest on interest can add up!

We'd love to visit with you about your goals. We have products that may meet your needs but if we don't, we'll try our best to create the right one for you! After all, together with you for life is more than just a tag line, it's who we are.

## Giving Back



### Supporting Eldora Children's Center

The Hardin County Savings Bank Board of Directors  
is pleased to present Eldora Children's Center  
\$50,000 for their relocation and remodel campaign.



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# South Hardin TIGERS Stadium



## Love Where You Live Bank Local, Give Local

The South Hardin High School Fieldhouse project broke ground early May. The current fieldhouse, built in the early 1980's, needed modernization. This project enables the school to support our students' athletic endeavors and provide a top-notch experience for both athletes and visitors.

The project includes remodeling the current field house structure with new locker room space, athlete restrooms, a training room, coaches' room, and a refreshed exterior. In addition, a new facility featuring a visitor locker room, modern public restrooms, a spacious concession stand, and a ticket booth will be constructed to the east of the current building.

HCSB and Brown-Hurst Insurance, alongside Jim &

Gretchen Brown and Marty Brown donated \$300,000 to the project. Thanks to the generous donations of others and some grants, the funds have been raised for the fieldhouse and new lights on the field. Fundraising for a new scoreboard is still underway and getting close! Contributions can be made directly to the **South Hardin Athletic Boosters (a 501C3)** via Marc Anderson, treasurer, and dropped off or mailed to the Hardin County Savings Bank. We hope you will help us spread the word by sharing information about this special project with friends and family who may also wish to contribute or get involved.

Thank you for entrusting us with your banking needs, and for allowing us the privilege to serve and support the communities we call home.





# Highlights and Happenings

## IT'S SUMMERTIME!

Hope to see you at all the small-town festivals we love!

**June 14**

Hubbard Days

**June 19**

Juneteenth

All locations CLOSED

**June 21**

New Providence Days

**June 29**

Liberty in Liscomb

**July 4**

Happy

Independence Day!

All locations CLOSED.

Gifford Parade

**July 16 - 20**

Hardin County Fair

**July 16**

Hardin County Fair

Parade

**July 25 & 26**

Pine Lake Festival,

Eldora

**August 1 & 2**

Union Tar Heel Days

**September 1**

Labor Day

All locations CLOSED

## BINGO Join HCSB Staff for BINGO

**July 17 & 18**

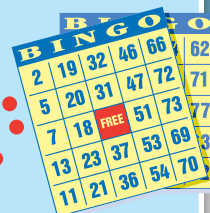
5:30 pm

Hardin  
County Fair

**August 2**

2:00 pm

Union Tar Heel Days



## Working For You

**Krista Weber**

*August 2, 15 years at HCSB*

**Celebrating  
15 Years**

HARDIN COUNTY SAVINGS BANK

**Krista Weber**

Vice President  
Executive Secretary

**Mindy McLeland**

*August 11, 5 years at Brown-Hurst Insurance*

**Celebrating  
FIVE YEARS**

**MINDY MCLELAND**

INSURANCE AGENT

**BH** BROWN-HURST  
MCRILL-STOWELL  
UNION-WHITTEN  
INSURANCE AGENCIES, INC.



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

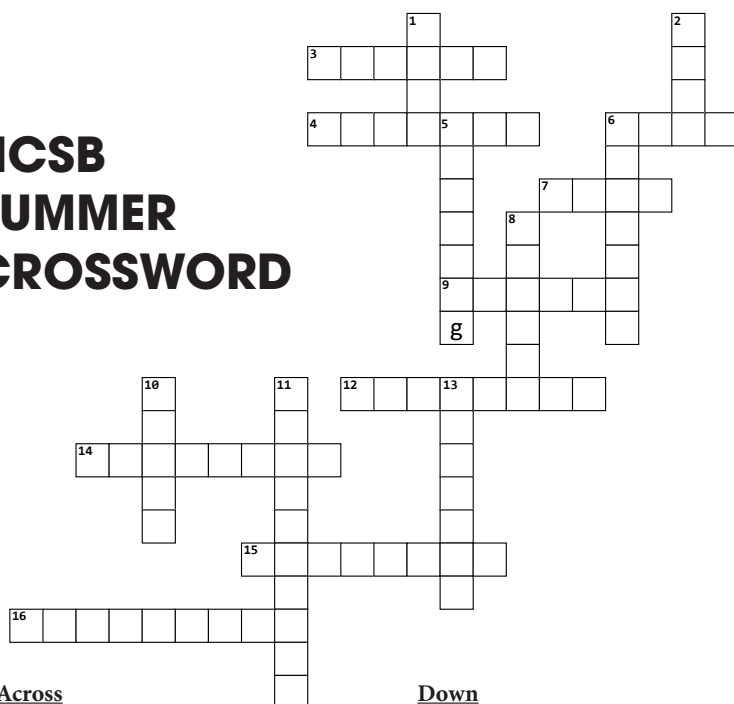
M-Th 9:00 am - 4:00 pm  
Friday 9:00 am - 5:30 pm  
Saturday 9:00 am - 12:00 pm

### 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

## HCSB SUMMER CROSSWORD



### Across

3. Back to school month
4. Two wheel source of transportation
6. Between your toes on the beach
7. Popular month for weddings
9. Hummingbird food
12. What kind of goldfinch is Iowa's state bird
14. Using arms to get across the lake
15. Family trip in summer
16. July 4th activity

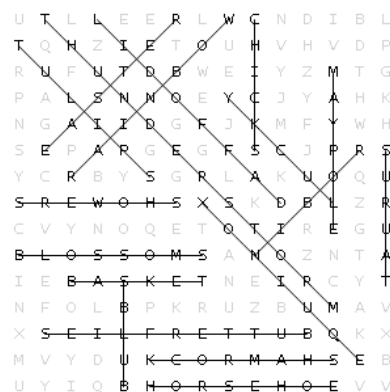
### Down

1. Hardin County Fair month
2. On the cob
5. To do at Pine Lake involving tent
6. Red skin caused by sun
8. Kind of outdoor table for lunch
10. Cook hamburgers and hotdogs outside on this
11. Eye protection in the summer
13. Extended family get together

## And the winner is...

### Scott Williams

was the winner of the HCSB Spring crossword puzzle from the spring 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, July 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.*