



HardinCSB.com

SUMMER 2026

THE LiNK

According to...

ANDY, AG LENDER

“Don’t Wait to Start the Conversation”

One common thing we hear from customers is, “I could have called or come in sooner.” Whether you’re thinking about purchasing equipment, expanding your operation, or simply planning ahead, starting the conversation early can make all the difference. It gives us more time to understand your goals and find the right solution for you. Even if you’re just exploring options—we’re here to help.



According to...

SUMMER, PERSONAL BANKER

“If It Feels Urgent, Slow Down”

Scammers are getting more creative, often creating a sense of urgency to catch people off guard. They may pose as your bank, a business, or even a family member. Taking a moment to pause can protect you from costly mistakes.

- We will never ask for your secure codes or passwords
- Be cautious of unexpected texts, emails, or calls
- When in doubt, call us directly

When you call us, we may ask for the answer to your security question.



BETTER BANKING

Tips for Summer Banking

• Traveling? Let Us Know

If you’re heading out of town, a quick heads-up can help prevent your debit card from being flagged for unusual activity. It’s a simple step that can save you time and hassle while you’re away. You can manage your card in the HCSB app.

• Turn On Account Alerts

Set up alerts for purchases, low balances, or unusual activity. It’s one of the easiest ways to stay on top of your finances and catch potential fraud early.

• Check Your Accounts Regularly

Even a quick weekly check can make a big difference. The sooner you spot something unusual, the faster we can help resolve it.

• Never Share Codes or Personal Information

Scammers often pose as banks or businesses and ask for verification codes or login details. Remember—we will never ask for that information. When in doubt, contact us directly.

• Use Card Controls for Peace of Mind

Misplace your card? You can temporarily turn it off right from your mobile banking app. Turn it back on just as easily when you find it.

• Deposit Checks from Anywhere

Skip the trip to the bank and deposit checks using your phone. It’s fast, secure, and perfect for busy summer schedules.

• Set a Summer Spending Plan

Between vacations, events, and activities, summer expenses can add up quickly. A simple plan—or even just keeping a closer eye on spending—can help you stay on track.

• When in Doubt, Call Us

If something doesn’t seem right, trust your instincts. A quick call to our team can help you avoid bigger issues down the road.

Love Where You Live - Bank Local, Give Local

Dave and Maggie Celebrate 25 Years!



We are proud to be part of the communities we serve! At Hardin County Savings Bank, we believe banking should do more than manage money—it should strengthen the place we all call home. This year, we're proud to celebrate Dave & Maggie VanderWilt and their 25 years with HCSB – years dedicated to building relationships and supporting the communities we're honored to be a part of.

• Supporting Our Schools

Through programs like Cash for Schools, every swipe of a debit card helps give back to our local school districts. It's a simple way our customers make a big impact every day.

• Investing in Our Communities

From supporting local events to helping businesses grow, your deposits help fund the things that matter right here at home.

• Summer in Our Towns

We love seeing our customers and communities enjoy the summer—whether it's county fairs, ball games, or local celebrations. We hope you can enjoy the season and support all the people and businesses that make our towns special!



Highlights and Happenings

Join us at these small-town festivals we love!

June 13

Hubbard Days

June 19

Juneteenth
All locations
CLOSED

June 20

New Providence
Days

June 27

Liberty in Liscomb

July 4

Happy
Independence
Day! *All locations*
CLOSED.

Gifford Parade

July 15

12 Hardin County
Fair

July 8

Hardin County Fair
Parade

August 1

Union Tar Heel
Parade

September 1

Labor Day, All
locations CLOSED.



WE LOVE BINGO!

Join HCSB Staff for BINGO

July 8 & 9 – 5:30 pm
Hardin County Fair

August 1
Union Tar Heel Days



Celebrating 35 Years with Christie Pence

After 35 years of dedication, Hardin County Savings Bank is proud to celebrate Christie Pence's career, honoring her upcoming retirement and recognizing the lasting impact she leaves behind. Christie began her career at HCSB in 1991 as a receptionist and loan secretary. From early on, it was clear she had a passion for people, a curiosity for learning, and a willingness to grow. Over the years, that drive led her into the marketing department, where she worked alongside Kathy Balvanz to help launch the bank's very first website—an innovative step at the time. In 1997, Christie became Marketing and Sales Director, and her role continued to evolve as the banking industry changed. On August 31, 2026, she will retire as Senior Vice President of Marketing and Retail Manager, having helped guide HCSB through decades of transformation—from the introduction of debit cards to online banking, and today's digital and social media-driven world. "Change can be hard," Christie reflects, "but I've loved seeing customers try new things—using a debit card, paying bills online, accessing eStatements—and watching them learn to love it."

Her career has been defined by a commitment to staying current, embracing innovation, and helping both customers and

staff navigate an ever-changing financial landscape. But for Christie, the heart of her work has always been the people. "The customers I've come to know and the people I've worked with are my favorite part of working at HCSB," she says. "Jim and Dave have created a family atmosphere at HCSB and have supported me through the ups and downs of life."

That sense of family has extended into the community as well. Christie has been a familiar face at countless local events—playing BINGO, organizing seminars, traveling with the LiNK Club, supporting teacher breakfasts, and representing HCSB in parades and community celebrations. Whether it was helping organize the petting barn at the Hardin County Fair or even dressing up as "Penny Panda" for a kids' event, she brought heart to everything she did.

Originally from southern Florida, Christie made Iowa her home after moving to Eldora. "I've been in Iowa twice as long as I lived in Florida," she says. "So Iowa is home." Here, she built not only a successful career but a full and meaningful life. She and her husband Steve, a lifelong Eldora resident, will celebrate 48 years of marriage this year. Together they have three children and eight grandchildren across Iowa, Arizona, and

Abu Dhabi. Time with family—whether traveling to visit them or enjoying the beach in Fort Myers—has always been one of her greatest joys. She also enjoys sewing, crocheting (a skill she now shares with her granddaughters), and looks forward to spending more time walking and biking with Steve in retirement.

As she prepares for this next chapter, Christie reflects on a career filled with meaningful moments—from celebrating HCSB's 150th anniversary to serving on marketing committees for the Iowa Bankers Association and Community Banks of Iowa, to the countless memories made with coworkers and customers along the way. "It's been a wonderful career, and I've been truly blessed with opportunities to learn and grow—not only in my career but as a person," she shares. "I've had many patient teachers and leaders as great examples through the years."

After 35 years, Christie leaves behind a legacy of leadership and genuine care for her coworkers, customers and communities she served. Her impact will continue to be felt throughout HCSB and beyond. And as she says with a smile, "Everyone knows I bleed blue." Congratulations, Christie, on an incredible career—and best wishes for a well-earned retirement.



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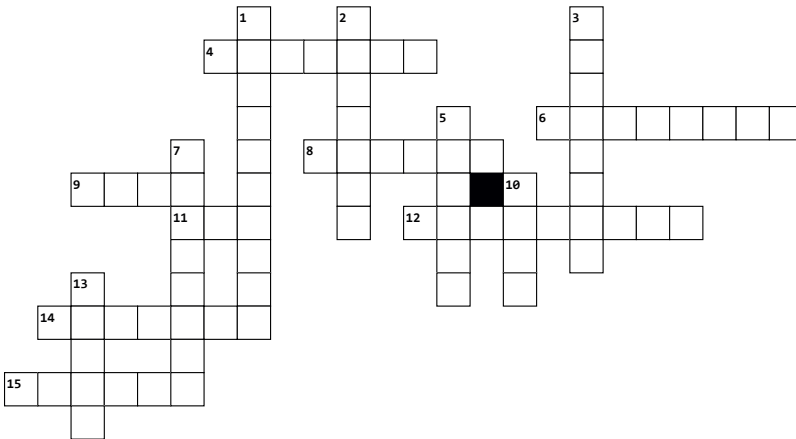


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LOCATIONS AND HOURS

MAIN BANK	MOTORBANK	UNION
1202 Edgington Ave PO Box 311 Eldora, IA 50627 641-939-3407	1414 Edgington Ave Eldora, IA 50627 641-939-5561	415 Center St PO Box 402 Union, IA 50627 641-486-5331
M-F 8:30 am - 4:00 pm	M-Th 9:00 am - 4:00 pm Friday 9:00 am - 5:30 pm Saturday 9:00 am - 12:00 pm	M-Th 8:30 am - 3:30 pm Friday 8:30 am - 4:00 pm

SUMMER AT HCSB



Across

- 4. USING A TENT
- 6. OBJECT HIT BY BAT
- 8. EAT AT TABLE OUTSIDE
- 9. HARDIN COUNTY EVENT OCCURRING IN JULY
- 11. ADD TO CHILL A DRINK
- 12. IN THE SKY ON JULY 4TH
- 14. EXTENDED FAMILY GATHERING
- 15. CIRCLE TRACK

Down

- 1. LARGE OBLONG FRUIT OF SUMMER
- 2. USING A POLE
- 3. TRIP WITH FAMILY
- 5. PROPELLING ON HORSE BACK
- 7. COOKING WITH CHARCOAL
- 10. THE BIG TOP
- 13. SANDY SURFACE NEAR LAKE

And the winner is...

Alma Donaldson was the winner of the Double Puzzle from the Spring newsletter. Alma 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 31st. 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.