



HardinCSB.com
WINTER 2025

THE LiNK



According to... **AUDREY**

Winter Scam Watch: Stay Safe This Season

Scammers don't take the winter off and neither do we! A few weeks ago, we hosted 50 LiNK Club members for a "Scam Seminar". Our staff shared information on scams, new and old, along with helpful tips on how to stay safe. Here are a few of the most common tricks making the rounds — and how to protect yourself:

- Smishing texts that claim there's a problem with your account — never click links or reply. Call us directly at 641-939-3407.
- Imposter calls or emails pretending to be your bank, a government agency, or a familiar company. We will never ask for your password, PIN, or sign-in code.
- Investment or "easy-money" offers promising quick returns. If it sounds too good to be true, it is.
- AI voice scams that sound like a family member asking for help. Always verify by calling the family member directly before sending money. Remember: if something feels off, pause and call us. We're here to help you stay safe.

BETTER BANKING

Most of our customers use their phones for everyday banking, and we love seeing the convenience of digital banking make life a little easier. If you haven't explored all the tools available inside our mobile app, now's the perfect time to take a look.

Here are a few easy ways to stay secure and save time this winter:

- Turn on account alerts so you're instantly notified about deposits or unusual activity.
- Set up travel notices right from your phone — no need to call before a winter getaway.
- Use Face ID or fingerprint sign-in for quick, safe access to your accounts.



Questions or need help setting up a feature? Stop by or give us a call — we're happy to walk you through it!

Giving Back



It's an ENP Elementary school tradition! The ENP Red, White and Blue Singers have performed at the annual Veteran's Day program for as long as we can remember! This year, the HCSB staff, along with Leslee Perry of Opalane, were happy to take up a collection and purchase 40 white t-shirts for students who need them or may have forgotten to wear theirs on the festive day.



Love Where You Live
Bank Local, Give Local



We are proud to invest our time and resources right here in our communities. This season, we've enjoyed cheering on our local teams, shooting shirts from the t-shirt cannon, and supporting local events and festivals. Thank you for banking LOCAL and helping us make a difference. When you choose HCSB, your dollars stay here – supporting our schools, small businesses and neighborhoods.



Heading South for the Winter?
 Be sure to let us know when you would like us to change your address to your winter address.

Please join HCSB for our
HOLIDAY
open house



UNION & ELDORA

Celebrate with good friends and good cheer at our HCSB customer appreciation open houses.
Refreshments served throughout the day.

FRIDAY, DEC. 19
9:00 - 3:00 PM

Highlights and Happenings

Thurs., Dec. 4

LiNK Holiday Dinner

Fri., Dec. 19

Holiday Open Houses

Wed., Dec. 24

All locations closing at 1 pm.

Thurs., Dec. 25

Merry Christmas! All locations closed.

Wed., Dec. 31

All locations closing at 4 pm.

Thurs., Jan. 1, 2026

Happy New Year! All locations closed.

Mon., Jan. 19

MLK Day. All locations closed

Mon., Feb. 16

President's Day. All locations closed.

Working For You

Kathy Balvanz Retirement (and 40 years at HCSB)

After four decades of loyal service to Hardin County Savings Bank, Kathy Balvanz will be retiring in February 2026. Kathy's career has been defined by her dedication to HCSB, her deep care for customers and coworkers, and her lasting impact on the bank and community.

Kathy's journey with HCSB began when life brought an unexpected turn. "When I mentioned to Jim Brown that the bank I was working for was closing their doors, he gave me the opportunity to start up the marketing and education department at HCSB," she recalled. That opportunity turned into a long and rewarding career, during which Kathy served as Marketing and Education Director, Investment Representative, New Account Representative, Compliance Officer, and Trust Officer. In each role, she brought her trademark energy and creativity, always finding new ways to strengthen relationships and serve customers.

When asked about the biggest changes she's seen in banking, Kathy doesn't hesitate: "All the electronics of course — and believe it or not, the dress code!" she laughed. "At one time, guys wore jackets and ties, and us women, if you wore a dress or skirt, you wore hose! No bare legs! And employees smoked in their offices!"

Kathy's proud of many projects she's helped bring to life over the years. "I brought back to life the bank's mascot, Penny Panda, by introducing the Penny Savers Club, live entertainment at the Customer Christmas Open House, the Petting Barn during the Hardin County Fair, and as marketing director, worked with Anita Wahlstrom and Christie Pence to develop the bank's first website."

Kathy's connection to HCSB is more than professional — it's deeply personal. "Our children were ages 10, 8, and 4 when I started working at HCSB. They grew up as part of the HCSB family and have many memories of the bank, too." One of her favorite memories even led to a family love story. "Our daughter, Kristy, worked as a teller in Eldora. One day, a customer named Ryan asked her where to find a loan officer. Kristy decided he was too handsome to just point out the office, so she walked him over there. Ryan thought Kristy was too cute not to ask about her — and six weeks later, they were engaged! We gained a son-in-law thanks to HCSB."

As she looks forward to retirement, Kathy says she'll miss all the people — both coworkers and customers — but is excited to spend more time caring for her family and home. The whole family, 15 in total, already has a special trip planned for July 2026 to celebrate Kathy's retirement, her and her husband's 70th birthday, and their 50th wedding anniversary.

After 40 years of service, Kathy leaves behind quite the legacy and says:

"It has been said that where there is a strong community bank, you will find a strong community. After almost 40 years at HCSB, I can say that is true! Eldora is very blessed to have HCSB's local ownership. Our employees are blessed to work with a family-owned business with strong family values — one that allows us to adjust our schedules to attend our children's and family events or work on community projects."

As Kathy prepares for her well-deserved retirement, her influence will continue to be felt in the culture, community, and relationships she helped build. Her commitment to service, creativity, and family embodies the heart of what makes Hardin County Savings Bank — and Eldora — so special. Congratulations, Kathy, on 40 incredible years!



LiNK Holiday Dinner & Entertainment

Thursday, December 4, 6:00 pm

Steamboat Rock Baptist Church
RSVP by Monday, November 24
email pam@hardincsb.com or
call 641-939-3407



We warmly invite you to join us for our Annual LiNK Holiday Dinner and Entertainment, a festive celebration of the season and the wonderful year we've shared. Enjoy a delicious dinner, live entertainment by Brad and Kate, and the company of HCSB staff and friends in a relaxed, cheerful atmosphere. Come ready to celebrate the season — it's our way of saying thank you for being part of our HCSB community. We look forward to seeing you there!



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

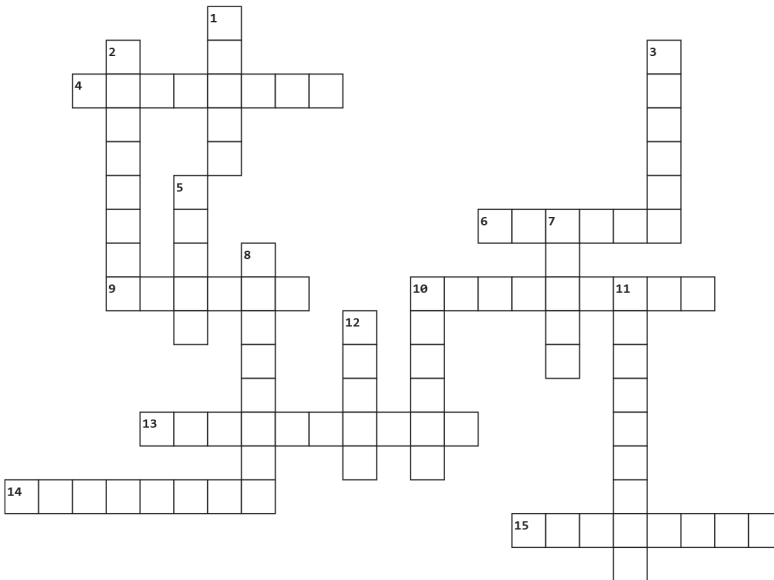
MOTORBANK

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 WINTER CROSSWORD



Across

4. Established the Plymouth Colony
6. Floor of a fireplace
9. Shake from being cold

Down

1. Thick insulated coat
2. Ladle gravy over for breakfast
3. "One horse open"
5. What is shown at the Grand Theatre
7. Sitting on top of the Christmas tree

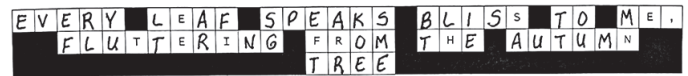
10. Shake and the snow falls
13. Heart Day in February
14. Christmas month
15. What is played at Super Bowl

8. Pulls Santa's sleigh
10. Pulled by horses for rides at Christmas Festival
11. Put on the Christmas tree for decorations
12. Kind of blast

And the winner is...

Alice Draper was the winner of the HCSB puzzle from the fall newsletter. Alice received a \$20 gift card. Thank you to all who submitted puzzle entries!

HCSB FALLen Phrase Puzzle



EVERY LEAF SPEAKS BLISS TO ME
FLUTTERING FROM THE AUTUMN TREE

BRAIN BOOSTER

Be sure to return the puzzle in this issue to an HCSB location by Friday, January 23rd. 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.