



HardinCSB.com
JANUARY/FEBRUARY/
MARCH 2023



According to... **KATHY BALVANZ**

Valentine's Day is one of the first things many people think about in February as they prepare to celebrate the ones they love and the relationship commitments they've made. This February, I encourage you to also make a commitment to stronger finances.

Setting financial goals — whether it's saving more for retirement or paying off a debt that's been weighing you down — can be one of the most important commitments you can make. Whatever your financial goal is, take some time this month to develop a plan on how you can achieve it.

Following are five tasks you can complete this month that will help you strengthen your financial situation:

1. Update your budget. Set aside time to examine your budget and decide what needs to be updated. Look at all debts and expenses, as well as amounts you want to spend for food, entertainment and savings.
2. Decide on at least one debt that you will pay off by the end of the year, and make a plan to achieve it. If you do not have a debt that you can realistically pay off by the end of the year, make a plan to reduce at least one debt by paying more than the minimum monthly amount.



THE LiNK

BETTER BANKING

Unwanted calls are annoying — but when a caller says they're an FBI agent collecting on a legal judgment entered against you, it's also scary. No matter how urgent and serious the call sounds, neither the judgment nor the agent are real. FBI imposters are after your money and personal information, and they might even threaten to arrest you unless you pay immediately. (Again: it's not real.) Scammers will try to get you to act first and think later.

- Know that government agencies don't call and demand money or personal information. Even if you owe money, real government representatives won't call to threaten to arrest you, freeze your accounts, or take your property.
- Never pay anyone who tells you to pay with gift cards, cryptocurrency, or wire transfers. No government agency, including the FBI, demands payment that way. Anyone who does is a scammer. Always.
- Don't trust caller ID. Scammers use technology to fake the number they call from. Never call back phone numbers from your caller ID or voicemails.
- Check with the FBI if you think the call or email is real. If you're worried, contact one of the FBI field offices to check out the call.

Do you suspect an impersonation scam? Report it at **ReportFraud.ftc.gov**. Even if you didn't lose money, your information helps investigators working to stop these scams.

Giving Back

Eldora Memorial Park has a new shade. HCSB donated \$2500 to help fund the newest addition at Memorial Park, providing much needed shade over the playground equipment. It may be cold and snowy now, but we look forward to kids playing safely at Memorial Park this summer!



Shown are Dave & Maggie Vander Wilt, Leslee Perry, Jim Brown and Audrey DeVilder

3. Eliminate one expense. Review your budget and decide what you can do without. Choose at least one expense that you can reduce or eliminate completely.
4. Save more. The more you can put away now, the faster it will add up. Rather than spending approximately \$4 a day on coffee, consider putting \$4 per day into savings. If you start on Valentine's Day, that would add up to \$1,284 by the end of the year.
5. Review your credit report to ensure there are no mistakes in your credit history and to protect yourself from identity theft. Sign up for Club Blue to review your credit report and receive alerts along with a monthly email of any changes. Ask any HCSB customer service representative for more information about Club Blue.



The 3rd Annual Eldora Christmas Festival was a huge success once again! We appreciate all those who worked hard to bring it all together! Hope you were able to play some BINGO and take a horse and surrey ride around the square! Merry Christmas!



The Link Holiday Dinner was a wonderful evening. The Steamboat Rock Baptist Church provides a lovely space for all the festivities and the Bearcat Pickers were a talented crew. Each year the staff enjoy serving you in a different way! You just can't beat an evening of hot food, toe tapping entertainment and lots of laughs.

Highlights and Happenings

Monday, January 2Happy New Year!
All locations CLOSED.

Monday, January 16Martin Luther King Jr Day.
All locations CLOSED.

Tuesday, February 14....Happy Valentine's Day!

Monday, February 20....President's Day.
All locations CLOSED

Monday, March 20Happy First Day of Spring!

Working For You

Kim Beran

Started at HCSB: November 2022 (but actually worked at HCSB in high school as well)

Responsibilities: Customer Service Representative – process deposits, cash checks, handle daily customer transactions in the teller windows.

Loves about HCSB: Positive work environment.
Customers and co-workers, those that are family and the ones that feel like family. :)

Hobbies: Reading, shopping, going to all my kids' school, music and church activities.

Family: Husband Dan, Jack (12), Noah (11) and Savanna (8). Oh and Winston and Willow, can't forget my puppers.



Shari Keninger

Started at HCSB: September 2022

Responsibilities: HCSB Accounting Solutions – process payroll, accounts receivable and payable, bookkeeping and tax services.

Loves about HCSB: Our employees are so friendly and helpful each day. I love the small town feel and visiting with friends and acquaintances as they come in for our services.

Hobbies: Time with my three year old Grandson Jack; attending Iowa State Basketball games; reading; helping at our church; and binging TV shows with Alan.

Family: Husband, Alan, who is retired. He partners with a friend to operate a sawmill near Eagle City and enjoys golfing and cooking. My daughter Alyssa (33) and her boyfriend, Cody, live in Arlington, VA. My son Dustin (31) and wife, Brianna just bought a home in Leland, north of Forest City.





1202 Edgington Ave • PO Box 311
Eldora, IA 50627

Temp-Return Service Requested



Stay Connected! Like us on Facebook

If you're not one of the 1,260 followers on our Hardin County Savings Bank Facebook page, you are missing out on lots of information including upcoming events and other fun stuff! It's easy, all you need to do is go to **Facebook.com/hardincountysavingsbank** and click the "Like" button at the top of the page to get LiNKed into The LiNK club.



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

And the winners are... Congratulations to our Link Dinner Winners

Janice Transbarger
Larry Steinfeldt
Evelyn Cook
David Hayes
Marcia Brownlee
Keith Sheller

Steve Robbins
Barb Mathews
Ruth Braymen
Don Hanson
Val Cook
Sharon Kasischke

Joyce Frohwein
Ralph Strother
Norene Johnson
Tracy Reinert
Maxine Daleske

Winter Weather



avalanche
blizzard
chilly
cold
flurries
foggy
forecast
freezing rain
frost
hail
ice storm
icicle
icy
rainy
sleet
slush
snow
sunny
temperature
thermometer
whiteout
wind chill
windy
winter storm

BRAIN BOOSTER

Be sure to return the puzzle in this issue to an HCSB location by Friday, February 25. You may be the winner of a \$20 gift card!

Name _____

Phone _____

Email _____

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.