

HardinCSB.com SUMMER 2024



According to ... KIM

In a world where privacy is valued, it's understandable that some of you might feel uneasy when asked about your intentions for large cash withdrawals or deposits. However, there are important reasons behind these inquiries that benefit both the bank and our customers.

First, HCSB prioritizes the safety and security of our customers' assets. By understanding the purpose behind large withdrawals, we can help prevent potential fraud or unauthorized transactions. Second, all financial institutions are subject to strict regulations that help prevent money laundering, terrorist financing, and other illicit activities. Asking about large cash withdrawals is often a requirement to ensure compliance with these regulations. Third, understanding your financial needs allows us to offer helpful assistance and guidance. By discussing the purpose of large withdrawals, our staff can suggest alternative solutions that may better meet your needs.

While it's natural to feel apprehensive about being questioned regarding your financial transactions, we can assure you that these inquiries are part of our efforts to safeguard both you and the integrity of the banking system as a whole. Thank you for your patience and trust in HCSB.

BETTER BANKING

Are you using all of HCSB's mobile banking services?

EINK

At HCSB, we are committed to providing you with the tools and technology you need to bank from anywhere, anytime! If you haven't registered for mobile banking or want to learn more, here are some highlights:

• 24/7 Access: With online and mobile banking, you can access your accounts anytime, anywhere. Check your account balances, review transactions, and pay bills whenever it's convenient for you.

• **Bill Payment:** Say goodbye to writing checks and mailing bills. Set up one-time or recurring bill payments in just a few clicks and your bills are paid on time, every time.

• Mobile Deposit: You can deposit checks from the comfort of your own home. Simply snap a photo of your check with your smartphone or tablet, and it's deposited into your account securely and quickly.

• **Transfer Funds:** Need to transfer money between accounts or send funds to a friend or family member? You can initiate transfers instantly, saving you time and hassle.

• Enhanced Security: Rest assured that your financial information is safe and secure with HCSB online and mobile banking. We use the latest encryption technology and security measures to protect your data and prevent unauthorized access. • **Paperless Statements:** Go green and reduce clutter by opting for paperless statements. You can view and download your account statements electronically.

• **Instant Alerts:** Stay informed about account activity with customizable alerts and notifications. Receive alerts for low balances, large transactions, and more, so you can stay on top of your finances and detect suspicious activity promptly.

• **Customer Support:** Need assistance? Our online and mobile banking platforms are supported by our customer service teams. They are here to help you make the most of your digital banking experience.



Best of all, signing up for online and mobile banking is **completely free** for our customers. There are no hidden fees or charges—just convenient, secure access to your accounts whenever you need it. We would love to hear from you and help get you started using all our mobile banking tools. Contact us to get started!

Giving Back





At HCSB, we love where we live! We believe that serving our community goes beyond banking—it's about making a meaningful difference in our communities. That's why we're proud to spotlight the involvement of our staff in various organizations and volunteer opportunities throughout our communities. Here are just a few ways they go above and beyond to serve:

1. **Board Memberships:** Several of our staff members serve on the boards of local organizations such as the school board, city council and Hardin County Community Endowment Foundation.

2. **Volunteer Initiatives:** Whether it's helping at the local food pantry, participating in community clean-up events, or coaching youth sports, our staff are actively involved with South Hardin Youth Sports, church groups, golf courses, and many more.

3. **Financial Literacy Programs:** Every year we volunteer our time with local schools through classroom presentations and hosting students at HCSB for a lesson and tour. Our goals are to empower students and families to

make informed financial decisions.

4. **Community Events:** You'll often find our staff members volunteering at community events, festivals, and fundraisers. Whether working at the 4H food stand,

helping plan the Pine Lake or Christmas festival, walking in parades, or playing BINGO, we are always eager to connect with our communities.

HARDIN COUNTY

Together With You For Life

HardinCSB.com

FDC

Image: State S

SAVINGS BANK

ELDORA 641-939-3407 | UNION 641-486-5331

5. Employee Giving Programs: Through our "Jeans Day" payroll deduction program, our staff support local people and organizations such as school nurses, city libraries, food pantries or pools, and we often donate to community members who are going through a crisis and could use a little more care.

Our commitment to our communities extends far beyond the walls of HCSB. As we continue to

grow and serve, we look forward to finding new ways to make a positive impact *Together with you!* Thank you to our staff for their dedication, and to our communities and for their continued support.



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Highlights and Happenings

June 15, 10 am Hubbard Days Parade

June 22 New Providence Heritage Days Parade

June 30 Liberty in Liscomb

July 4 Happy Independence Day – All locations CLOSED

July 17-21 Hardin County Fair

July 17, 6:00 pm FAIR Parade **July 26, 27, 28** Pine Lake Festival in Eldora

July 27, 11 am PL Festival Parade

August 2 & 3 Union Tar Heel Days

August 3, 11 am Tar Heel Days Parade

September 2 Labor Day – All locations CLOSED



DATE	IIME	PLACE
July 18	5:30 pm	Hardin Co. Fair
July 19	5:30 pm	Hardin Co. Fair
July 27	10:00 am	Hardin Co. Farm Museum
August 3	1:30 pm	Union Tar Heel Days

Working for you

Pam McDonald

August 30, 5-year anniversary

Pam has been the friendly voice on the other end of the line when you phone HCSB's Eldora location for five years now! Honestly, we don't know how we ever got along without her – she's the best! Pam keeps all the member records for the LiNK Club. She also will tackle almost anything that another department needs done. Spreadsheets are her thing and loves working on them. Pam says she loves her job and likes to make people smile – which is evident by the many customers who stop by her desk for a quick chat when they are in the building!

Pam and her husband, Jerry, live in Liscomb where he has been the mayor or a city council member numerous times. Now Pam is trying her hand on the city council as she took office in January of this year.

When the McDonald family gathers, between kids, grandkids and great grandkids, you will see at least fifty pair of shoes under the table and it's usually a little noisy.

Fun facts – Pam says she got her outgoing personality from her mom when she worked with her in different restaurants in Eldora in the 70's. Also, Pam and another HCSB staff member, Jill Christensen, worked together at MICA before they both came to HCSB.



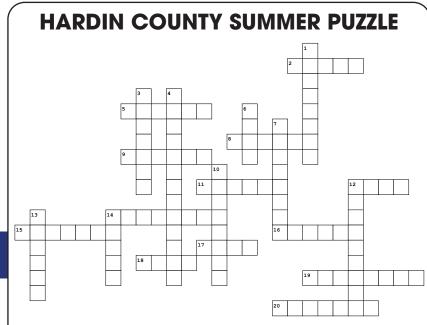


1202 Edgington Ave • PO Box 311 Eldora, IA 50627

Temp-Return Service Requested



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Across

- 2. Type of watercraft using two oars
- 5. Served at baseball games
- 8. Red juicy vegetable grown in garden
- 9. Family meals outdoor on a table
- 11. A two piece swim suit
- 12. What you do at the aquatic center 14. Outdoor cooking on a grill
- 15. Type of two wheel transportation
- used on trail 16. Flowers grown in Pella
- 17. Where livestock is judged
- 18. Between toes on the beach

19. Game played at Principal Park 20. Sleeping in a tent

Down

- 1. Family trip 3. Hit the little round ball
- 4. Amusement park in Altoona
- 6. Fill with water in the backyard
- 7. Lasts longer after march 10. Fishing near Eldora
- 12. Sun protection
- 13. Go for a walk in the timber 14. Where you sit to watch the surf
 - come in

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

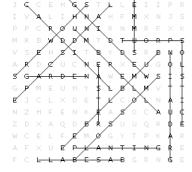
MOTORBANK 1414 Edgington Ave Eldora, IA 50627

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

And the winner is...

Janice Tranbarger was the winner of the HCSB In The Spring word search puzzle from the Spring newsletter. Janice received a \$20 gift card. Thank you to all who submitted puzzle entries!



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

Be sure to return the puzzle in this issue to an HCSB location by Friday, July 19th. 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.