



HardinCSB.com

APRIL/MAY/
JUNE 2023



According to... NATALIE

For teenagers, earning money for the first time can be very exciting! Choosing where to keep that money can be just as exciting. And it's a perfect opportunity for parents to provide an important financial lesson for their kids by helping them choose a bank account.

Opening both a checking and savings account provides teenagers practical experience with both managing income and saving for the future.

With many options available, banking with local people that you know and trust can help your teen feel confident with their first banking experience. Here are some special considerations the Hardin County Savings Bank has for student checking accounts:

● **Individual Ownership** — We don't require a minor to have a parent or co-owner to open an account, but it's definitely something to talk over with your family when making this decision.

● **Opening and monthly balance requirements** — With Simply Checking there are no minimum balance requirements and no monthly service fees.

● **Debit Card** — A debit card gives you more flexibility for making purchases. We offer South Hardin, BCLUW or AGWSR Mascot Debit Cards. Use your



THE LiNK

BETTER BANKING

If you have a checking account at HCSB you can also have security and sound money-saving benefits with Club Blue. Add Club Blue to any checking account and you'll receive all the benefits of an HCSB account plus these perks:

- Identity Theft Expense Reimbursement Coverage up to \$10,000
- Comprehensive Identity Theft Resolution Services
- Debit and Credit Card Registration*
- Credit File Monitoring*
- Credit Report and Score*
- Identity Monitoring*
- Accidental Death and Dismemberment Insurance
- Cell Phone Protection
- Roadside Assistance Expense Reimbursement
- Shopping Rewards*

As a LiNK Club member, all of this and so much more is available to you for \$4.00/month (plus tax). Non LiNK member pay \$8.00/month (plus tax)

Visit with any Customer Service Representative or see our detailed brochure to learn more about Club Blue.

*Insurance Products are not insured by the FDIC or any Federal Government Agency. Not a deposit of or guaranteed by the bank or any bank affiliate. *Registration/activation required.*

Unwanted Calls & Text Messages



Here's how they work: You pick up the phone and hear a recorded message or a live person selling you something. Maybe it's not who your caller ID said it was. Or, you get an unexpected text message saying you won a prize, have a package waiting or must contact your bank. Scammers use technology to make any name or number show up on your caller ID: the IRS, a business you know, or even your own number. You can't always trust your caller ID. Scammers also send

text messages to trick you into clicking links and giving personal information.

Here's what you do:

1. **Hang up on unwanted calls and ignore unexpected texts!** Don't press any numbers or click on links. You can and should HANG UP. Ask your phone carrier about call and message blocking to prevent some of these recorded sales calls.
2. **Pass this information on to a friend.** You may know what to do about unwanted calls and texts, but you probably know someone who doesn't.
3. **Please report scam calls, illegal calls, or unwanted text messages** to the Federal Trade Commission. Go online: ReportFraud.ftc.gov or call the FTC (1-877-382-4357)

HCSB debit card and earn cash for your school with every purchase!

● **ATM fees** — HCSB does not charge fees for ATM transactions. However, if you use another financial institution's ATM, they may charge you a service fee.

● **Overdraft fees** — Overdraft fees do apply. HCSB offers an overdraft protection sweep that will automatically move funds from your savings account to your checking account if you

accidentally cause an overdraft. Be sure to ask me about that!

● **Mobile banking features** — HCSB offers mobile banking with a very dynamic app.

When you're ready to open a new checking account at HCSB, come see me or any of our new account representatives!

We're happy to help!



Love Where You Live

For many years in this newsletter, we have highlighted customers and the many great businesses we have in our communities. It had long been called "Customer Spotlight" until we began the "Love Where You Live" campaign two years ago. Since that time, we have continued to highlight local businesses along with supporting many local festivals and parades, fundraising campaigns and customer appreciation events.

Local businesses are the heartbeat and spirit of our communities. It is our pleasure to showcase customers and encourage all of us to "Shop Local, Play Local, Eat Local and Give Local." Over the next couple of months, we encourage you to support your friends and neighbors by choosing to keep your business local. What changes could you make in your spending habits, dinner choices or shopping that would benefit someone local? Together With You isn't just a tag line to us, it means staying true to our main purpose of reinvesting in our communities in order to make them better places to live and work. We hope you join us in 2023 to Love Where You Live!



Highlights and Happenings

Thursday, April 20

LiNK Open House
in Eldora and Union
9:00 am – 12:00 noon

Monday, May 29

Memorial Day
All locations CLOSED

Monday, June 19

Juneteenth Day
All locations CLOSED



Working For You

Krista Weber

Started at HCSB: August 2, 2010

Responsibilities: Executive Secretary for Chairman of the Board Jim Brown and Bank President David Vander Wilt; Board Secretary; Administer employee benefits, including payroll, 401k and insurance; Accounts Payable

Loves about HCSB: I really appreciate how supportive HCSB is when it comes to our family responsibilities. I couldn't have asked for a better place to work when Justin was in the hospital with Covid. Jim and Dave worked with me so that I could be available for Justin and still get my work done. I enjoy helping employees understand their benefits and being here to answer their questions. I also like how connected the bank is to the communities we serve and how supportive we are of special projects, both financially and with employee volunteer hours.

Hobbies: Reading, working puzzles and walking outside whenever possible or on the treadmill when it is too cold.



Family: Husband, Justin – Retired Pastor and Owner of The Pickin' Preacher in Eldora; Son, Jon – Digital Graphics Artist with NFL Films in Mt. Laurel, NJ; Daughter, Rachel – Family Educator with Helping Services for Youth and Families in Decorah

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

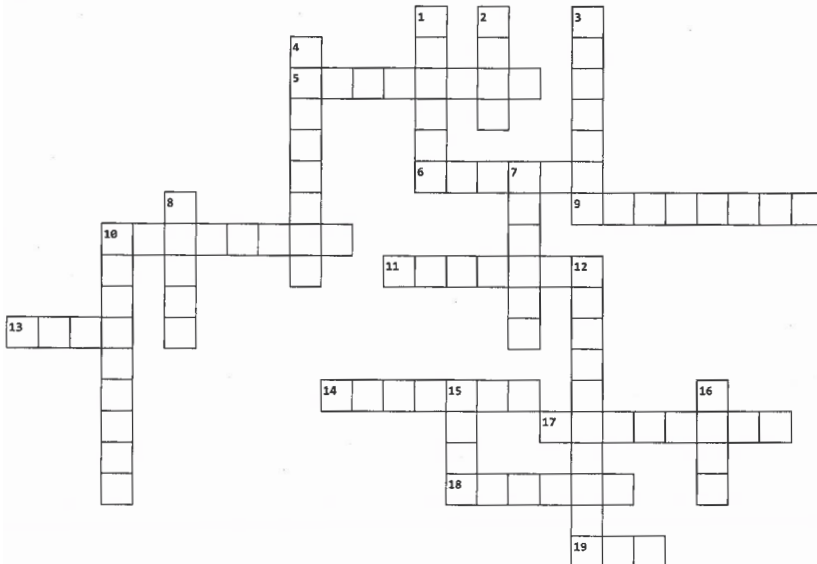
M-Th 9:00 am - 4:00 pm
 Friday 9:00 am - 5:30 pm
 Saturday 9:00 am - 12:00 pm

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

SPRING AT THE HARDIN COUNTY SAVINGS BANK



Across

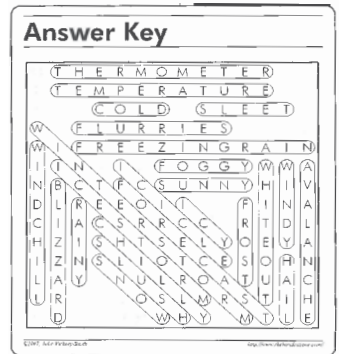
- 5. WHAT IS OVER A PATIO TABLE
- 6. SUNDAY HOLIDAY IN APRIL
- 9. CAUSED BY ALLERGIES
- 10. WHAT FLOWERS DO IN SPRING
- 11. WHAT ACTIVITY DONE ON PINE LAKE
- 13. BABY BIRDS HOME
- 14. TWO WHEEL TRANSPORTATION
- 17. SUMMER TIME TRIP WITH FAMILY
- 18. WHAT YOU DO AROUND TABLE AT PINE LAKE
- 19. RESTING IN THE AFTERNOON

Down

- 1. LET IN THROUGH OPEN WINDOWS
- 2. WHAT SUN CAUSES ICE TO DO
- 3. WHAT BRINGS MAY FLOWERS
- 4. BABY DUCK
- 7. PELLA FLOWERS
- 8. USE FOR BAIT
- 10. MONARCH IS AN EXAMPLE
- 12. HIGH SCHOOL IS OVER
- 15. WHAT YOU DO AT PINE LAKE OVERNIGHT
- 16. WHAT YOU DO IN DEEP END OF POOL

And the winner is...

Marie Fiscus is the Winter Weather Word find PUZZLE WINNER from the Jan/Feb/Mar newsletter and 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, May 19. You may be the winner of a \$20 gift card!

Name _____

Phone _____

Check here if you no longer wish to receive a paper copy of this newsletter.