



HardinCSB.com

APR/MAY/JUNE  
2024

# THE LiNK



## BETTER BANKING

**Debit Card limits** - For your protection, debit cards have daily purchase and ATM withdrawal limits that can be increased if needed. Contact us to make a temporary increase.

**Debit Card Travel Tips:** Please let us know when you're traveling domestically or internationally so we can monitor your debit card for fraud. You can also manage your debit card on the HCSB App. *Before you travel, follow these steps:*

- After you log-in to your mobile app, scroll down to card management.
- In the upper right corner of "Card Management" click on the airplane icon
- Click on "Add travel notice."
- List the places you will travel to; the dates you will be gone and then select the card or cards you'd like to use while travelling.



*According to...*

**KIM**

Kim Lindsey has been with HCSB for five years and has previous experience at another bank with compliance. It's a huge job! Kim keeps us all in line and up to date with the new and evolving rules and regulations governing financial institutions. She does the research and understands those rules so she can then educate the rest of the staff. Kim also oversees the many bank policies and procedures.

As the Bank Secrecy Act (BSA) officer, she works with our head cashier, Jamie Rotgers, to ensure our staff are collecting the needed information from our customers – and sometimes non-customers. Among other things, the USA PATRIOT Act falls under the BSA. These acts require every bank to adopt a customer identification program as part of its BSA compliance program. Under these rules our staff may ask to update your US government issued identification. For example, if your driver's license has expired or you have gotten a new driver's license upon moving to a new state, we may ask for a copy of your new ID. It's important to keep these records up to date - it's for your protection as well as ours.

Kim is also a Certified Regulatory Compliance Manager and is skilled in performing compliance risk assessments, analysis of data, audits, and bank examinations to ensure compliance with US federal laws and regulations. By now you're getting the idea that Kim has a lot of responsibilities at HCSB! Adding to her HCSB job, Kim is First Sergeant in the Iowa Army National Guard. We're proud of her service and appreciate her expertise and leadership in our HCSB family!

## Giving Back



## NEW PROVIDENCE FIREFIGHTERS

# Dueling Pianos Gala

12 staff members and their guests attended the New Providence Firefighters Dueling Pianos fundraiser. The New Providence Firefighters continue to raise funds for a new fire station.



## You can now choose your bill denominations at HCSB's Eldora Motorbank ATM.

When making a withdrawal, insert your debit card, enter your PIN and choose withdrawal.

(If you select FAST CASH you will NOT be able to customize your bills. The ATM will dispense the fewest amount of bills).

**Enter Amount**  
Available Denominations : \$5, \$20, \$100

\$100 <span style="float: right;">✕</span>	1	2	3
	4	5	6
	7	8	9
	0	Clear	

EXIT
SELECT BILLS
CONFIRM

On this screen, enter the amount of money you would like to withdraw and touch **SELECT BILLS**.

*NOTE: If you choose CONFIRM on this screen the ATM will dispense the fewest amount of bills.*

### Select bill mix options for \$100

\$100 X 1


Fewest Bills

\$20 X 5

Recommended Bills

\$5 X 4   \$20 X 4

Maximum Bill Varieties



Customize Bills

← BACK
EXIT →

This screen allows you to select the bills you prefer.

- Fewest bills
- Recommended bills
- Maximum variety
- Customize bills

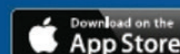


## DIGITAL WALLET

**SEAMLESS SHOPPING  
ULTIMATE SECURITY**

**Add your HCSB debit card to your digital wallet**

- ✓ Using your phone, open "Wallet" app.
- ✓ Click on the "+" icon
- ✓ Click on the "Debit or Credit Card" icon
- ✓ Click continue (allows secure phone payments)
- ✓ Position your debit card in frame to scan
- ✓ Verify your card information - "Card Details"
- ✓ Enter your expiration date & 3 digit CVV code
- ✓ Click "Next" and "Agree" or "Confirm"
- ✓ Your HCSB Debit Card has now been added to your digital wallet!



# Highlights and Happenings

**Friday, May 3,  
9:00 am to 12:00 noon**

**Open House for Jim Brown  
Celebrating 50 years of HCSB  
Leadership!**

**Eldora Main Bank Lobby**

**Monday, May 27**

Memorial Day – *all locations CLOSED*

**Wednesday, June 19**

Juneteenth – *all locations CLOSED*

*Working For You*

## Jim Brown

*Celebrating 50 years of leadership  
at HCSB*

50 years ago, Jim Brown left Scotland, where he was attending the University of St. Andrews, and brought his young family back to his roots in Eldora. He has been a part of HCSB's ownership since 1965 when his father, R.R. Brown, purchased the bank with several other community leaders. After graduating from Eldora High School, Jim attended Cornell College where he received degrees in Biology and Economics. He began his long career in the financial industry and full-time work for HCSB as an Officer Trainee on April 1, 1974.

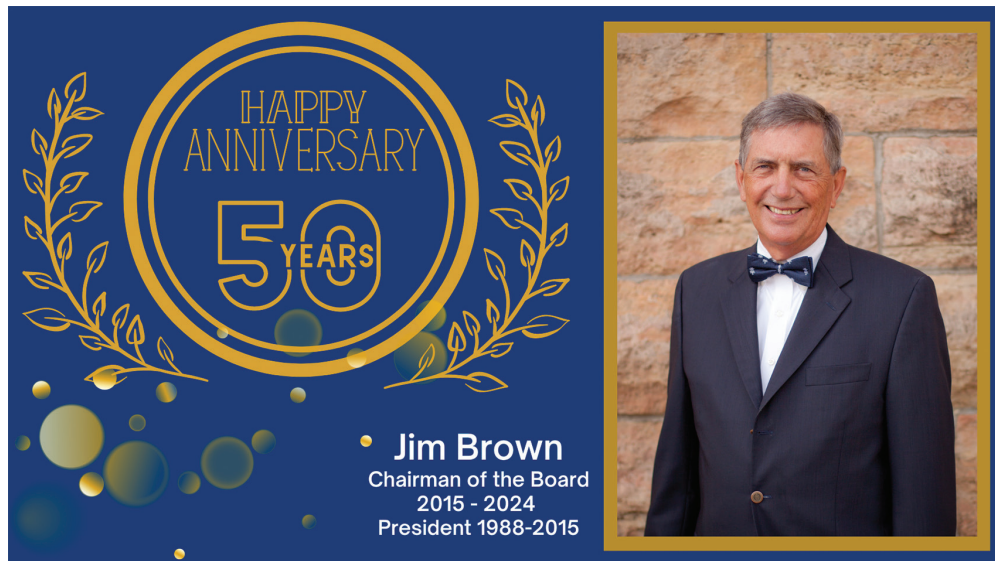
Jim worked alongside his father learning overall management and investments, but he also worked in every area of the bank including teller, bookkeeping, operations and lending. He was Vice President from 1976-1982, then Executive Vice President until he was named President, CEO and Chairman of the Board in 1988.

Through the years, Jim has been a mentor and friend to his staff. His morning walks around the bank to greet each person by name has become his signature walk and is appreciated by all. His 'holy' Christmas sweater that makes an appearance each holiday season is greeted with either an eye roll or a smile – depending on how much one appreciates tradition! Speaking of Christmas, Jim never wants the staff to buy him a gift at the holidays. He always encourages us to give a donation to something in the community instead. His devotion to Eldora is evident in his generosity and hours of involvement including serving as Mayor and leading the organization of the Eldora Industrial Development.

Since his return to his roots in 1974, Jim has been actively involved in the community which includes Eldora Rotary Club, American Red Cross, Eldora Industrial Development, Eldora United Fund, E-NP School Foundation, Pine Lake Country Club, Eldora Veteran's Memorial and Eldora United Methodist Church (now Christian Fellowship Church of Eldora) where he sings in the praise band and is a lay minister.

He and his wife, Gretchen, have 3 children and 12 grandchildren who are all in the Midwest. They enjoy traveling, watching grandchildren play sports and spending winters in warmer climates.

***We invite you to join us for an Open House on Friday, May 3, 9:00 am to 12:00 noon at the Eldora bank to celebrate Jim's leadership of HCSB and the communities he has tirelessly served for 50 years!***



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 IN THE SPRING

G W J S S F L O W E R B E D U  
J C C E H G S T L L E I I P R  
I V A L I H N A H F M X N J S  
P P C R O U N I R N M R F X K  
M R B W D D M T D T U O R P S  
V S E H S I T B Y D S R B N O  
A R D C U C N E R X E U G O L  
S G A R D E N A W E M W S I S  
G P M E U H Y S L B L M V T T  
E J C L X D E T L C O L N A I  
N Z H F E N K E A S O C A U C  
Z D X A Q D B R S U U Q R D E  
W C E L F E M O G Y T P K A R  
A F X U E P L A N T I N G R E  
F C L L A B E S A B G R N G E

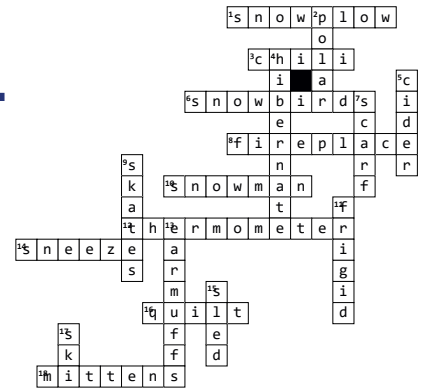
BASEBALL	SPROUT	GRADUATION	FLOWERBED
CARDINAL	WEDDINGS	SHOWERS	LANDSCAPE
GARDEN	BLOSSOMS	SUMMER	SOLSTICE
PLANTING	EASTER	BUMBLEBEE	UMBRELLA

## And the winner is...

**Barbara Bartholomew**

was the winner of the HCSB in the Winter Word Search puzzle from the Jan/Feb/Mar newsletter. Barb 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 17. 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.*