



HardinCSB.com

APRIL/MAY/  
JUNE 2023



According to...

AUDREY

### Scammers Targeting Social Security After Cost-of-Living Increase

The Social Security Administration approved a cost-of-living adjustment of 8.7% for 2023 — the largest increase in over 40 years. With such a significant increase, scammers are looking to take advantage. HCSB wants consumers to be aware of potential Social Security scams surrounding the increase, so they can avoid or help loved ones avoid becoming victims.

According to the Better Business Bureau, the scam involves receiving a phone call, text or email from someone claiming to be a representative of the Social Security Administration who asks you to apply for the cost-of-living increase. They might direct you to a website or ask you to verify personal information, such as name, address and Social Security number. They will then use this information to commit identity theft.

#### What You Need to Know

The most important information regarding the cost-of-living increase that consumers should be aware of is that it is automatic. There is no need to fill out an application. Additionally, the Social Security Administration will never call, text or email regarding issues with Social Security numbers. Instead, they will mail a letter. They will also never:



## BETTER BANKING

Change of address? If it's temporary or permanent, it's important to let us know when you have a change in your address. You may be heading south for the winter, or temporarily away from your home. We would like to see you in person when adding a temporary address. After we have it on file, you can call to let us know when to start sending statements and newsletters to your temporary address. If you need to call us with a change to your account, we'll always ask for your security question and answer. An even better choice, to avoid any disruptions, is to register for eStatements to receive your monthly statement securely and timely while you're enjoying the warm sunshine. We also encourage you to always monitor your accounts online for any unusual activity.

## Giving Back



Congratulations to the New Providence Pride and Progress group! HCSB is excited to donate \$7500 to help restore the iconic New Providence Soda Fountain building. The committee challenged locals to match our \$7500 donation and they did it! Many thanks to all the generous donors who rose to the challenge. HCSB's theme this summer is "Let's Grow Together" and we certainly enjoy building and growing together with the great people in and around New Providence. Pictured are: John Rains, Jim Martin, Diane Nelson Ali Steiner and Andrea Brown with the NP committee. Dave Vander Wilt, Jim Brown, Maggie Vander Wilt and Christie Pence with HCSB. Missing from the photo was committee member Judy Schafer.

- Threaten consumers with arrest or legal action.
  - Suspend your Social Security number.
  - Ask for personal information or banking details in order to give you an increase in benefits.
- The Social Security scams use the

same methods as other phishing scams. It's important for consumers to be suspicious of any such communications. And if you have any doubt at all, hang up the phone, or contact the Social Security Administration at 800-772-1213 directly to verify its legitimacy.



# The Eldora Social Club and Carnegie's Lounge

If you are looking for a relaxing night with great food and unique drinks, The Eldora Social Club is the place to go! Described as a unique combination of an artists' gallery together with a Greek and Italian pizzeria with a full beer, cocktail and wine selection, the club has something for everyone.

Dave Rubow purchased the old Carnegie Library about two years ago. The long-time Eldora resident wanted to open a pizza lounge, offer a place for local artists to display their work and to enjoy a cocktail with friends. Much work has been done to the building, including repairing water damage in the basement, re-grading the ground, tearing out sheetrock and building out a commercial kitchen and bar area. They also added an accessible access ramp and bathroom to the main level. The result is a comfortable and old-world style lounge.

With the help of his son, Dillon, the Rubow's were able to open for business in December of 2022. Dillon brought restaurant and bar expertise to the Social Club and stepped into the role as front of the house manager. His dad is quick to mention that Dillon has played a huge role in making the club

opening successful. Dave's longtime friend, Chef John Benson from Union, was also instrumental in getting the operation up and running. John is the back of the house manager and handles the kitchen operation.

For local residents, a favorite menu item is definitely their pizza. Rubow purchased the old pizza oven that had been used by many generations of Eldora pizza makers, including Diamonds, Pete's Pizza and Jerry's Pizza and Steakhouse. The old pizza oven and flavor adds to the charm and nostalgic feeling that Rubow hoped to create for the community. In addition to pizza, the kitchen offers sandwiches, pasta specials, and appetizers.

The Eldora Social Club and Carnegie's Lounge is open Wednesday through Saturdays from 4:30 pm – 12:00 am (kitchen closes at 9:00 pm). Order some pizza and grab a cocktail with friends as you breathe in the history of the 120-year-old library. HCSB is grateful the Rubows took a risk to bring an old building back to life and provide our community with another place to gather. Congratulations from all of us at HCSB.



# Highlights and Happenings



## July 4

Happy Independence Day! – all locations CLOSED

## July 19-13

Hardin County Fair

## July 19, 6:00 pm

Hardin County Fair Parade

## July 28, 29, 30

Pine Lake Festival

## July 29, 5:00 pm

Pine Lake Festival Parade

## August 5

Union Tar Heel Day, Parade 11:00 am

## August

Back to School

## September 4

Labor Day – all locations CLOSED

## Play Bingo with HCSB!

July 20 & 21, 5:30 – 6:30 pm  
HCSB BINGO at the Fair

July 29, 10:00 am  
HCSB BINGO at the Hardin County Farm Museum

August 5, 1:30 – 2:30 HCSB BINGO at Union Tar Heel Days

## Working For You

### Andy Ewoldt

Senior Vice-President

#### Celebrating 15 Years at HCSB!

**Responsibilities:** Senior lender, working with primarily AG and Commercial loans while supervising the rest of the department.

**Best part about HCSB and/or your job:** Wonderful coworkers, working at a bank that allows flexibility in doing our job, and seeing my customers succeed.

**Hobbies:** Relaxing with family at Lake Thunderhead, reading, coaching my daughter's sports teams.

**Family:** Wife – Kelly, Savannah- 9, starting 4th grade in the fall, Kennedy-7 starting 2nd grade in the fall, Quinn-2 starting preschool in the fall.



### Matt Loeb

Senior Vice-President. Information Technology Director

#### Celebrating 20 Years at HCSB!

**Responsibilities:** Network administrator, computer software and hardware support, maintenance of software and hardware systems and data processing duties. Manages all electronic data operations.

**Best part about HCSB and/or your job:** As a “nerd” I like that HCSB is willing to invest in new technology, which gives me new things to play with but also allows us to offer new products to our customers. HCSB is a small-town bank that can offer the products of larger financial institutions.

**Hobbies:** Watching the Denver Broncos and the Waterloo Blackhawks. Spending time with my niece and nephews.

**Family:** Two brothers: one in Jesup, one in Hudson. Both have two kids.



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 - HARDIN COUNTY FAIR

|   |   |   |   |   |   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| E | E | E | O | R | G | C | A | R | N | I | V | A | L |
| C | R | N | S | T | A | O | G | R | M | A | O | G | C |
| C | S | A | M | A | L | L | O | A | L | D | F | A | A |
| N | O | I | P | M | A | H | C | C | G | T | A | Z | T |
| O | P | N | N | O | S | S | I | H | C | M | E | T |   |
| N | E | B | C | M | S | H | G | N | F | G | L | B | L |
| I | E | C | R | E | O | A | I | G | O | F | A | O | E |
| S | H | S | A | R | R | A | P | R | O | R | F | N | T |
| R | S | O | S | B | U | T | E | I | D | O | N | A | P |
| E | Q | E | D | A | E | S | F | R | S | D | D | D | A |
| N | S | R | I | B | B | O | N | L | T | E | F | I | A |
| N | P | I | S | I | T | A | G | E | A | O | A | A | T |
| A | T | G | D | N | A | T | S | D | N | A | R | G | A |
| B | E | Q | U | E | E | N | E | D | D | B | N | O | A |

BANNERS  
FOODSTAND  
LLAMAS  
RACING  
HORSES  
CHAMPION

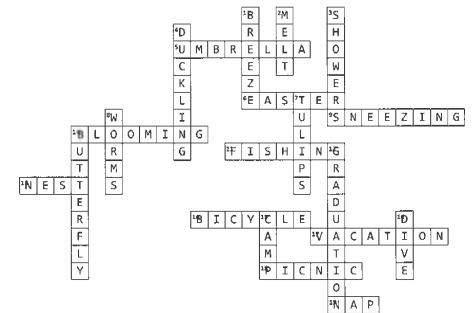
RIBBON  
PIGS  
FFA  
CARNIVAL  
RODEO  
CATTLE

GRANDSTAND  
GAZEBO  
QUEEN  
CONCERT  
GOATS  
SHEEP

## And the winner is...

Nanci Galloway was the winner of the spring crossword puzzle and received a \$20 gift card

### SPRING AT THE HARDIN COUNTY SAVINGS BANK



- Across**
- WHAT IS OVER A PATIO TABLE
  - SUNDAY HOLIDAY IN APRIL
  - CAUSED BY ALLERGIES
  - WHAT FLOWERS DO IN SPRING
  - WHAT ACTIVITY DONE ON PINE LAKE
  - BABY BIRDS HOME
  - TWO WHEEL TRANSPORTATION
  - SUMMER TIME TRIP WITH FAMILY
  - WHAT YOU DO AROUND TABLE AT PINE LAKE
  - RESTING IN THE AFTERNOON
- Down**
- LET IN THROUGH OPEN WINDOWS
  - WHAT SUN CAUSES ICE TO DO
  - WHAT BRINGS MAY FLOWERS
  - BABY DUCK
  - PINK FLOWERS
  - USE FOR BAIT
  - MONARCH IS AN EXAMPLE
  - HIGH SCHOOL IS OVER
  - WHAT YOU DO AT PINE LAKE OVERNIGHT
  - WHAT YOU DO IN DEEP END OF POOL

## BRAIN BOOSTER

Be sure to return the puzzle in this issue to an HCSB location by Friday, August 18. 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.