



HardinCSB.com

OCT/NOV/DEC
2023



According to... RENEE

Your debit card is missing. Did it fall out of your wallet at the store? Or maybe it didn't make it back into your wallet the last time you were at the ATM? It's always a little scary when you realize your debit card isn't where you thought it was! This is just one of the reasons I remind customers to download and log into our HCSB app. Within the app, you can quickly scroll to 'Card Management', tap your debit card, and tap the green button to lock your card. Doing this does one of two things. 1) If you do find your card, you can easily turn it back on in the app by unlocking it. 2) If it's truly lost or stolen, you've stopped any fraudulent transactions from happening.

If you report your card lost or stolen or suspect fraudulent transactions, be sure to contact us. We will help you take steps to close the card and report the fraud. New cards are created at our Eldora location, so we can get you a new card within minutes. If you prefer, we can mail one to you the same day you request it.

You can do many things within the HCSB App regarding your debit card including setting alerts, spending limits, and protections. Contact us with any questions you have regarding your debit card. Start a conversation in the app or give us a call at 641-939-3407. We're happy to help!

BETTER BANKING

In an increasingly digital world, peer-to-peer or person-to-person (P2P) payment methods simplify how we handle financial transactions. P2P apps make it convenient to pay friends and family, split bills and conduct business transactions with the click of a button. However, this convenience comes with a risk of becoming a victim of fraud.

Cybercriminals have taken advantage of PayPal, a popular international online payment platform. Cybercriminals can spoof PayPal to steal personal or financial information.

In this scam, cybercriminals send the victim a phishing email or text saying one of your PayPal payments didn't process and you need to act fast. The email contains a phone number allegedly from PayPal, prompting you to call, but it's from cybercriminals spoofing PayPal. If you call the number, cybercriminals can trick you into giving away your personal or financial information.

Follow the tips below to stay safe from similar scams:

- Be cautious when giving your financial information to someone over the phone. Avoid using phone numbers provided in emails and navigate to the organization's official website.
- Be suspicious of emails that contain a sense of urgency. Cybercriminals use a sense of urgency as an attempt to catch you off guard.
- Remember that this type of attack isn't exclusive to PayPal or P2P payment platforms. Cybercriminals use this technique to impersonate any organization in any country.

Giving Back



Back to School Mascot Card Donation

The HCSB annual donation to our area schools this year added up to some awesome amounts! Keep using your HCSB debit card! We know the schools will use the \$\$ wisely! Pictured are bank staff Krist Weber, Christie Pence, Gretchen Brown, Jim Brown, Superintendent Dr. Zellmer, David Vander Wilt, Kim Lindsey and Maggie Brown

South Hardin = \$6,320.31 BCLUW = \$1,276.58 AGWSR = \$362.95



Let's Grow Together!

HCSB loves to help our communities thrive and grow. This summer our theme has been "Let's Grow Together!" It's more than just words, it's what we do.

- Supporting community programs –HCSB loves supporting our local school systems and staff, giving financial support to local projects and our employees are invested in and volunteer for a wide variety of causes.
- Keep the money flowing - First, HCSB is an employer. Bank employees spend their paychecks at local businesses, which in turn helps these businesses hire employees, who also spend their money in the local community. Second, banks are a vital resource for business growth. Most businesses rely on banks for at least part of the capital they need to start a new business or grow an existing business.

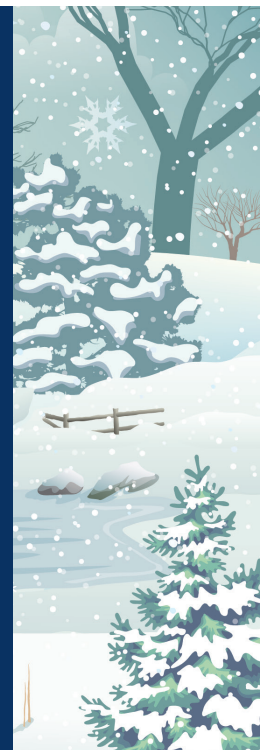
- Promoting local industry – Whether it's agriculture, tourism, small businesses, or something else, HCSB can provide knowledge and specialized financial products to support and encourage growth.

- Serving as a community HUB – HCSB is not only visited and called upon by customers but also members of the community. We help promote events, stay informed on civic issues and encourage financial literacy and events for adults and children.
- Supporting young people – Scholarships for high school seniors, youth sports programs, internships and career education and playing a role in financial education are just a few of the ways HCSB works to support and encourage the next generation.



Heading south for the winter?

Be sure to let us know when you would like us to change to your winter address. We may already have it on file, so, all we need is for you to let us know it's time to send your mail south! Call now and give us a future date. We've got you!



Highlights and Happenings

Monday, October 9

Columbus Day – all locations CLOSED

Saturday, November 11

Veteran's Day – Motorbank CLOSED

Thursday, November 23

Happy Thanksgiving! All locations CLOSED

Sunday, November 26

Eldora Christmas Festival

Thursday, December 7

The LINK Holiday Dinner

Saturday, December 9

Uletide in Union

Friday, December 15

HCSB Holiday Open Houses in Eldora and Union

Monday, December 25

Merry Christmas! – all locations CLOSED

Friday, December 29

Last business day of 2023 – all locations CLOSED at 4:00 pm

Saturday, December 30

Motorbank CLOSED

Monday, January 1, 2024

Happy New Year! All locations CLOSED

LINK Holiday Dinner

Snow What Fun!

Thursday, December 7, 2023 ❄️

6:00 pm

Steamboat Rock Baptist Church

Reservations by ❄️

Monday, November 21

You're invited to a "Snow What Fun" Holiday dinner with your HCSB friends at this annual festive event exclusively for our LiNK Club members. Come hungry "snow" you can enjoy a delicious hot meal and yummy dessert. The entertainment will be "snow" good as always! Be sure to reserve your seat by November 21st as seating is limited. It will be "snow" much fun! ❄️

Working For You

Name: Deanna Robinson

Started at HCSB: March 2020

Responsibilities: Customer Service Representative including new accounts, answering phones & customer transactions.

Loves about HCSB: "I love the customers! It's great to work in an environment where I get a chance to know our customers well. I love hearing about their families and listening to their stories. They are not just a number at HCSB, and I love that! I also love working with a company that supports the community in so many ways, whether it's the fair, Christmas festivals, parades, schools, theater, etc..."

Community Involvement: Deanna is part of the Union Betterment Association, which helps plan Tar Heel Days and Uletide in Union.

Family: Deanna's husband works at Fareway in Ames, son Austin (24) and daughter-in-law Samantha live in Cherokee, son Colyn (19) lives in Roland, two puppies: Axel and Nike.



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 - FALL WORD SEARCH

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

TURKEY
 HARVEST
 FOOTBALL
 EAR MUFFS
 HAY RIDE
 FROST
 QUILT

HOT CHOCOLATE
 PINE CONE
 HAY BALES
 FAMILY
 FRIENDS
 APPLE CIDER
 LEAVES

BONFIRE
 SCARF
 RAKE
 MITTENS
 JACKET

And the winner is...

Jean Daleske was the winner of the Hardin County Fair wordsearch puzzle from the **July/August/September** newsletter Jean received a \$20 gift card. Thank you to all who submitted puzzle entries.

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
G	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	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
- RIBBON
- GRANDSTAND
- FOODSTAND
- PIGS
- GAZEBO
- LLAMAS
- FFA
- QUEEN
- RACING
- CARNIVAL
- CONCERT
- HORSES
- RODEO
- GOATS
- CHAMPION
- CATTLE
- SHEEP

BRAIN BOOSTER

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

Name _____

Phone _____

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