



Established 1868

HardinCSB.com

FALL 2024

THE LiNK

BETTER BANKING

How to Monitor Your Bank Accounts

As mentioned in “According to Chandra,” your security is a priority at HCSB. We encourage you to monitor your accounts regularly by using the following tools:

- **Register for and use Online and Mobile Banking:** Utilize HCSB’s online and mobile banking services to check your account balances and transaction history anytime, anywhere. Regularly logging in to review your activity is a simple way to keep track.
- **Set Up Alerts:** HCSB’s mobile App offers customizable alerts for account activity, such as transactions, low balances, or unusual login attempts. These notifications can help you stay informed without having to log in constantly.
- **Review Statements:** Take time to review your monthly statements for accuracy. Look for any transactions you don’t recognize and report them to HCSB immediately.
- **Establish a Routine:** Set a regular schedule for reviewing your accounts, such as weekly or bi-weekly, to make monitoring a consistent part of your financial routine.

By incorporating these practices into your routine, you can greatly improve your financial security, manage your money more effectively, and ensure that your bank accounts remain in good standing. We are here to support you in keeping your financial security a priority. If you have any questions about monitoring your accounts or need assistance, please contact us!



According to... CHANDRA

At HCSB, your security is one of our top priorities. It is essential we stay vigilant against potential threats to your personal and financial information. Regularly monitoring your bank accounts is an important piece of safe banking practice to quickly detect any unusual activity, ensure accuracy, and make informed financial decisions. Regular account monitoring helps you spot unauthorized transactions or suspicious activity as soon as it occurs. Early detection can prevent further unauthorized charges and limit potential damage. Unfortunately, mistakes can happen, whether due to bank errors or processing issues. Monitoring your accounts helps you, and us, identify and address any discrepancies promptly. In addition, by reviewing your transactions regularly, you can better understand your spending habits. This insight helps you stay within your budget, avoid overspending, and adjust your financial plan as needed. Keeping an eye on your account balances ensures you have sufficient funds for upcoming expenses and helps you plan for savings goals. It also helps you avoid overdraft fees and other financial penalties. We are always happy to answer any questions you may have regarding your account transactions!

Giving Back



We love supporting our local communities all summer long with parades and BINGO! The Hardin County Fair is always a highlight too!

Dorothy's Senior Center

As a bank deeply rooted in our communities, we are honored to highlight Dorothy's Senior Center in this newsletter. HCSB's theme for the last several years has been "Love Where You Live – Bank Local, Give Local." Dorothy's mission fits perfectly with this theme. For nearly four decades, Dorothy's has been a special place for local seniors, offering more than just meals—it provides a warm, welcoming environment where friends meet and spend time together. Grace Kadolph has been the face of Dorothy's for many years. She faithfully volunteers and enjoys the many people who regularly enjoy a good meal and friendship. Grace mentions her other volunteers, four drivers that deliver meals each week and Sandra Harms who fills in for her from time to time.



Dorothy's Senior Center serves lunches Monday - Friday to local residents aged 60 and over, creating a hub for social interaction and dining. To ensure everyone who needs a meal can receive one, participants are asked to complete a straightforward application process. In addition, Grace asks participants to let her know by 8:30 the day before if they plan to enjoy lunch the next day. For those unable to visit in person, Dorothy's goes the extra mile with a lunch delivery service (only available in Eldora). In addition to lunches, the over 60 crowd shows up M/W/F at 8:30 to exercise together. They frequently stay to play cards and games or simply chat until lunchtime. All this is made possible through generous donations from our communities. For additional fundraising, Dorothy's has a can redemption container located outside their building. Anyone can drop their cans or bottles off with all the proceeds going to the center.

Beyond its daily operations, Dorothy's Senior Center is open to the entire community. Whether celebrating a birthday, honoring a loved one's life, or celebrating graduation, the center offers its space for rent (\$75 fee). This flexibility makes Dorothy's not just a meal provider, but a community space for a wide range of events. Join us in celebrating Dorothy's Senior Center and the wonderful services they provide to residents. If you would like to lend support, either monetary or through volunteering, please contact Grace at 641-858-5152. Together with you, alongside Grace and her volunteers, we can continue to foster a community where everyone thrives and feels valued.



Outwit the Scammers *Staying Safe in the Digital Age*

Seminar for LiNK Customers

Thursday, October 10, 12:00 noon • HCSB 2nd Floor (elevator available)

RSVP to Pam by Wednesday, October 2

pam@hardincsb.com, 641-939-3407

HCSB staff will educate you on the most recent scams across the country and here locally. Have you heard of quishing emails? How about QR code hi-jacking? Maybe you're having a phone conversation with someone from Microsoft – or are they really from Microsoft? How can you tell? Are you getting a refund because you overpaid a reputable company like your energy provider? If you're asked to provide your bank account details so they can deposit your refund, it's likely a scam. Come learn about these and many other ways fraudsters are trying to take advantage of you. Don't be a victim! Educate yourself on how to spot and prevent fraudulent activity.

Heading South for the Winter?

Be sure to let us know when you would like us to change your address to your winter home.



Highlights and Happenings

Monday, Sept. 2

Labor Day,
all locations closed

Thursday, Oct. 10

Outwit the Scammers
Seminar

Monday, Oct. 14

Columbus Day,
all locations closed

Monday, Nov. 11

Veteran's Day,
all locations closed

Thursday, Dec. 5

LiNK Holiday
Dinner

Tuesday, Dec. 24

all locations
closing at 1:00 pm.

Wednesday, Dec. 25

Merry Christmas!
All locations closed.

Tuesday, Dec. 31

All locations
closing at 4:00 pm.

LOOKING AHEAD...

LiNK Holiday Dinner O' Christmas Tree

Thursday, December 5, 6:00 pm

Steamboat Rock Baptist Church

Entertainment by Brad and Kate

RSVP by Monday, November 25

email pam@hardincsb.com

or call 641-939-3407

More information to come!

Working For You

Arlen Daleske Jr. (Chip)

HCSB is pleased to introduce the newest employee to join us at our Union location. Chip Daleske may not need much of an introduction to many of our customers as he and his family are long-time New Providence and Eldora residents.

He grew up in New Providence and graduated from ENP in 2002. Chip attended Ellsworth Community College and Central College in Pella, Iowa. As far as family goes, Chip is married to Alicia who is an amazing singer and works at Eldora Family Chiropractic. They just celebrated their 20th wedding anniversary! Their daughter, Elizabeth, just graduated from South Hardin and is headed to Central College to major in Spanish and minor in Cultural Anthropology. Son, Joshua, will be a 3rd grader at ENP elementary and doesn't know a stranger!

You will see Chip working in Union as a teller in the customer service window, helping customers in the loan department and you may even hear him answering the phones, too! He is looking forward to meeting all HCSB's customers, problem solving and becoming part of the great team of people at HCSB.

Prior to joining us at HCSB, Chip was the administrator and maintenance director at Camp Quaker Heights. In his spare time, Chip likes to explore new places, play the guitar, run, camp with his family and collect Legos. If you are lucky, you might get to witness some of Chips' unique talents, including solving a Rubik's cube, performing card tricks and riding a unicycle! Please join us in welcoming Chip to the HCSB team.



1202 Edgington Ave • PO Box 311
 Eldora, IA 50627

Temp-Return Service Requested



Stay Connected!
 Like us on  **Facebook**

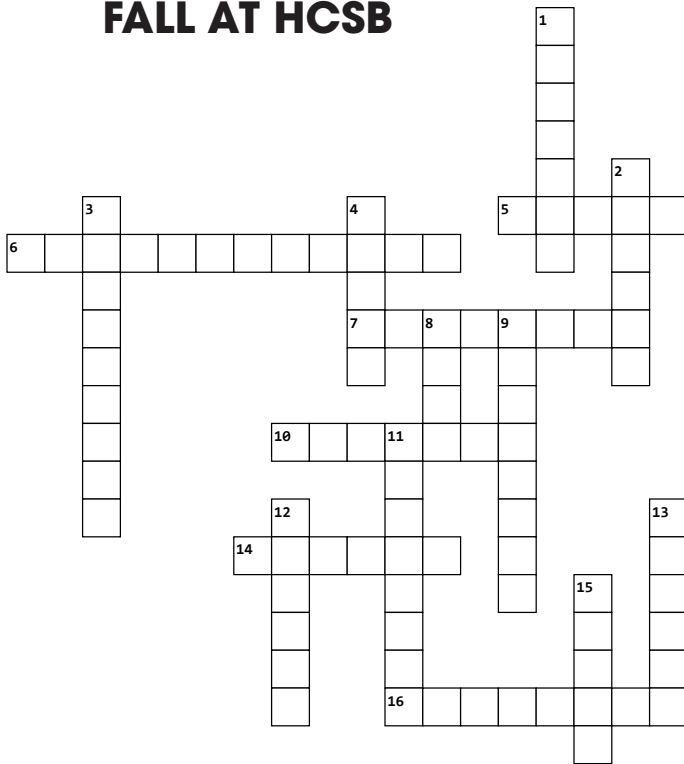
LOCATIONS AND HOURS

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

FALL AT HCSB



Across

- 5. Drink made of apples
- 6. Pilgrim holiday
- 7. Woodpile burning outside camper
- 10. Crops coming out of the field
- 14. Gobble Gobble

- 16. Hide there nuts

Down

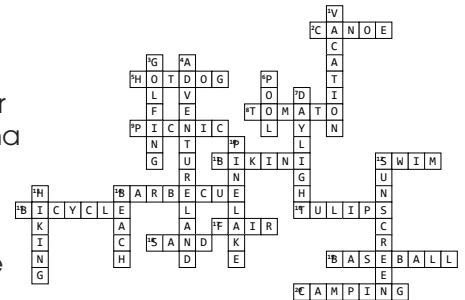
- 1. What you use to carve a jack o lantern
- 2. Pile with rake
- 3. Scary holiday
- 4. Flies on a broom
- 8. Follow the path in cornfield
- 9. Pigskin
- 11. Former military folks
- 12. Another word for Fall
- 13. Kind of apple on a stick
- 15. Fruit from oak tree

And the winner is...

Donna Sogard

was the winner of the HCSB Summer word search puzzle from the summer newsletter. Donna received a \$20 gift card. Thank you to all who submitted puzzle entries!

Hardin County Summer Puzzle



BRAIN BOOSTER

Be sure to return the puzzle in this issue to an HCSB location by Friday, October 25th. 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.