



HardinCSB.com

MARCH/APRIL 2022



BETTER BANKING

Hardin County Savings Bank is here with you for life to help guide you in every financial area. Have you set any financial goals this year? Here are five ways to help keep you on track:

1. Look at the big picture.

Seeing your income and debt in one place can help you understand and appreciate what you own and owe. Start with the big picture before moving to the details of tracking recent statements, bills, and accounts.

2. Set up a practical budget.

Use the 50/30/20 method. Start with 50% for necessities such as housing, utilities, groceries, and other essentials. Then, use 30% for discretionary spending like entertainment or eating out, and set aside 20% for your financial goals.

3. Stay on top of your credit report.

Credit scores can impact big financial decisions such as your ability to buy a house, get a loan, or be hired for certain jobs. Fortunately, at HCSB you can choose a **Club Blue** membership which, among many other benefits, includes a program that sends you an alert if your credit has been accessed or compromised. Ask any HCSB customer service representative for pricing and more details about **Club Blue!**

4. Plan for retirement.

Having a good retirement plan helps eliminate stress and allows you to accomplish your future goals. In addition to peace of mind, retirement planning can reduce your tax burden, help you decide when you can retire, and prepare for future healthcare expenses.

5. SAVE MORE.

It's important to save a portion of your income each month, especially for emergencies and big purchases. HCSB is excited to introduce our new **Premium Checking Account!** Our highest interest rate for a checking account can be earned when certain requirements are met. You'll find more details about this new Premium Checking Account in early April on our website at HardinCSB.com.



According to... AMBER

Our Accounting Solutions* department is here to help customers take care of their bookkeeping and accounting details. But, we are equally as happy to offer practical steps for you to keep your own budget on track and your financial paperwork organized. Here are my top three tips:

1. Develop (and stick to) a budget for the year.
2. Maintain accurate records of your expenses.
3. Make time each month to organize any paperwork or receipts.

Check out the "Better Banking" article for some great suggestions to make 2022 your best year yet!

*(Ask us for details regarding the Accounting Solutions fee schedule.)

Giving Back

Cash for Schools

The Hardin County Savings Bank kicked off 2022 by distributing funds from our Cash for Schools debit card program. Customers who sign up to participate choose one of three local schools. Then each time they use their card, they earn cash for that school. If you have an HCSB debit card, you can sign up online here: www.hardincsb.com/personal/debit-cards/cash-for-schools



Totals given to schools since December 2020:

South Hardin = \$7362.92

BCLUW = \$1272.29

AGWSR = \$212.13

BUFF CITY SOAP | Chris Meyers

Monday – Saturday 10:00 am - 7:00 pm, Sunday 11:00 am - 6:00 pm

BuffCitySoap.com

HCSB is pleased to introduce and spotlight our customer, Chris Meyers, proud owner of several Buff City Soap franchises. Buff City Soap specializes in handmade soap products that are free of harsh ingredients and full of plant based goodness. Soaps are made fresh daily, are customizable in color and fragrance, and are truly unique. Their expanding business is one that HCSB's senior lender Andy Ewoldt is proud to partner with. Banking is about relationships and Chris says "because of our relationship with Andy over the years, we have continued to use HCSB as our bank."

So, how did the Chris get into the soap business? That story begins in 2010 when, fresh out of Iowa State University, he dove into the franchising business and opened his first Sun Tan City in Ankeny, IA. His drive and enthusiasm led him to open tanning locations across the Des Moines area that have now grown into eight stores. Chris then explains, "When we were kicking the tires on the soap business, we traveled to see a few stores down in Memphis and returned back

to Iowa with the mindset we wanted to bring the Buff City Soap franchise and operation to the Midwest." The past year has seen rapid growth in Buff City Soap, which has been both fun and challenging for him.

For our local HCSB customers, you can find and shop at the nearest Buff City Soap in Cedar Falls. Buff City Soap is much more than just soap. You can also shop for bath bombs, shower oil, hand soap, facial cleansers, shave soap, lip balms and one of our staff favorites – laundry soap. Buff City Soap has activities and parties for kids and adults, where you and your friends can make and decorate your own soap and bath bombs. Trained soap makers are available to help customers craft their unique products.

Chris plans to open stores throughout the Midwest. Currently he owns and operates 15 retail stores with two more Buff City Soap Stores in the works this year and more still planned for 2022 and future years. In addition



Chris and his wife Whitney at a Buff City Soap store opening last fall.

to growing the business, Chris enjoys other hobbies like golf, hunting, fishing and the simple things in life like grilling out at the farm in Eldora with friends and family.

"HCSB has been very easy to work with, very friendly, and the customer service is excellent," says Chris. He adds, "HCSB does a lot around the Hardin County area and surrounding towns and it doesn't go unnoticed." We certainly appreciate having Chris as a customer, his commitment to banking locally, and the awesome products at Buff City Soap.

L&L AUTO PARTS

Lucas and Lisa LaVelle

Store Hours:

Mon. - Fri. 7:00 am - 5:00 pm,

Saturday 7:00 am - 12:00 pm

1317 15th Ave, Eldora

On Facebook at

[L&L Auto Parts - NAPA Eldora](#)

Eldora residents Lisa and Lucas LaVelle have taken on a new venture! They are the proud owners of L&L Auto Parts in Eldora, formerly NAPA Auto Parts. Lucas has worked in the Ackley and Eldora NAPA



stores since 2008 saying, "Many people started as customers that are now good friends". Over the last 30 years the Eldora NAPA store has gained a loyal customer base with whom Lucas has built many relationships. Lucas and Lisa have both worked hard to get to this milestone and feel fortunate to now own their own business.

L&L Auto Parts offers automotive and truck parts as well as hand and power tools. Auto parts cover everything from light bulbs, wiper blades, alternators and starters. Lucas mentions, "Not sure if we've got it? Just ask us!" Lucas runs the daily store operations on the front end. Lisa will take care of things behind the scenes, such as paying bills and payroll. Employees Jay LaVelle and Ron Sayer will remain to assist the LaVelles.

The LaVelle's are both Hardin County natives. Lucas was born and raised in Eldora,

graduating from ENP in 2004. Lisa is from Ackley, graduating from AGWSR in 2006. Their roads crossed at Ellsworth Community College. Lucas went on to BVU earning a degree in Business Management and Lisa to UNI with a degree in Education and Mathematics. Lisa is in her 10th year teaching math and is pleased to teach in their "hometown" at South Hardin High School. They enjoy raising their family in Hardin County, which includes their daughter Laikynn (3) and a fur baby, Harley. They agree that one of the best opportunities with this business endeavor is the flexibility for family time.

Lucas and Lisa have worked with Charlette de Neui for many years, for their commercial, residential, and auto loans. "Her customer service is unmatched. It's very clear she genuinely cares for her customers and works tirelessly to help them be successful," say the LaVelles. Brown-Hurst Insurance holds all their personal and business insurances, "Marc Anderson always advocates for his customers' needs, with a fast turnaround." HCSB congratulates Lucas & Lisa on their new business ownership and thanks them for their continued commitment to HCSB and Hardin County.



Highlights and Happenings

The LiNK Open House

Thursday, April 14, 2022

9:00 am – 3:00 pm

HCSB Eldora and Union locations.

You're invited to gather in the HCSB Eldora or Union lobbies to enjoy fresh coffee and cupcakes from The Bakery in Radcliffe.

In addition to connecting with you, our loyal LiNK customers, we are excited to share the details of our new high interest Premium Checking account.

Enter your name for a chance to win a local business gift card! OR if you are not able to make it in, send your name via email to Natasha@HardinCSB.com for your chance to win.

Working For You

Natalie Cooley

New Accounts Representative / Teller / Accounting Solutions Representative

With a fine set of hard earned leather cowgirl boots, Natalie Cooley journeyed to Iowa from the northwest corner of Ohio. Growing up on a farm in the country and homeschooled through childhood, hard work has always been a way of life. "I just like to work. Feeling productive is definitely my comfort zone!"

Natalie's primary role at HCSB since 2019 has been in the new accounts department but she also spends time as a teller and assisting in Accounting Solutions. She is definitely your go-to for opening a new account. Natalie's favorite aspect of her job is working within her gift set and being able to serve the community. "I work best with a lot on my plate, and working at HCSB allows me to serve people in a business setting."

Natalie graduated from the University of Findlay with dual majors in Equine Business Management and Equestrian Studies and a minor in Religious Studies. Chasing a dream, she traveled to Reisinger Farms in Eldora for the summers of 2012 and 2013, then officially made Iowa her home in 2014. Natalie is the oldest of five siblings, who all live back in Ohio. Though there are no relatives within a 500 mile radius of Natalie, she says, "I stay close to my family, just not in proximity. My dad is tough but he is my go-to with all of life's questions and my mom will pray about anything."

Just as she juggles many hats around HCSB, Natalie also does so outside her banking job. She is an adjunct instructor at Ellsworth Community College, judges horse shows, gives lessons, owns an acreage, and always has at least one outside horse in training. Natalie has been giving riding lessons for over half her life! Since living in Iowa, Natalie has also shared her time by teaching Middle School Sunday School at Steamboat Rock Baptist Church. In other free time, she loves 'spontaneous road trips' and has voyaged to 48 states and 8 countries and hopes to explore Alaska this summer. Natalie enjoys a good Hurts doughnut and when it comes to her friends she says, "I'll never turn down coffee!"



1202 Edginton Ave · PO Box 311
Eldora, IA 50627

Temp-Return Service Requested



And the winners are...

Congratulations to our **BIRTHDAY LUNCH WINNERS** – Nichole Williams, Nick Patten, Linda Barcus, and Libby Steinfeldt.

Each month two member's names are drawn from the birthday list.

BECKY CASTER is the **PUZZLE WINNER** for the January/February newsletter and received a \$20 gift card. Thank you to all who submitted puzzle entries.

Be sure to return the puzzle in this issue to an HCSB location by **Friday, April 8th**. You may be the next winner of a gift card!



NATASHA Phillips
The LiNK Club Director
641-939-3407
natasha@hardincsb.com

Locations and Hours

MAIN BANK
1202 Edginton Ave
PO Box 311
Eldora, IA 50627
641-939-3407
M-F 8:30 am – 4:00 pm

MOTORBANK
1414 Edginton 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 Sudoku

BRAIN BOOSTER

				4	9	1	2	
	2	4	1					5
	9							6
	1					8		2
2								3
3		6					7	
4							6	
5					7	9	3	
	6	7	8	9				

Name _____

Phone _____

Email _____

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!

Like us on Facebook to Stay Connected!

If you're not one of the **1,235 followers** on our Hardin County Savings Bank Facebook page, you are missing out on lots of information including upcoming events and other fun stuff! It's easy, all you need to do is go to Facebook.com/hardincountysavingsbank and click the "Like" button at the top of the page to get LiNKed into The LiNK club.