



HardinCSB.com
MAY/JUNE 2021



According to... MAGGIE

In April, Hardin County Savings Bank celebrated Community Banking month. This nationwide celebration recognizes the contributions community banks make to their customers and communities. While we certainly do our best to make positive changes in our local communities, we can't do it alone. All of us can make a difference! I've often wondered if the money we are saving at the big box stores actually costs us more. More? How could that be? According to the Andersonville Study of Retail Economics "for every \$100 you spend at a locally owned business, \$68 will stay in the community." But when you "spend that same \$100 at a national chain, only \$43 stays in the community." In addition to the monetary benefit, supporting local businesses conserves our tax dollars, creates local jobs, spurs community involvement, increases donations to local charities and makes our community a destination. So the next time you have a choice, all of us at HCSB encourage you to **Shop Local, Play Local, Eat Local and Give Local!** Together with you, we can keep our communities alive and growing.



DID YOU KNOW?

Hardin County Savings Bank has a variety of sizes of safe deposit boxes at our Union and Eldora locations. Prices range from \$20 to \$60 annually. As a LiNK Club member, you qualify for a \$5 discount each year. *Visit with any New Account Representative to rent a safe deposit box.*

According to Kiplinger, these are the top 10 best things to keep in a safe deposit box:

1. **Social Security Card** – Also rated the worst thing to keep in your wallet!
2. **Birth Certificate** – Vital records that are rarely needed but a hassle to replace.
3. **Paper Stock and Bond Certificates** – Bookkeeping can be electronic.
4. **Personal Papers & Family Photos** – Diaries, cherished letters and heirloom photos
5. **Collectibles** – Coins, stamp or baseball card collections to name a few.
6. **Jewelry** – Pricey heirloom jewelry you rarely wear.
7. **Insurance Home Inventory** – Should disaster strike, this home inventory will be invaluable.
8. **Property Records** – Property survey, abstract and closing statement details
9. **Car Titles** – Rarely needed and a pain to replace!
10. **Digital Assets** – Create a list of your online accounts with usernames and passwords

Giving Back



Eldora EMS

Toward the end of 2020, HCSB was happy to support the Eldora Emergency Management Service with their fundraising goals. Having moved into the former Fire Department's building, the EMS were in need of updates. HCSB pledged \$10,000 in matching funds and the community generously stepped up to donate \$16,000. In addition, Brown-Hurst Insurance contributed \$2,500 for total donations of \$28,500.

Pickin' Preacher

JUSTIN WEBER

You may recognize Justin Weber from the paper - first COVID-19 patient in Hardin County back in March 2020 and most importantly, a survivor. Even a pandemic hasn't stopped Justin from pursuing his passions- pickin' and preachin'.

If you come into the bank you will likely see Justin's wife, Krista Weber, who plays a vital role at HCSB as an Assistant Vice President and Executive Secretary. They have two children Jonathon 23 and Rachel 21.

Justin's passion for preserving the past through collecting antiques, vintage and re-purposing items officially began in April 2017. Though he has always had a passion for antiques, curiosity about a similar business nearby encouraged him to open his own store.

The Pickin' Preacher offers vintage signage, antique furniture, mid-century furniture, railroad items, antique truck and auto parts, doors, windows, agricultural items, decorative cast iron and steel pieces, re-purposed items, rare and unique pieces. The Pickin' Preacher has a strong presence on FaceBook. It's fun to follow him to see what treasures he will find next.

Helping people and connecting them



with memories through items from the past is what Justin really enjoys. He also stores treasures in heaven serving as the pastor at New Providence Honey Creek Church for 11 years ongoing.

Justin has worked with HCSB staff Charlette DeNeui, John Pratt, Jim Brown, Tom Volding and Dianne Haywood saying, "The bank has assisted with creative financing, business advice and providing me with adequate business insurance."

You can find The Pickin' Preacher on Facebook. The store is open Fridays 1-6pm and Saturdays 9am-5pm. His shop/warehouse is located conveniently on Edgington Avenue, across the street from Pizza Ranch in Eldora, Iowa.



Pine Lake Country Club

Known throughout the state as one of Iowa's most beautiful 9 hole golf courses, Pine Lake Country Club has been a golfing destination for almost 100 years. PLCC was cut into the hills of Pine Lake State Park in 1927. It is a challenging course of narrow fairways, hills and lots of trees. PLCC has also been recognized by the National Golfing Foundation as one of the six best courses in Iowa. But, for many in Eldora and Hardin County, Pine Lake Country Club is simply a place to enjoy the game of golf on their beautiful home course.

The clubhouse at PLCC carries a full line of equipment, a banquet room available for private rental, a full kitchen, grill and a bar area serving snacks and drinks. Many golfers finish their round relaxing with their friends on the large outdoor patio, taking in the green views from the hilltop. Throughout the summer months, PLCC is busy with ladies & men's leagues, couples two-balls, cocktail parties, tournaments and private events.

PLCC is fortunate to have longtime greens keeper Daryl Clingerman to maintain the fairways, greens and keep the course in great shape. Several other staff work to manage the clubhouse and mow those beautifully long fairways. Golfers have enjoyed lush, watered fairways since 1989.

If you are interested in becoming a member at Pine Lake Country Club, their website plccgolf.net has all the details. Pay special attention to the 2021 new membership discount, and their Men's League Only and Youth Memberships.

Highlights and Happenings



May 9 – Mother's Day

May 17 – Tax Day 2021

May 31 – Memorial Day

June 11 & 12 – Hubbard Days

June 14 – Flag Day

June 19 – Juneteenth (Ending of Slavery in the US)

June 20 – Father's Day

June 25 & 26 - New Providence Heritage Festival

Working for You

Paycheck Protection Program

**SHELBY EISENTRAGER and
EMILY SCHOSSOW**

The government has provided many forms of relief over this year of the pandemic. One such program is the Paycheck Protection Program. This is a loan program intended to provide small businesses with cash flow assistance. The PPP has been changed and expanded multiple times and more funds have been allocated with the Coronavirus Aid Acts. Our loan staff at HCSB have been helping customers through the process, teaching them how and when to apply, submitting applications, distributing funds and handling their loan forgiveness. Shelby Eisentrager and Emily Schossow are two that have kept extremely busy with PPP loans. In fact, during this third round of PPP, these two have processed over 200 loans together. It has been their goal and pleasure to help customers through the PPP process and enable them to keep their businesses up and running.



641-939-5096 | HCSB@HardinCSB.com



1202 Edgington Ave · PO Box 311
 Eldora, IA 50627

Temp-Return Service Requested



And the winner is...

Congratulations to our LiNK birthday lunch winners: **Karen Stubbe, Duane Hahn, Leona Hoover, and David Martin.**

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

Puzzle Winner! Della Peters and her granddaughter **Ava Warren** were the puzzle winners for the March/April newsletter and received a \$20 gift card.

Thank you to all who submitted puzzle entries! Be sure to return your completed puzzle in this issue. You may be the next winner of a gift card!



NATASHA Phillips

The LiNK Club Director
 641-939-3407

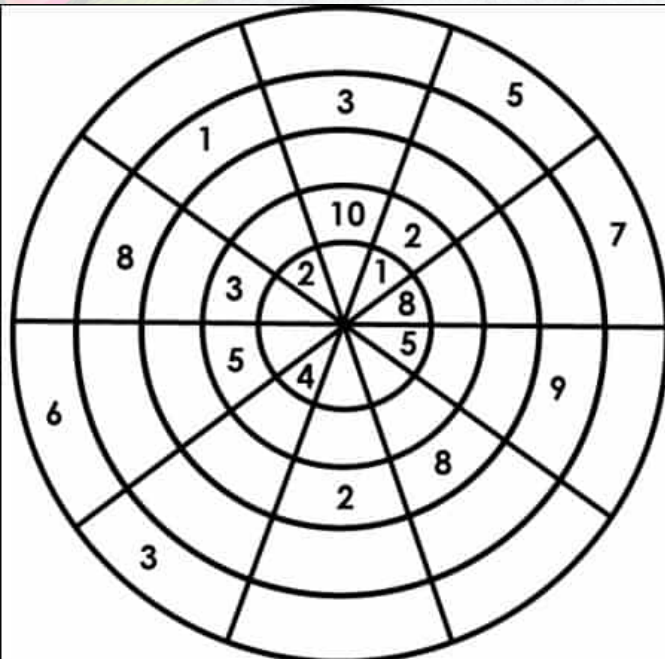
natasha@hardincsb.com

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
 Saturday 8:30 am – 12:00 pm
by appointment during COVID-19

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
during COVID-19

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



BRAIN BOOSTER

Circular Sudoku

To solve it, every ring must have the numbers 1 thru 10. Every two adjacent columns must have the numbers 1 thru 10. No numbers can repeat in any ring or set of two adjacent columns. Have fun!

Please return puzzle to an HCSB location or email to Natasha@HardinCSB.com by Friday, June 4th to be included in the \$20 gift card drawing.

LiNK

Member Name: _____

Phone: _____