

BETTER BANKING

Monitor your Banking Activity on a Regular Basis

A checking account is a useful tool for paying bills and covering expenses. Thanks to online and mobile banking, it's easier than ever to track debit and credit transactions. But how often should you monitor your checking account? If you're paying bills and spending regularly, then money moves in and out frequently, so checking on your account can be helpful in several ways.

Tips for Monitoring Your Checking Account

There are several steps you can take to stay on top of your checking account and save time when managing your finances:

- Sign up for HCSB online and mobile banking access so you can log in and check transactions on the go.
- Consider the HCSB mobile app to see all of your account activity at a glance.
- Set up banking alerts to notify you when a new credit or debit transaction posts, when a failed login attempt occurs, or when changes are made to your password or personal information.
- Pencil in a date on your calendar to review your online statement.
- And probably most important: If you see an activity that suggests fraud—get in touch with an HCSB customer service representative right away.

How Often Should You Monitor Your Checking Account?

Not monitoring your checking account can be expensive in more ways than one. It's safe to say that only examining your account once a month isn't enough if you want to minimize fraud and stay on top of your finances. If you're not used to monitoring your checking account regularly, you could ease into it by simply logging into your account once or twice a week. From there, you could graduate to once a day.

What should you monitor for?

When reviewing your checking account activity, scan for any transactions you don't recognize. Then, check to see if any deposits or payments you've scheduled have posted, followed by your recent purchases.

(Article information by Rebecca Lake, Investopedia.com)



According to...
PAM

You may recognize my voice as the one answering the phone at our Eldora location. I have found that being the receptionist at HCSB also entails being known as the local “director of communications”. We get many banking questions each day, but being a community bank, we also get inquiries about the highlights and happenings of our local communities. It has been wonderful to see customers that had been very limited to outings in 2020-21, now being able to come in and catch up on local news and current events. HCSB seems to be a hub of information for Eldora. Just call the bank...or rather, just call me for the scoop! I'll be here.

Giving Back

We are thankful for our local library and one of the best librarians around, Joan Grothoff. In April, HCSB employees chose to give our “Jeans for a Cause” donation to the Friends of Eldora Public Library along with HCSB donating an additional \$1000 in order for Joan and her staff to continue making the library a great place for adults and kids alike!



Audrey, Christie, Joan and Maggie

GERHKE INC.

www.gehrkeinc.com

Monday –Friday 7AM- 5PM

1405 21st Ave., Eldora, IA 50627

(641) 858-3821

Gehrke Inc. is proud to be a family owned and operated business, calling Eldora home for over thirty years. Diversification has been a key to their success. Gehrke Inc. provides commercial and residential grading, excavating and demolition, site development, drainage management, trucking, underground utilities and a large variety of agricultural related services. In addition, Gehrke Quarries provides customers with over ten years of experience as a construction aggregate and ag lime supplier.

Together, Steve and Jodie Gehrke have been managing the business for the last twenty years. Steve's dad, Bob, opened Gehrke Inc. in 1990. As Gehrke Inc. continued to grow, the addition of an office manager was necessary. Jodie joined Steve and the team in 1997. This was a perfect fit as Jodie had worked at Eldora's hospital for 10 years prior and was ready for a change. Jodie says "We have a

great staff at Gehrkes, including Jeremy Mass and Garth Spieker in key management roles." A crew of about 22-25 employees is typical for Gehrkes and they are always looking for good workers.

As efficient and dedicated as they are in business, Steve and Jodie also love and value spending time with family and friends. Their children are Garth (42), Dan (41), Anne (37) and they have 7 grandchildren ages 4 to 21. Steve and Jodie have called Eldora home for 35 years. Jodie shares some of her favorite activities are "attending all the grandchildren's activities and going on trips with my hubby."

HCSB has enjoyed a long partnership with Gehrke Inc. and their employees. Jodie expressed, "I appreciate that everyone is eager to help in any way possible. We have a great relationship with HCSB! If we need



Garth, Steve and Jeremy



Steve and Jodie Gehrke and grandkids

something, they are right on it." And she explains "I've worked with so many HCSB employees at the bank, but my go to gal is Emily Schossow!" Family owned and operated businesses are the heart of communities and community banks. HCSB is thankful to work with Gehrke Inc., the Gehrke family and all of their employees.

HOBSON GREENHOUSE

22695 215th Street, Eldora

Official opening Thursday, April 21st

Thursday, Friday, Saturday, and Sunday 9-6 pm

The Hobson family has bloomed where they are planted! In the spring of 2016,



Hobson Greenhouse sprouted and is now full with lush green plants and colorful florals.

They offer a variety of annuals each spring along with a few vegetables for the garden.

Growth began organically for Sara and her husband, Josh. She explains, "We saw the need for a local greenhouse in our area and we have family in the business." Sara has two brothers and both of their families have a greenhouse business. Green thumbs run in the family, so it was an easy choice for Sara to study horticulture. She grew up near Wall Lake, Iowa (close to Carroll) and

attended ISU where she earned a secondary major in horticulture.

Sara shares, "We have great friends and family who help out as their schedules allow." The Hobson's children, Jacoby (13) Jada (9) Jett and Jentry (5) are some of their best helpers (most of the time). "We love that it is something our family works on together," says Sara. Jacoby helps with the vegetables and with watering. Jada picks out the marigolds and helps with transplanting. Josh's mom, Wanda, is retired and enjoys seeing all the customers and catching up with them each spring.

The Hobsons enjoy supplying our great communities with quality plants and look forward to doing so each spring. They supply a variety of small towns with their city baskets and flowers for planters, Eldora included! Sara and Josh have lived in Eldora 16 years and say, "We have been with HCSB since we married and moved here. We love the HCSB team and how helpful they all are." HCSB is thankful for this local business and we encourage you to stop and see the Hobsons at their beautiful greenhouse!



Highlights and Happenings

May 8..... Mother's Day
May 30..... Memorial Day
June 11 Hubbard Days Parade
June 19 Juneteenth
June 29 Father's Day
June 25 New Providence
Heritage Days Parade



Working For You

Chandra Luse

You may recognize our newest employee, Chandra, from her helpful smile seen for many years at our local Hy-Vee. Chandra brings much experience with her to HCSB. She was the office manager at Dollar Fresh in Nevada and worked at the Eldora Hy-Vee as a pricing data analyst.


Chandra grew up on a farm outside of Hubbard with four brothers. This experience has prepared her for a life filled with boys. Chandra has been married to Jay for 28 years and they have raised four boys together, ages 29, 28, 26, & 22. Many grandchildren also keep them running. Over the years, Jay and Chandra have enjoyed cooking together. When given a chance Chandra shares "I like to try to stay healthy by working out when I can. I also enjoy crocheting!"

Officially, Chandra joined HCSB on March 23 and will be working at the teller window in Eldora. She will be taking care of customers and completing daily transactions. "I love interacting with customers and sometimes, get to interact with their furry friends." We are thrilled to have Chandra at HCSB and her friendly disposition is already a great asset to our team. Please welcome her on your next visit to HCSB!



1202 Edgington Ave · PO Box 311
 Eldora, IA 50627

Temp-Return Service Requested

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

And the winners are...

Congratulations to our BIRTHDAY LUNCH WINNERS – Charles Creps, Emily Stoullil, Mary Balvanz and Katherine Kirkdorffer.

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

Ann Raisch is the **PUZZLE WINNER** for the March/April 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, June 10th**. You may be the next winner of a gift card!

Locations and Hours

<p>MAIN BANK 1202 Edgington Ave PO Box 311 Eldora, IA 50627 641-939-3407 M-F 8:30 am – 4:00 pm</p>	<p>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</p>	<p>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</p>
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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.

Summer Gardening

A Tasty Word Search

S	G	B	N	N	B	I	H	A	L	S	G	R	W	K	G	M
N	A	U	U	F	D	P	R	R	S	N	S	E	G	P	M	R
A	R	S	B	O	M	U	M	N	I	G	E	Z	S	V	U	O
E	D	E	U	O	J	V	O	T	T	T	L	I	E	W	T	O
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BRAIN BOOSTER

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!

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|--------|------------|------------|----------|---------|-----------|
| GARDEN | WEEDS | ROOTS | VINES | GROWING | SQUASH |
| HOE | PLOT | FERTILIZER | BUSHELS | FOOD | CUCUMBERS |
| RAKE | VEGETABLES | SEEDS | HARVEST | SUMMER | MELONS |
| PLANT | FRUIT | SEEDLINGS | PLANTING | CORN | TOMATOES |
| SOIL | LEAVES | BUSHES | BASKETS | BEANS | POTATOES |