



HardinCSB.com

SEPTEMBER/OCTOBER 2021



## According to... CHRISTIE

I attended an outdoor meeting early this summer where the question was asked, "How has your life changed since COVID?" Comments like frequent hand washing, social distancing, stocking up on toilet paper and spending more time outside were common. Also leading the conversation was technology. We've learned how to check out e-books at the library, use Doctor on demand, and meet via ZOOM or FaceTime, closing the miles between family members and enjoying events we were not able to attend in person.

At HCSB we've seen changes in how our customers are doing their banking. Our technology upgrade encouraged customers to try new things like deposit checks via our app, pay friends through BillPay and receive tax documents online. Fewer folks in our lobby led to more folks at our drive-through in Union and the Motorbank in Eldora. Those trends led to changes in our hours - the Motorbank is now open 9-12 pm on Saturdays - and we now have more smiling faces greeting you at the Motorbank. We also realized the Motorbank was overdue for a facelift! We removed the old cement and landscaping and replaced with a new, fresh look. At the time Covid first arrived, I kept hearing the word "fluid". It is still a fluid situation, but there are some good changes that we intend to keep going forward. Making improvements at our Motorbank is one of them. We will always be watching, listening and doing what makes sense for our customers!



## BETTER BANKING

Have you had any changes in your life over the last couple of years or since you first opened your account at HCSB? If so, your records at Hardin County Savings Bank could need updating. It is important and necessary for HCSB to maintain accurate customer information for all our customers. Examples of changes for anyone on your account could include: New phone number or email address, marital status, updated or new driver's license, new address (both physical and mailing addresses), changes in POA or POD due to death in your family that can affect your account beneficiaries and your safe deposit box. If you own a business, we need to keep your authorized signers and officers list current. Please let us know of any staff changes associated with your business accounts. Keeping your personal information correct and current at the bank can prevent future problems.



## Giving Back

### CASH FOR SCHOOLS

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

**South Hardin = \$2055.33    BCLUW = \$351.81    AGWSR = \$67.89**







# Happenings

## HEIDI YOUNG

508 W Market Street • Steamboat Rock, Iowa  
www.HappeningsBar.com • Fun@happeningsbar.com

Wednesday & Thursday 4:00 pm - Midnight  
Friday 4:00 pm - 2:00 am; Saturday 11:00 am - 2:00 am  
Sunday 11:00 am - 10:00 pm  
21+ at ALL times!

Happenings is where it's at! Throughout the year special events are always happening. You'll find Bike Nights with jammin' Live Music in the street May through September and Karaoke nights monthly to keep the night life alive. Step inside and view a variety of games that fill the indoor space with 3 dart boards, 2021 Golden Tee game, inside bags, 2 pool tables, and a vast dance floor to get your groove on. Happenings offers a regular bar, typical bar food and Pasquale's pizza, chips and candy bars to keep you energized and the night hoppin'. Keep up with current events and tap selections on their website and on social media. More exciting things are happening as they are adding a 24'x90' addition on the east side of the building that will house a top-of-the-line golf simulator (the same Full Swing Simulator Tiger Woods has in his house).

Heidi exclaims "I absolutely love having all the regulars who always welcome whomever walks through the door. We also love having so many people from all over." Their full schedule and hot events don't just attract the locals, the recent 1st Jeep Jam annual event at Happenings had people coming from as far as Iowa City, Des Moines, Ames, and more.

How did they get started? Heidi's response: "Got a wild hair?? Todd (fiancé) & I always talked about providing a clean, fun place for adults to be adults." Happenings opened their doors May 3rd 2017, they worked together to make this business successful along with 7 employees. Heidi explains "We couldn't do it all without our staff. They make our business thrive & keep moving forward, not to mention make it tons of fun! Britt & Melissa have been with us from

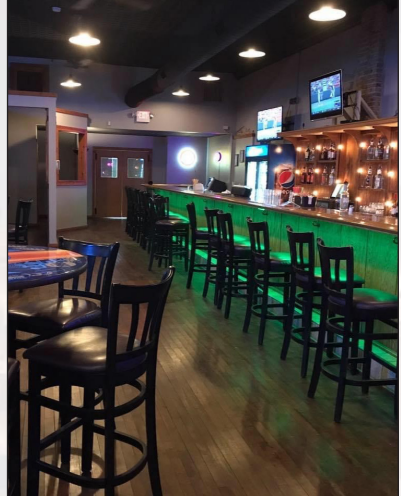
the beginning and helped get things rolling in every aspect along the way. Then we gained Natalie, Kristina, Marcy, Nate, & Cheri. Their vision, dedication, focus, character, responsibility, creativity, and ALL their incredible hard work is amazing!"

**"Excellence is never an accident; it is the result of high intention, sincere effort, intelligent direction, skillful execution and the vision to see obstacles as opportunities."** Heidi continues, "We truly believe we have the very BEST employees (family) and are blessed to have them on this adventure!"

Heidi and Todd not only share a love for Happenings they also both graduated in 1990: Heidi from ENP and Todd from Gladbrook Reinbeck. They both have been dedicated to their careers for 22 years; Heidi as a Customer Service Manager for Heart of Iowa Communications and Todd as a C&C programmer for Emerson/Fisher in Marshalltown. They enjoy jeep rides, jet skis, hanging out with family & friends, having bonfires and hanging out with their five babies (dogs) Ellie, Diego, Laila, Cash & Willie.

Heidi's son Levi is 27 years old and just graduated from law school. He took the bar exam and is now in Chicago getting his LLM (Masters). Todd has two sons. Jacob is 25, works during the summer for Great Plains Painting, and is on the road for Feld Entertainment as part of the crew that builds and tears down motocross events all over the United States. David, 23 years old, lives in Ames and works at Lowes and is going to school for electrical.

Heidi appreciates working with Charlette DeNeui at HCSB explaining "She is always there for me, we can talk and she explains everything so that I understand, helps me along the way totally with everything crazy I come to her about."



# Homestead Evergreens - NORM AND DONYLLE HOUSTON



Homestead Evergreens sprung up in 1982 and grew with the Tree Farm purchase in 1993. You can't miss the field of Christmas trees and Homestead Evergreens sign conveniently located on Highway 175 west of Eldora. Every year the farm sells lush evergreens to fill our homes with Christmas cheer, operating with fresh cut trees, wreaths, garlands and more. When asked what they enjoy most about the business Norm responded "What's not to like? I grow Christmas trees!"

Norm and Donylle have a full house at Christmas, with 7 grown children ages 24-41 and 13 grandkids. The Houston's have been Hardin County business owners for 40 years strong and in Eldora for 30 of those years. The family works together keeping the garden and tapping maple trees in the early spring to make maple syrup.



Continuing with their Christmas tree picking tradition is dressing wreaths with bright red bows. One of their sons has taken a special interest in the farm and plans to someday takeover the Homestead Evergreens legacy for Hardin County and surrounding residents.

In Norm's previous life, he has raised livestock and farmed. Today, Norm is also a sales associate for Leonard Realty and wife Donylle is a 3rd grade school teacher in Alden. Though Christmas trees are the main attraction, they also provide shade trees, windbreak trees and shrubs. Norm can easily be found on the tree farm Saturday mornings or by appointment. Find Homestead Evergreen on Facebook.

Throughout the years in their Homestead business, HCSB loan officers Larry Wolf and Charlette DeNeui have shared their wisdom and advice to assist Homestead Evergreens. Houston's also said "the people at HCSB have always been very helpful."

23625 Highway 175, Eldora • (641) 858-6561  
www.Facebook.com/homesteadevergreens



# Highlights and Happenings

September 6 – Bank closed for Labor Day

October 11 – Columbus Day Bank Closed

October 21 – Online Banking Seminar

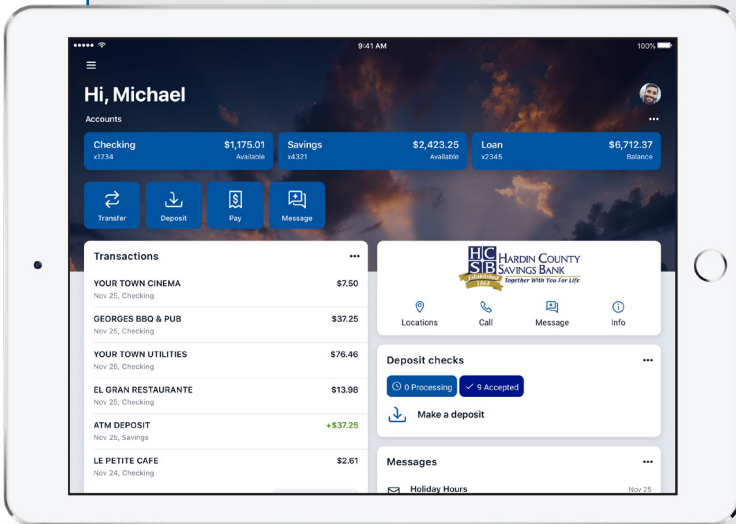
## EXPLORE ONLINE BANKING WITH HCSB

Thursday, October 21st

12:00-1:00pm

HCSB Eldora, second floor

The new HCSB online system was designed to make your life easier and more efficient. Come explore the impressive new features. Bring your device and the HCSB staff will show you what's new and answer your questions! There will be time for Q & A at the end of the Online Banking presentation. We are here to support you and ready to serve you with one on one assistance.

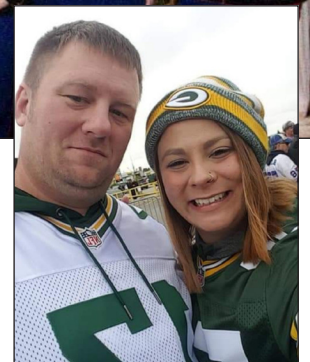
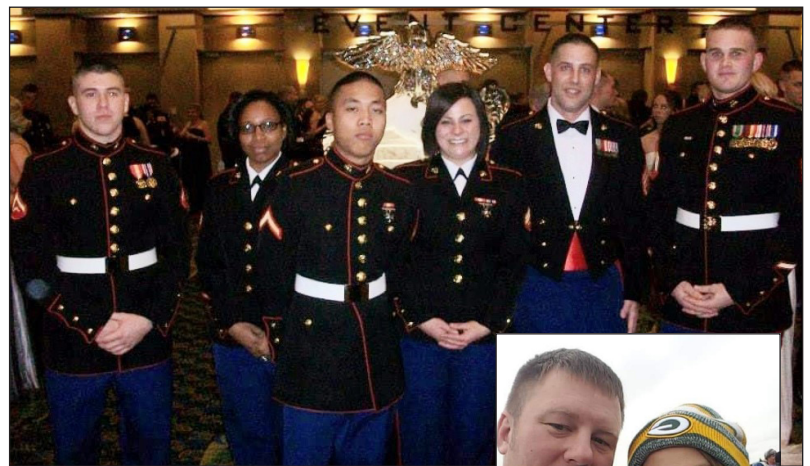


## Working for You

### Michelle Kuechenberg


HCSB is happy to introduce and spotlight Michelle Kuechenberg in this edition of the LiNK newsletter. Michelle comes to the bank with many years of experience in customer service and leadership. She has served our county in the United States Marine Corps and was the business manager for a small company in Wisconsin. Michelle started working at HCSB this past May and has enjoyed meeting our customers and helping with their deposit transactions. You may have met Michelle at the main bank in Eldora or at our Motorbank drive-up location.

Michelle grew up in Fond du Lac, WI, graduated from Fondy High School and Marian University. She likes to keep busy with all things outdoors including camping, fishing, kayaking, and biking. Michelle also spends much of her free time enjoying her family and her three cats. As for her time at HCSB, Michelle appreciates our community involvement, getting to know customers and the “Summer Fun Wednesday’s” we enjoy as staff. Please join us in welcoming Michelle to Eldora and the HCSB family!



1202 Edginton 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 winner is...**

Congratulations to our **BIRTHDAY LUNCH WINNERS: Susan Sams, Norma Hyde**

**Amy Faris, Randy Sizemore.** Each month two member's names are drawn from the birthday list.

**Carol Humphrey** is the **PUZZLE WINNER** for the July/August 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, October 8<sup>th</sup>**. YOU may be the next winner of a gift card!

Locations and Hours		
<b>MAIN BANK</b> 1202 Edginton Ave PO Box 311 Eldora, IA 50627 641-939-3407 M-F 8:30 am – 4:00 pm	<b>MOTORBANK</b> 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	<b>UNION</b> 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

*Harvest Festival Word Search*

**BRAIN BOOSTER**



**AUTUMN**

Q L W E J M E D I R Y A H K Z B N U T C V P  
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|----------|-----------|-----------|-------------|
| apples   | crow      | jacket    | spider      |
| autumn   | deciduous | leaves    | squash      |
| birds    | equinox   | migrate   | squirrel    |
| blanket  | flannel   | orchards  | sunflower   |
| bonfire  | foliage   | rake      | sweater     |
| cider    | frost     | rustling  | trees       |
| colorful | harvest   | scarecrow | vegetables  |
| cozy     | hayride   | season    | wheelbarrow |

**Like us on Facebook to Stay Connected!**

If you're not one of the **1,190 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.