



HardinCSB.com
WINTER 2024



According to... CHARLETTE

When it comes to managing personal finances, your credit score is arguably the most crucial number to be aware of. A strong credit score can unlock access to loans and credit cards with more favorable terms and interest rates than those available with a lower score. "While unexpected events can sometimes derail our financial plans, building a strong credit score is achievable with financial discipline," said Charlette deNeui, Sr VP and loan officer. "By avoiding decisions that lead to overextension, you can establish favorable credit history simply by making responsible financial choices and paying debts on time."

For many banks, a credit score of 750 or higher is considered excellent, though a rating above 700 is still considered good. Typically, if your score falls below 700, you risk less favorable credit terms and/or denial of credit requests. In general, five key factors determine your credit score. Some have a larger impact than others, but each area is examined to determine a person's ability to repay a loan.

1. Payment history: Consistently paying your bills on time is the quickest way to improve your credit score.
2. Credit utilization: Maxing out your credit cards or consistently carrying large balances will negatively impact your credit score.
3. Length of credit history: The longer you've maintained open credit accounts, the better reflection on your credit score.
4. Number of accounts or inquiries: Too many credit inquiries can lower your credit score.
5. Credit mix: Managing a variety of credit accounts—like mortgages, auto loans, student loans, and credit cards—demonstrates your ability to handle different types of debt, which can boost your score.

If you're working to improve your credit score, be patient, it may take time, but it will pay off.

THE LiNK

LET'S CELEBRATE TOGETHER

Holiday OPEN HOUSES

UNION & ELDORA

Friday, Dec. 13

Celebrate with good friends and good cheer at our HCSB customer appreciation open houses.

Refreshments served throughout the day.

Eldora Entertainment
11:00 SHHS Vocal Music
12:40 Good Shepherd Preschool
1:00 ENP Kindergarten

HCSB HARDIN COUNTY SAVINGS BANK
Established 1868 Together With You For Life

Giving Back



A huge thank you to all our customers who use their HCSB debit cards for the Cash for Schools program! We were able to give back \$3,874.57 to South Hardin, BCLUW and AGWSR schools! If you have a blue HCSB debit card, you can still register for the Cash for Schools program on our website or by calling 641-939-3407. Pictured are HCSB staff with Adam Zellmer, South Hardin Schools Superintendent

BETTER BANKING

Keeping your records organized and easy to navigate is essential to managing your money. As you wade through life, you can leave a paper trail behind. It's important to establish a system to organize financial documents for easy access and reference. The first decision is where you're going to keep your records. A binder, a filing cabinet or on your computer. Make a plan and stick to it! If your items are paper or digital, you can set up a filing system. Here are some folders to consider:

To do items, bank accounts, contracts, credit cards, employment, estate planning, health, home, insurance, investments, loans, personal, retirement accounts, tax records, bills, and vehicles. Using these main folders, you may need to add sub-folders like under vehicles or loans.

Don't be afraid to shred or delete documents you no longer need like old utility bills and receipts. Plan to clean out your folders – physical or electronic – once a year, as part of your spring cleaning, or when you prepare for tax time. How long is enough? Here some guidelines:

Keep less than a year (until reconciled or new ones arrive)

Bank deposit/withdrawal receipts, credit card receipts, expired or canceled credit cards, insurance policies, monthly bills

Keep 1 year (longer if needed for taxes)

Credit card statements, pay stubs, receipts for large purchases

Keep 3 to 7 years (supporting tax files)

Bank and brokerage statements, charitable donations receipts, medical records, mortgage statements, tax returns, W-2s and 1099s

Keep forever

Birth, adoption, marriage, divorce, death certificates, education records, military records, estate planning documents, passports, property deeds, retirement/pension records, social security cards

You may need to keep certain records longer if they relate to business expenses or tax deductions you claim.

Keeping your records organized is an ongoing effort. But the effort is worth it! Plus, being organized can make it easier to budget and stay on track financially.



Enjoy local events
this holiday season!

Highlights and Happenings

Sunday, Dec. 1

Eldora Christmas Festival

Thursday, Dec. 5

LiNK Holiday Dinner

Friday, Dec. 13

HCSB Open Houses

Saturday, Dec. 14

Uletide in Union

Tuesday, Dec. 24

Christmas Eve

All locations closing at
1:00 pm

Wednesday, Dec. 25

Merry Christmas!

All locations CLOSED

Tuesday, Dec. 31

New Year's Eve

All locations closing at 4:00 pm

Wednesday, Jan. 1, 2025

Happy New Year!

All locations CLOSED

Monday, Jan. 20

Martin Luther King Jr Day

All locations CLOSED

Monday, Feb. 17

President's Day

All locations CLOSED



Working For You

Matt McNeal

A big welcome to our newest loan officer, Matt McNeal. He is a Hardin County native and attended Buena Vista University where he graduated with degrees in Finance and Accounting. Matt resides in Iowa Falls with his wife, Casey, and son, Brody.

Matt has experience in Ag and commercial lending and can assist customers with operating, term, livestock and equipment loans. Outside of work, Matt loves where he lives and enjoys being a part of his community. He is President of the North Central Strykers Soccer Club and President of the Iowa Falls Athletic Booster Club.

You'll find Matt in Union as he is the new Branch President, replacing Jeff Duit who is retiring the end of December this year. He is ready to meet customers and looks forward to getting to know the area. He, along with Chip Daleske, Deanna Robinson and Sherri Kubosumi are ready to take care of HCSB customers!



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

HCSB WINTER WORD SEARCH

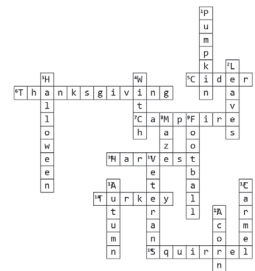
S H O V K T G D C L I S C A R F O A I C
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T C B O B O O T U G W D S M H V A E S E
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F R J E R U O U L D I K I L A T L T T M
M B M B O O S T T T E O I A R J P I C A
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H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

RESOLUTION	ICICLES	SNOWBALLS	SNOWFLAKES
MITTENS	SCARF	YULETIDE	WREATH
PRESENTS	SKIING	SLEDDING	PARKA
SNOWBOOTS	SNOWPLOW	SNOWBIRDS	VALENTINE
HEARTS	CANDY	SNOWMOBILE	SANTA

And the winner is...

Kay Davison was the winner of the HCSB Fall crossword puzzle from the fall newsletter. Kay received a \$20 gift card. Thank you to all who submitted puzzle entries!

Fall at HCSB



- Across**
- Drink made of apples
 - Pilgrim holiday
 - Woodpile burning outside camper
 - Crops coming out of the field
 - Gobbler Gobbler
 - Hide there nuts
- Down**
- What you use to carve a jack o lantern
 - File with rake
 - Scary holiday
 - File on a broom
 - Follow the path in cornfield
 - Pilgrim
 - Former military folks
 - Another word for Fall
 - Kind of apple on a stick
 - Fruit from oak tree

BRAIN BOOSTER

Be sure to return the puzzle in this issue to an HCSB location by Friday, February 21st. 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.