



HOMETOWN TELLER

NEWS FROM IOWA STATE BANK // ALGONA • CORWITH • RUTHVEN • WESLEY

WINTER 2024

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ISSUE: 2

New!

Benefits
Checking

GET A *Free*
DEBIT CARD

& More!



GET EXTRA VALUE FROM A BENEFITS CHECKING ACCOUNT! SAVE UP TO \$239* A YEAR!

Benefits Checking includes many of the items you may already be paying for from other companies including:

- ✓ Cell Phone Protection
- ✓ CyberScout® Identity Theft Resolution Service
- ✓ Roadside Assistance
- ✓ Accidental Death & Dismemberment Insurance
- ✓ Shopping, Travel & Entertainment Discounts – including The Feed Mill & Scooters in Algona!

Get these items and more for your banking:

- ✓ Free Debit Card
- ✓ Free Online Banking & Bill Payer
- ✓ Free Mobile Banking with Mobile Deposit
- ✓ Free eStatements
- ✓ Free gift for referring others!
- ✓ And, we'll buy back your debit cards and unused checks from another financial institution up to \$10

Ask about Benefits Checking today at your local Iowa State Bank Office.

**Competitive information was obtained directly from vendors or their websites as of 11/13/2023.*

▶▶ NEW SECURITY FEATURES

FOR ONLINE BANKING USERS

If you're making certain changes within Online Banking at www.BankISB.com, we've added some additional security features for your protection.

Changing Your Personal Information?

Online Banking users can update several items without contacting the bank by phone or in-person. Find these items in the heading marked "Profile" within Online Banking. Including:

- Password & challenge questions
- Email address & phone number
- Security challenge – update your mobile number here!
- Electronic statement preference
- Mobile Banking device management

Transferring Money Between Your Accounts?

If you're transferring \$10,000 or more between your Iowa State Bank accounts, you'll be asked to re-authenticate your intentions.

In an effort to give our users additional peace-of-mind when making these changes, users will receive a one-time passcode (OTP) that will be sent to the email currently on file in the user's online banking profile. The email will have the subject line: Iowa State Bank OTP Request and will be sent from CustomerService@BankISB.com.

Questions?

If you have questions about the legitimacy of information claiming to be your bank – call your local office.





LOCATIONS:

ALGONA - MAIN
515-295-3595

CORWITH
515-583-2390

RUTHVEN
712-837-5215

WESLEY
515-679-4533

EMAIL:

askus@BankISB.com

WEB:

www.BankISB.com

f FACEBOOK:

www.Facebook.com/
ISBAIlgona

ATM LOCATIONS:

ALGONA

State St. Office
24 hr Drive-up ATM

Kossuth Regional
Health Center

RUTHVEN

Lakeland EZ Stop

▶▶ DO YOU PRACTICE SAFE CHECKS?



Even though check use has declined by 25%, reports of check fraud have soared. In fact, they've nearly doubled since 2021. Criminals are becoming more sophisticated and finding new ways to steal your financial information, including check fraud.

Criminals are known to raid mailboxes and take off with checks so they can alter them and steal your money. One way to prevent this from happening is by not leaving your mail in your mailbox overnight or for long periods of time. If you're heading out of town, you can pause your mail delivery. If you're sending a check in the mail, don't drop it in your mailbox. Instead, mail it from a USPS location.

If criminals get ahold of your check, they could use what's known as check washing. Chemicals "wash" checks, erasing and rewriting details to siphon funds into their own accounts. Lastly, if a criminal gets ahold of your account and routing number, they can easily steal your money by creating counterfeit checks using modern printers and software.

Remember, every time you write a check, you expose your personal information, such as your name, contact information and bank account number. If digital banking isn't an option, keep these tips in mind to practice check safety:



1. USE PERMANENT GEL PENS

2. AVOID BLANK SPACES

Make sure you fill out every blank space on a check so criminals can't fill them in instead.

3. WITHOLD PERSONAL INFORMATION

4. REVIEW ACCOUNTS

Monitor your account activity online or in the BankISB mobile app. Regular reviews ensure you quickly notice anything out of the ordinary.

5. CHECK YOUR CHECKS

Regularly review your paid checks online and in our app. Ensure the endorsement is correct and reflects the intended payee and amount to guard against fraud.

6. USE DIGITAL PAYMENT OPTIONS

Consider switching to our BankISB mobile app to pay bills, or use online bill pay at BankISB.com for fast and secure payments.

7. FOLLOW UP

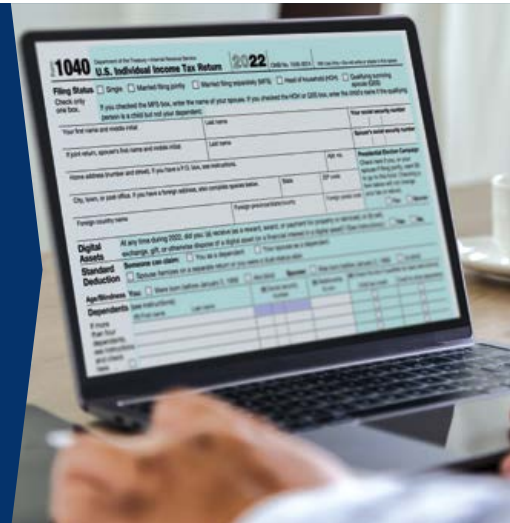
Follow up with payees to confirm they've received and deposited your check.

This message is courtesy of Iowa State Bank in partnership with the American Bankers Association.

END OF THE YEAR TAX DOCUMENTS

AT YOUR FINGERTIPS!

Did you know that end-of-year tax documents are available within online banking at BankISB.com? If you need end-of-the-year tax documents sooner than the U.S. Postal Service can provide, log into Online Banking and find them in the Documents tab. You must log in via a web browser to get them, as the mobile app currently only supports statements and check images.



▶▶ ISB COMMUNITY CRUSADERS: 20 YEARS STRONG

Every story with a happy ending begins with the phrase, "Once upon a time," and so the tale of the Iowa State Bank Community Crusaders began over 20 years ago.

ONCE UPON A TIME...

Sometime prior to 2003, the employees of Iowa State Bank decided to raise money for the American Cancer Society's Relay for Life event. "We're not quite sure when the ISB Pink Ribbon Crusaders started, but we know that the bank had a team for the first Kossuth County event, and that legacy continued for at least 15 years," remarked current ISB Community Crusaders Co-chair Brianna Marso. In the years that followed, the group of employee volunteers expanded to Palo Alto County through the bank's office in Ruthven.

Employees held a variety of fundraisers ranging from bake sales to parking space sales for employees and more, such as a monthly denim day. The group even hosted a vendor fair in the main bank lobby and basement called the "Shop for a Cure".

The ISB Pink Ribbon Crusaders raised over \$68,000 for the Relay event over the years and was the longest-running team in Kossuth County.

PLOT TWIST!

Just like all good stories have a plot twist, the story of our employee charity evolved. While the group is comprised of employees who raise the funds and choose the non-profit organizations that receive them, the group decided in late 2017 that it was time to make a change. As other human services charities tugged at the heartstrings of employee volunteers, the group expanded their generous mission and re-named their employee-drive charity the ISB Community Crusaders.

The Crusaders focus on human services charities that make an impact in our local area. Since 2018, the Crusaders have donated nearly \$25,000 to local charities that impact people. So far in 2024, the



Crusaders have donated \$2,000 to the Spencer Chamber of Commerce Foundation for Flood Relief. The group's t-shirts proudly proclaim that they are "regular people doing super things."

The ISB Community Crusaders continue to write their story through fundraising and the sharing of their efforts to non-profit human services organizations that impact our friends and neighbors.



▶▶ DOLLARS MAKE SENSE

WITH ONLINE CALCULATORS

Ever wonder how much is enough? If you have questions about saving for retirement or college, getting a car loan, paying off a credit card and more, we have a number of financial calculators to help you navigate some basic financial questions.

TOPICS INCLUDE:

-  Home Mortgage
-  Car Loan
-  Loan Consolidation & Affordability
-  Credit Card Payoff
-  Investment
-  Retirement
-  Education & College Planning
-  Monthly Savings

See our financial calculators at:
<https://www.bankisb.com/calculators>

▶▶ NEW FACE IN RUTHVEN!

Meet Cole Hoskins, our newest Lending Assistant in Ruthven. Cole is a native of West Bend and a graduate of the University of Northern Iowa who joined the bank in September. Welcome, Cole!



Cole Hoskins
Ruthven



IOWA STATE BANK

Helping People Succeed!

5 East Call Street • Algona, Iowa 50511

Presort Standard
U.S. Postage

PAID

Ames, IA
Permit No. 307

▶▶ ANOTHER GREAT REASON FOR MOBILE WALLET

DIGITALLY-ISSUED DEBIT CARDS

We're proud to offer Google Pay, Apple Pay® and Samsung Pay – all with the convenience of making payments with your cell phone. If you're looking for another reason to use mobile wallet, we've got it! We can issue digital debit cards through the BankISB mobile app that can be added to your mobile wallet.

If you've lost your debit card when you're out of town, or detected fraud when you're on vacation, don't worry. We can re-issue your debit card electronically and it will be

available to you through the mobile wallet until your physical card can be delivered to you.

Message & data rates may apply. Contact your carrier for details.

Other company and product names mentioned may be trademarks of their respective owners. Apple Pay® is a registered trademark of Apple Inc. Google Pay is a registered trademark of Google, LLC.

Samsung, Samsung Pay, Galaxy S (and other device names) and Samsung Knox are trademarks or registered trademarks of Samsung Electronics Co., Ltd. Screen images are simulated; actual appearance may vary.

