

Check Your Driving Record Online

The Iowa Department of Transportation is offering new online services to Iowa drivers. You can now view your personal driving record

online, update your mailing address online, and receive an e-mail reminder to renew your license approximately 30 days before it expires. To sign up

for any of these services, go to <https://mymvd.iowadot.gov>, select "Create an Account" and follow the instructions online.

SECURITY Savings Bank Our Ag loans out "weigh" the competition.



Joel R. Warland
Vice President/
Branch Manager
322 Central Ave E
Clarion, IA 50525
515-532-6635



Kent J. Rutherford
President/CEO
201 West Broadway
Eagle Grove, IA 50533
515-448-5111



Chad A. Tweeten
Vice President
201 West Broadway
Eagle Grove, IA 50533
515-448-5111

SECURITY Savings Bank

PRSR STD
U.S. Postage
PAID
Belmond, Iowa
Permit No. 54

Spring 2014

SECURITY Savings Bank



Dear Client:

The year 2014 marks the 115th year that we will have the privilege of serving you, our clients, and our communities. During the last year, Security Bank's growth continued at a steady pace. Total gross loan volume has progressively grown to \$88 million and deposits have tapered off at \$98 million. With excellent earnings, our capital increased to in excess of \$12 million, providing a very strong equity position.



Security Savings Bank's commitment to our local communities continues to be a major part of our purpose. More than \$28,000 was donated in 2013. Security Bank and our employees are very proud to support the many worthy organizations making our communities better places to live and work.

The Ag market continues to be the strength in our area and farmland continues to sell at record high prices but this year may cause some challenges for our local farmers. They were fortunate to harvest a respectable crop this past fall despite the continued dry pattern however commodity prices have declined putting a damper on profitability compared to the last several years. Input costs and cash rent will also be a key factor as they are generally slower to react to the falling market prices.

There seems to be a rise in unauthorized access to payment card data at U.S. retail stores. Each time Security Bank is notified of a possible compromise, we quickly take action and order new debit cards for our clients that have been affected to mitigate any possible risks. It is also important to obtain free yearly copies of your credit reports. You are entitled to one free report from each of the credit reporting agencies.

We are happy to offer another piece of protection against fraud on your Debit Card or Health Savings Debit Card. SHAZAM BOLTS is a free mobile application and email alerting service that empowers you, the cardholder, to help detect fraud on your account through your smartphone, tablet, or home computer. With this free mobile application, you can set alerts for what would be unusual activity for you and if a transaction occurs that meets the alert criteria, you will receive a notification so you can quickly take action if the transaction is fraudulent.

Our dedicated and service-oriented team continues to promote and facilitate the growth of Security Savings Bank. They are the key to our success and each member of our team strives to provide quality service and solutions to promote our clients' success and to achieve long-term relationships and profitability for our Bank. We thank them for their efforts and we thank you, our clients, for your loyalty and continued relationship with Security Bank.

Sincerely,

Kent J. Rutherford
President/CEO

Until Every Troop Comes Home



The support of the Security Bank board, employees and clients were outstanding! A total of 287 pounds of items were collected and sent to "Until Every Troop Comes Home." Pictured are Heather Nicholls and Julie Roe standing with the last of the items that were shipped. Julie's brother, Josh Zeiger had been stationed in Japan and she is the one that inspired us all to support this great cause. Another shipment of items also went to Guantanamo Bay where Heather's brother, Chris Manues, is currently stationed.

Inside This Issue

- 2 Gold Club News
- 2 SSB Announces Recent Promotion
- 3 How Older Adults Can Steer Clear of Scam Artists
- 3 Box Up A Great Home Loan
- 4 Snapshots
- 5 Check Your Driving Record Online
- 5 Our Ag Loans Out "Weigh" the Competition
- 6 Online Banking and e-statements are FREE

Online Banking and E-Statements are FREE!

- The E-Statement is the same as your paper statement; you will receive your statement and check images.
- You will have access to 24 months of statements!
- Don't wait on the mail! Statements will be delivered to your Online Banking by 9am the next day!

Information security...be proactive against fraud by monitoring your accounts with FREE Online Banking and E-Statements!

To Enroll

1. Log into Online Banking
2. Click on Services – Electronic Correspondence
3. Accept the Terms & Conditions. An email containing your verification code will then be sent to your primary email address immediately.
4. In the Electronic Correspondence screen, enter the Verification Code where requested & choose the accounts you want to include in your E-Statement delivery.

View E-Statements

Go to Accounts – E-Statement, select your account, and click on Statements. Statements will be available within 1 business day of initial enrollment.

Don't Wait for the Mail...Get E-Statements!

Upcoming Events

HEALTH WELLNESS SEMINAR

This seminar will be held on Friday, May 2, 2014 at 9:30 am in the conference room at Security Savings Bank in Eagle Grove. Mickey Cooper from the Eagle Pharmacy will talk about the importance of our health and wellness and how they work together. At this time she will also answer any of your questions about your health or medications. We hope to see you as this will be very interesting and educational.

DANIEL O'DONNELL

On Thursday, June 5, 2014 we are headed to the Civic Center in Des Moines. Daniel O'Donnell, our favorite Irish crooner and Mary Duff, his musical companion and band are coming to Des Moines again. You don't want to miss this entertaining show! The cost is \$125 which includes the show, motor coach and all taxes and gratuities. Before the show we will stop at Culver's in Ankeny.

MAJESTIC ALASKA BY LAND AND SEA

Alaska is a region of delightful scenery and rich culture. Some of the land highlights will be Fairbanks, Sternwheeler cruise, Denali National Park, Alaska Railroad and Kenai Fjords National Park. Afterwards we will spend 7 nights on the Gulf of Alaska and Inside Passage Cruise. We have 30 people going on this fabulous tour June 8-20, 2014.

BRANSON 2014 SNEAK PEAK

Join us December 8-11, 2014 and see these amazing shows: Hughes Brothers, New Jersey Nights, Jonah at the Sights and Sounds Theatre, Adventures of Marco Polo, and Down Home Country Morning Show. The cost is \$699 per person. This includes 5 Branson Christmas shows, 3 nights lodging at Grand Country Resort, 6 meals, luxury motor coach, and luggage handling. Cancellation insurance is available upon request. If you are interested in this trip, call Diane at 448-5111.

**Diane Friesleben
Gold Club Director**

The Gold Club Members enjoyed their Christmas trip to Omaha in December. Pictured are Shirley Bolton (L) and Phyllis Cooper (R) with cast member, Marguerite Bennett, of "The Christmas Carol" at the Community Playhouse in Omaha. Shirley and Phyllis were very excited to recognize Marguerite as she is a 1974 graduate of Eagle Grove High School.



How Older Adults Can Steer Clear of Scam Artists

Anyone can be a victim of financial fraud, but older adults are particularly at risk. Among the reasons: Scam artists and thieves know that many senior citizens have accumulated money and other assets throughout the years. Those who commit elder fraud range from loved ones – family members, friends or caregivers – to complete strangers. Here are practical tips on how to protect yourself or someone else:

Remember the red flags of fraud. Some of the classic warning signs include:

- ⇒ An unsolicited phone call, e-mail or other request that you pay a large amount of money before receiving the goods or services;
- ⇒ An unexpected e-mail or call requesting your bank account number, perhaps one asking you for the information printed at the bottom of one of your checks;
- ⇒ An offer that seems too good to be true, like an investment "guaranteeing" a return that's way above the competition;
- ⇒ Someone expressing a new or unusual interest in your finances;
- ⇒ Pressure to send funds quickly by wire transfer;
- ⇒ The other party insists on secrecy.

Research a new financial advisor before investing money or paying for services.

- ⇒ Before committing to working with a financial advisor, confirm that he or she is properly registered or licensed and has a clean record.

Be careful who you give the legal authority to access or manage your money.

- ⇒ An attorney can help you decide the right type of power of attorney (POA) for your needs. Only give POA authority to someone you trust and who understands your wishes and preferences.

Protect your personal information.

- ⇒ Never provide Social Security numbers, bank account information, PINs, passwords and other sensitive information in response to an unsolicited call, fax, letter, e-mail or text message, no matter how genuine the situation may appear.

Sign up for direct deposit.

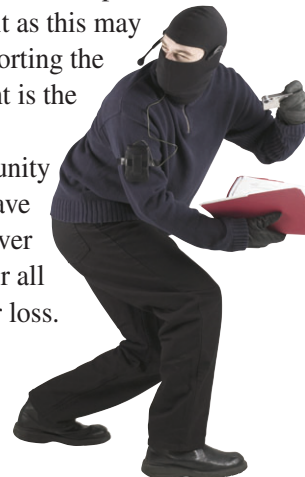
- ⇒ Direct deposit into your bank account is the fastest and safest way to receive money or other payments, such as your pension or an income tax refund.

Closely monitor credit card bills and bank statements.

- ⇒ Look at your statements as soon as they arrive and report unauthorized purchases, withdrawals or anything suspicious, regardless how small or large the dollar amount.

Immediately report a fraud or theft to someone you trust as well as the proper authorities.

- ⇒ Many older people make the mistake of not telling loved ones or not contacting the police or other law enforcement agencies when they've been victimized. Perhaps some are embarrassed to admit that they were "misled" and lost money. Others have fears of losing their independence. As difficult as this may be, reporting the incident is the only opportunity you have to recover some or all of your loss.



Snapshots



Our annual Christmas Coffee was held at all locations on December 6th. We always appreciate Gerene Smith's help serving each year and the client's enjoy seeing her as well. We would also like to thank the Eagle Grove High School Choir for singing Christmas Carols. Pictured L to R: Gerene Smith, Renee Willard, Diane Friesleben and Vicki Knutson.



Heather Nicholls and Missie Niederhauser of Security Bank spent the day at the Eagle Grove Middle School during Aaron Eiert's Day. Here Heather is shown helping Brianna Ell pin material for a pillowcase. This is one of the 40 pillowcases that will be sent to Guantanamo Bay for soldiers to enjoy a little bit of home away from home. Security Bank is proud to support two great causes!



Security Bank Team Members Nancy Jacobson, Missie Niederhauser, Heather Nicholls, Tracy Douglass, Jill Link and Lindsay Morgan volunteered to help pack meals for Kids Against Hunger on November 26th. The goal was 10,000 meals and a total of 12,600 meals were packed that day and each meal feeds six people.



We would like to congratulate Security Bank Board Member, Mickey Cooper, as she was this year's recipient of the Allbaugh Award. She was presented the award on January 20th at the annual Chamber Banquet. This award is given each year to a person that is very involved with the betterment of the community. This was very deserving and we thank Mickey for all of her efforts in making our community a better place! Pictured L to R: Tom Cooper, Phyllis Cooper, Katie Legvold, Mickey Cooper and Leslie Cooper.



Security Bank provided the turkey for the annual Thanksgiving dinner at the Eagle Grove Elementary School. Jill Link and Lindsay Morgan joined a 3rd grade class for dinner on November 22nd.

Box Up A Great Home Loan!

We can help you with the purchase or refinance of your home by offering long-term 10 to 30 year fixed-rate loans at competitive interest rates. We offer a variety of loans including Conventional, FHA, VA, Rural Development, and the Iowa Finance Authority FirstHome loans.

Call Tracy to discuss your new home opportunities!

www.ssbankia.com

Tracy Douglass
Real Estate Loan Officer
201 West Broadway
Eagle Grove, IA 50533
515-448-5111

Security Savings Bank Announces Recent Promotion

Kent Rutherford, President of Security Savings Bank, announced the following promotion at the Bank's February Board meeting.

Kit Stevenson has been promoted to Executive Secretary. Kit has been with Security Savings Bank at the Eagle Grove location for a combination of 18 years. She has extensive experience in banking, client relations and works directly with Kent and the entire Security team. Kit states, "We offer a full line of banking services; including checking, savings & time deposits, personal & business loans, and a full array of trust services all offered with the personal touch of a community minded bank."

A native of Eagle Grove, Kit and her husband, Tim, enjoy antiquing and spending time with family. Kit's

almost 6 grandchildren are a joy and she loves playing with them.

Security Savings Bank is based out of Eagle Grove, Iowa, with offices in Goldfield and Clarion. "The success of Security Savings Bank has come from building relationships," states Kent Rutherford. Security Savings Bank has been in business for 115 years, committed to the community. From the small beginning of only \$15,000 in capital stock, the Bank has grown to \$12 million in capital and \$119 million in assets. Included in our assets are \$88 million in loans, invested primarily in Wright County and the surrounding communities. This great growth is a tribute to our dedicated employees and the confidence the community has shown in Security Bank. Thank you for your

friendship, trust, support and patronage over 115 years.

