



Security Savings Bank Supports the Wright County District Junior Fair

**WE HAD A BLAST AT THE WRIGHT COUNTY FAIR!**



**SECURITY**  
Savings Bank

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Permit No. 54

Summer 2014

**SECURITY**  
Savings Bank

**Dear Valued Clients and Friends,**

Security Savings Bank has remained strong throughout the first half of 2014 with bank assets totaling in excess of \$117 million. Total loans remain solid at \$87 million and our deposits have grown nicely to \$96 million. The entire team and board members are very proud of the sound and solid growth we have experienced and plan to continue this for years to come.



I am pleased to announce that Brian Greiving is settling in well with his new position at Security Savings Bank as Vice President. Brian will be assisting with the growth of the Eagle Grove, Goldfield and Clarion markets and surrounding areas by working with business and ag clients. He brings more than 17 years of expertise in banking. He has a thorough understanding of commercial real estate, working capital and equipment financing. Brian comes from Urbandale and recently relocated with his spouse and family to Clarion.

Our local farmers experienced a more cooperative spring as seed went into the ground in a more timely fashion this year and only waited on the usual showers to pass through. As the crops emerged and started to show some serious potential, we entered an extremely wet weather pattern that led to excessive rainfall and serious flooding which left the fields tattered and struggling to survive in the low areas. On the bright side, the corn crop will still be extremely good in most areas of the fields, but variability will most definitely be the case; farm by farm. On the downside, we have several large down out areas and our soybean fields are still trying to fight to survive as their recovery from the large amounts of rain has been extremely slow. Commodity prices also continue to drop which will hinder profitability compared to the last several years which proves once again that farming is not the easiest of occupations.

The Wright County Junior District Fair had another successful year. We would like to recognize the many Fair Board Members and thank them for their time and dedication. We have heard many positive comments from fairgoers and it is great to see the new improvements each year. We had a great turn out at our Annual Watermelon Feed after the parade and many Security Bank team members volunteered their time at the different fair stands and livestock weigh-ins. Congratulations to all of the participants in the livestock shows and Security Savings Bank was proud to be an active contributor at the auction.

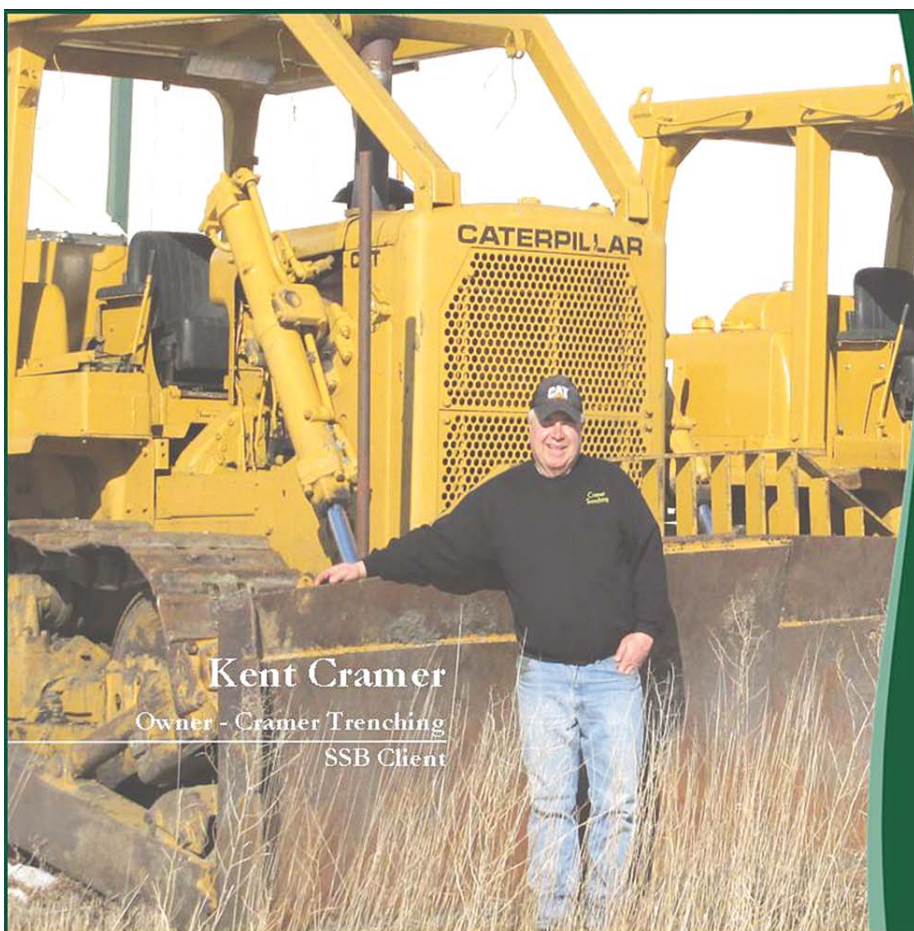
Our Information Technology team recently presented an Information Security Training "Lunch & Learn" program to our business clients. They covered current threats including Corporate Account Takeovers and best practices to avoid problems. It was well received and we look forward to offering more programs in the future.

This year marks the 115th year that Security Savings Bank will have the privilege of serving you, our clients, and communities. Security Bank was founded in March of 1899 and from the small beginning of only \$15,000 in capital stock, the Bank has grown to \$13 million in capital. This great growth is a tribute to our dedicated employees and the confidence the community has shown in Security Savings Bank. Thank you for your friendship, trust, support and patronage over the last 115 years.

Please help us celebrate by joining us for our Annual Have Lunch on Us on Friday, September 19th in Clarion and Monday, September 22nd in Eagle Grove. Your business is very much appreciated and your loyalty is not taken for granted.

Sincerely,  
*Kent J. Rutherford*  
Kent J. Rutherford  
President/CEO

*Celebrating*  
**115**  
*Years*  
1899-2014



"Security Savings Bank is the best bank for my business. During good times and bad, Security Savings Bank has been a bank that works with me to help make those important decisions. It takes teamwork between my banker and me to make my business successful. I like working with a smaller bank because I am not just a number. They understand the day-to-day operations of my business. The friendly service is always there to assist me with my banking needs. I would recommend Security Savings Bank for all your banking needs." - Kent Cramer

**SECURITY**  
Savings Bank  
Eagle Grove Goldfield Clarion  
515.448.5111 515.825.3151 515.532.6635  
www.ssbankia.com



**HAVE LUNCH ON US!**

**Friday, September 19th**  
322 Central Ave E  
Clarion  
Bank Parking Lot  
11:00 am - 1:00 pm

**Monday, September 22nd**  
201 West Broadway  
Eagle Grove  
Main Bank Parking Lot  
11:00 am - 1:00 pm

Featuring Jessica's Country Kitchen & the Wright County Beef Producers

Eagle Grove Goldfield Clarion  
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**CELEBRATING OUR 115th ANNIVERSARY**

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**Upcoming Events**

**NEW ORLEANS TRAVEL SHOW**

The Travel Show will be held on Thursday, September 4th at 9 AM at the Security Bank conference room in Eagle Grove and again at 11 AM at Security Savings Bank conference room in Clarion. Please RSVP to Clarion (532-6635) or Goldfield (825-3151) or Eagle Grove (448-5111). The trip to New Orleans will be March 22-27, 2015. We will stay in the French Quarter, enjoy the highlights of New Orleans, experience the Louisiana Bayou country, the WW2 unforgettable museum, and savor the traditional food of old New Orleans.

**MYSTERY TRIP**

This trip will be on Thursday, September 11th. North, South, East or West, only our driver will know best. Come join the fun on our one day "Mystery Tour." Men and women will find this trip interesting, educational, and unique. The Cost is \$96.00. Please sign up today by calling 448-5111 no later than September 2nd.

**CIVIC CENTER IN DES MOINES**

Join us Tuesday, November 18th at 7:30 pm for the performance of Joseph and the Amazing Technicolor Dreamcoat. This musical is taken from the last 13 chapters of the Book of Genesis. The cost is \$112.00 and this includes the motor coach transportation, gratuity and musical. Deadline to sign up is October 15th.

Oak Ridge Boys will be performing Friday, November 28th at 7:30 pm. This will be a huge show of over 40 years of award winning music plus Christmas favorites. The cost is \$106.00 which includes the motor coach transportation, musical and gratuity. We have excellent seats so please RSVP by October 15th.

**CHRISTMAS IN BRANSON**

This is a custom designed trip planned for December 8-11th and has something for everyone. 30 is the magic number to go on this trip. The shows include Down Home Country Morning Show, Jonah, Hughes Brothers Evening Show, Branson Landing and Shopping, New Jersey Nights and Marco Polo Evening Show. The cost is \$679 per person. This includes transportation, 3 nights lodging at Grand Country Resort in Branson, 3 deluxe breakfast buffets and 3 buffet dinners. Final payment is due October 22nd.

**GOLD CLUB ANNUAL CHRISTMAS DINNER**

Please join us for dinner on Tuesday, December 16th at noon. Enjoy a free meal catered by Jessica Christensen at the Masonic Hall in Eagle Grove.



*Our Gold Club went on a trip to Alaska in June. It was the trip of a lifetime and the scenery was breathtaking. The weather was nice but cool, and we saw a lot of wildlife. Thanks to all who traveled with us!*

**Teach Children to Save**

The month of April has been set aside to encourage and educate young people to be responsible consumers and plan for their future. We all know the importance of our youth's future! Saving is a life skill as important as brushing your teeth and getting to work on time. It's easy to do:

- 1) Make the decision with your child to save.
- 2) Decide where the money will come from (allowance, odd jobs, gifts, etc).
- 3) Decide how to save the money.

Volunteer bankers have helped educate more than 100,000 Iowa students on the importance of saving and Security Savings Bank was proud to help educate the Eagle Grove Community Schools 2nd graders this year. Brian Greiving, Jill Link, Lindsay

Morgan and Heather Nicholls of Security Bank each spent time in a 2nd grade classroom.

The National Council of Teachers reports that learning the details of saving money helps children in math, language skills and consumer skills. It also adds to problem solving, communication and reasoning skills.

Sit down with your child and explain the importance of a banking account. Explain that if he/she starts saving just \$10.00 a week, in three years they'll have \$1,560 (plus interest). Explain that his/her money is safe in a bank because it is insured through the Federal Deposit

Insured Corporation. Combining money, time and your interest can help your child build a better future!



*Pictured above: Brian Greiving of Security Bank*

**Don't Be a Phone Scam Victim!**

Telephone scams are nothing new. However, in today's world, advanced technology makes it even easier for fraudsters to execute their schemes. Auto-dialers, inexpensive networks, caller ID spoofing and the fact that nearly everyone has a phone in their possession at all times, have led to a new level of phone fraud that is harder to detect.

Be aware of the following common phone scam techniques so you are able to recognize a scam attempt to protect yourself from fraud.

**International Phone Calls**

Sometimes it's hard to tell if a phone number is an international number. Some locations outside the U.S. have area codes that look like standard domestic numbers. When you call them back, however, international rates may apply.

The scammer may leave a message telling the victim there is an emergency involving a family member, there is a legal problem involving the victim or the victim has been awarded a prize. Or, an auto-dialer might call the number and hang up after one ring, causing a missed call message to show up on your phone.

When you call back, you may be connected to a pay-per-minute adult entertainment number or other pay-for-service number. The number could charge up to hundreds of dollars per minute.

**Caller ID Spoofing and False Authority Figures**

In this type of scam, the caller may claim some position of authority, such as law enforcement, the IRS or the court system. In many cases, the scammer is able to show a false phone number and identity on your caller ID in an effort to seem legitimate.

The caller will tell victims they have inadvertently broken a rule and must pay to settle the problem. For example: In a series of calls in Iowa recently, the

caller claimed the victims missed jury duty and must pay a fine to avoid being arrested. The caller didn't identify what agency he represented, but gave instructions on how to send the money.

In another recent case, callers claimed to be from the utility company. They informed victims they had missed their utility payment and their power would be cut off if they didn't immediately pay the bill over the phone with a credit card.

Yet another recent caller claimed to be "Lieutenant Willis" from the Polk County Sheriff's Office in Iowa. He informed the targets they had been caught by a traffic camera, had missed the fine payment and now must immediately submit payment via a prepaid debit card to avoid arrest.

**Card Phishing Schemes**

In this scam, the caller tells the victims their credit or debit cards have been deactivated and they must enter the card number and expiration date to reactivate it.

These scams come in a few different varieties. They may robo-call and leave an automated message with a callback number, send a text message with a phone number or if you answer, they may ask you to dial 1 to enter the information. Whatever technique, they will use your information to counterfeit your account information and make fraudulent charges.

**Prevention Tips**

Follow these tips to minimize your chances of becoming a con artist's next victim:

- ⇒ Never give out credit card information, account numbers or any other personal information over the phone when you did not initiate the call to a legitimate phone number. Do some research and make sure you know whom you're talking to before giving any sensitive information over the phone.
- ⇒ Law enforcement, the courts and trustworthy businesses will never contact you via phone and demand immediate payment. If you receive such calls, it is best to just hang up and report the call to the organization they claimed to represent using a phone number you look up from another source.
- ⇒ Be skeptical. If you have any doubts about whether a call is a scam, it is best to err on the side of caution.



*Snapshots*



Security Bank was a sponsor of the Eagle Grove Chamber Golf Outing. Pictured above is Mark Ridout, Chad Tweeten, Jim Christ and Brian Greiving.



Rachael Kastler, Terri Torkelson, Tracy Douglass and Lindsay Morgan represented Security Bank at the Chamber Golf Outing in June.



Security Savings Bank and the entire Clarion branch team (and family) represented the Festival in the Park parade. Security Bank was a title sponsor for this event.



The Clarion branch team volunteered at the Clarion movie theater on June 11th. They handled all ticket sales, sold concessions and helped clean up after the show.



Security Bank sponsored the first Movie in the Park on Wednesday, May 28th. The Eagle Grove Parks and Rec presented the Disney movie Frozen. Over 350 attended and Security Bank employees enjoyed hosting the event.



June 7th was Renwick Donkey Daze and Christa Buhr, Marcus Willson, Barb Brooks and her granddaughter represented SSB in the parade.

