

SSB  
Welcomes

**Heather Nicholls  
Security Savings  
Bank's Newest  
Employee**

Heather Nicholls began at Security Bank on September 30th as a Customer Service Representative. Heather will be located at our Clarion branch where she will help on the Teller Line and in the New Accounts Department.

Heather is no stranger to the Eagle Grove area as she is a 1998 graduate of Eagle Grove High School. Heather and her husband, Aaron, have recently moved back to Eagle Grove from the Des Moines area.

There is no doubt Heather will be a great addition to the Clarion Team with her familiarity of the local communities, knowledge and personality. We welcome Heather to Security Savings Bank!



**Saving Makes "CENTS"**

Super Saver Sam enjoyed seeing all of our Super Savers during the Homecoming parade. Sam says, "Saving money makes sense and is smart!" When you save and spend money wisely, you will be able to buy things you need and want. If you receive an allowance, get money for gifts for your birthday or Christmas, bring it in to Security Bank and deposit it into your account. It's a win-win when you save your money. Your money will be safe and earn interest while you earn prizes all at the same time! We have 4 convenient locations – downtown and the drive up in Eagle Grove, Goldfield and Clarion. Everyone at Security Bank is looking forward to seeing you very soon!!



**SECURITY Savings Bank**

**Bulk up on service with Security Savings Bank.**

Joel F. Warland Exec Vice President 322 Central Ave E Clarion, IA 50828 515-532-6635	Kent J. Rutherford President/CEO 201 West Broadway Eagle Grove, IA 50833 515-448-5111	Chad A. Tveeten Vice President 201 West Broadway Eagle Grove, IA 50833 515-448-5111

**SECURITY Savings Bank**

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Winter 2013

**SECURITY Savings Bank**



**Dear Valued Clients and Friends,**

As a family-owned and locally managed community bank, Security Savings Bank prides itself on its unsurpassed community commitment. We have continued this commitment into our 114th year of service and are driven with one primary purpose in mind; to build lasting client relationships with superior personalized service. Our employees understand that success is directly linked to client relationships and exceeding your expectations. Security Bank remains strong with bank assets totaling over \$122 million. Deposits are currently \$101 million and our loan portfolio has progressively grown in excess of \$85 million.



We have some new faces at Security Savings Bank. I am pleased to announce that Christa Buhr has accepted a full time position at Security Bank as a Customer Service Representative. Christa was an intern at the bank this summer while finishing up her Finance/Banking/Accounting degree at Buena Vista. Heather Nicholls joined our team in September and is a full time Customer Service Representative in our Clarion branch. They will be great assets to Security Bank and our local communities.

This fall harvest has been a little different than what we have grown used to over the last few years. With the slow start to the planting season and the lack of rain during the growing season, crop yields have varied drastically. With that being said, our farmers were still fortunate to harvest a respectable crop considering the continued dry pattern that we cannot seem to shake. As always, Security Savings Bank is committed to our area farmers and we have a great team of trained ag lenders and loan programs dedicated to meet your individual needs.

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. For more information on how to download SHAZAM BOLTS, turn to page 2 in this newsletter.

As we approach this Holiday Season, it is time to reflect on all of the things we are grateful for. We are thankful for our friendships, our loyal clients, the opportunity to serve you and those who work to keep our community vibrant and moving forward. To show our gratitude, please join us on December 6, 2013 from 9:00 am – 5:00 pm for our Annual Christmas Coffee. We thank you for your business and continued confidence in Security Savings Bank. Best wishes for the Holidays and the New Year of 2014.

Sincerely,  
  
Kent J. Rutherford  
President/CEO

You are invited to our  
*Christmas Coffee*  
9 am - 5 pm  
Friday, December 6  
2013

**In the Spirit of Giving this Holiday Season, come into Security Savings Bank and we will match \$2 for each donation of \$2 or more given to the church of your choice. Last year we donated \$1,000 to 30 area churches!**  
**Please join us for cider and cookies at all three locations!**

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*Peace, Hope and Prosperity*

**SECURITY Savings Bank**

Eagle Grove • Clarion • Goldfield 6



## Gold Club News

A special welcome to our new members that have joined this year! If you have not shared in one of our trips or events, we hope you will do so in 2014. Thank you to the Gold Club members and friends who have gone on the trips this past year.

### Upcoming Events

#### ANNUAL CHRISTMAS DINNER

This event is being planned for Friday, December 13 at 12:00 noon. Join your friends at the Masonic Hall in Eagle Grove for Holiday fun, fellowship, a lovely free catered dinner and entertainment. Place your reservation by calling a bank branch by Tuesday, December 12th.

#### WISH LIST - GOLD CLUB GIFT CERTIFICATES

Does your family need a Christmas gift idea for you this year? Suggest a travel certificate from the Gold Club. A family member can call or stop by Security Bank in Eagle Grove, Goldfield or Clarion and we can prepare a personalized gift certificate for any denomination good for any trip. Giving a gift of travel to that special person in your life will make memories that last a lifetime.

#### ALASKA

Have you ever dreamed of traveling to the great land of Alaska? Join us for this trip June 8 - 20, 2014. The State of Alaska is America's last frontier. Some of the sights are Fairbanks, Sternwheeler cruise; Salmon bake dinner, Anchorage, Denali National Park, Alaska Railroad, Kenai Fjords National Park, seven night Gulf of Alaska and inside passage cruise. If interested, please stop by any location and pick up a brochure.

Planning for 2014 is underway. I would appreciate any suggestions of trips or fun activities you may have and let me know what is important to you for your travel needs. We want to make sure we are offering a wide variety that is suitable for everyone.

*Snowbirds, just a friendly reminder to change your address with Security Savings Bank before heading south. Safe travels and we will see you in the spring!*

**Diane Friesleben**  
Gold Club  
Director



In September the Gold Club was in the historic Mississippi River town of LeClaire, IA. Here they visited the American Pickers warehouse of Antique Archaeology.



During the Gold Club trip in September they stopped by the John Deere factory in Moline, IL where they had a combine assembly riding tour.

The Goldfield Cheese Mart was established in 1968. Sandi Gangstead has been involved with the Cheese Mart for many years as she has been baking there since 1999 and then in 2008 Sandi had the opportunity to become the Business Owner.

With the upcoming holiday season quickly approaching, the Cheese Mart has a lot to offer with their cheese and meat gift boxes, vast wine selection, a new line of Cheese Mart jellies and jams, jewelry, Mary Meyer stuffed animals and much more. And of course Sandi's famous baked goods and lesfa will be available.

Make the Cheese Mart part of your holiday shopping this season!



## How the Consumer Stole Christmas

As Christmas approached, a consumer named Stone ordered his gifts by mail, Web and phone. Not a dollar spent in a community shop. When his neighbors did likewise, business came to a stop.

**BUY LOCAL!** was not on their minds as before. And employees lost jobs at the neighborhood store. Then December brewed up such ice and such snow that planes never landed and trucks failed to roll.

"Where are our presents?" asked the kids through the town where giftless trees turned barren and brown. Their parents, ashamed by the lack of bounty, seriously considered moving out of the county.

Then late Christmas Eve, Stone took to the street, pounding on doors, asking neighbors to meet.

Into the town square they poured through the night. Eager and ready to set Christmas right.

Stone rose to the moment and became very vocal. "The answer to our problem is simple," he said, "**BUY LOCAL!**"

Shopkeepers threw open their doors with glee, rehired their workers and were busy as bees. As they sold out their stock, it allayed all their fear. After all, in the end, it was a profitable year.

Alone in the street, Stone struggled home through the night. A tower of gifts nearly blocking his sight. But his vision was clear and filled with fervor, **BUY LOCAL!** is a concept to value and nurture.

Never again did he order by mail, Web, or phone. He gave his neighbors the business, right here at home.



## Security Bank donates books written by local author, Archie Willard

Archie Willard is no stranger to Security Savings Bank. Employees have had the pleasure of knowing Archie for many years as his wife, Wanda, worked at Security Bank back in the day. As a client of Security Bank, we have been able to keep in contact with Archie and all of his journeys in life. Archie has recently had the opportunity to become an author of a memoir entitled, "Last Reader Standing... The Story of a Man who Learned to Read at 54."

Archie had wanted to write a book for about 10 years and his dream has finally come true. He winters in Arizona each year and he met and became acquainted with a woman by the name of Colleen Wiemerslage. She is a former teacher, counselor and writer from Wisconsin and happened to be Archie's neighbor in

Arizona. Archie asked Colleen to assist him in writing a book and after three years they accomplished just that.

The next step was getting the book published and only one in 100 books end up getting published. Through some local contacts Archie was able to get the name of a publisher out in California that was formerly from Eagle Grove. He then contacted Publisher, Bettie Youngs, and sent her a draft of his book. Bettie thought Archie's story had potential and her company was the final touch in making Archie's book a reality.

Once Archie had the books in his hands, he contacted Security Savings Bank to see if we would be interested in donating books to the local schools and libraries. As

a community focused bank, we are proud to help Archie and share his story. Security Bank donated a total of 18 books to the Eagle Grove Schools, Eagle Grove Memorial Library, Rotary Ann Homes, Clarion - Goldfield Schools, and Clarion Public Library. Archie signed all of the books that were donated and the employees of Security Bank were even lined up to receive their very own copy. On behalf of Security Savings Bank we would like to congratulate Archie with this accomplishment and for being such an inspiration.



The Clarion Have Lunch on Us was held on September 20th. We had a great turnout and appreciate your business! Security Bank would like to thank the Wright County Beef Producers for grilling, Jessica's Country Kitchen for catering the meal and the Clarion Ambassador's for serving. Because of you, the lunch was a success!



The Eagle Grove Have Lunch on Us was held on September 23rd. We had beautiful weather and served approximately 345 meals. Security Bank would like to thank the Eagle Grove Football Team for setting up and taking down the tables and chairs. We would also like to thank the Wright County Beef Producers for grilling, Jessica's Country Kitchen for the great meal and the Eagle Grove FCCLA for serving. Your time was much appreciated!



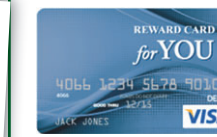
## Security Savings Bank Offers Visa Convenient Cards



The Visa Gift Card is the perfect gift to give a friend or a loved one. You can load the card one time with a value up to \$500. This card can be used worldwide for signature based transactions and online transactions where Visa is accepted.



Travel smart with Visa Travel Money. You can load this card with a value up to \$5,000 and it is re-loadable. This card can be used wherever Visa debit cards are accepted, around the world. You can use it at the grocery store, the mall, gas stations, restaurants, and more. Cardholders can even withdraw cash at an ATM machine. This is convenient spending without the risk of exposing your credit card and bank account to fraud.



The Visa Incentive Card is designed for businesses to give to their employees or customers. You can load the card one time with a value up to \$750. This card can be used worldwide for signature based transactions and online transactions where Visa is accepted.

Stop by or call any of our locations for more information!