

# D The United DIFFERENCE

December 2023

Member FDIC



## A Message from the President

I am very proud to present the 2023 Christmas issue featuring the talented staff who I am thankful to call co-workers. This Christmas season it is my hope that you will make time to reflect on the many blessings you may have experienced this past year and all the special people in your life. It's exciting to announce that my wife, Cindy, and I will soon be welcoming a new special person in our life and I look forward to being called grandpa for the first time.

So, was it a fair catch signal or not? I think everyone who follows sports from the great state of Iowa will give you their opinion on that famous call in the Iowa vs. Minnesota football game. In my mind, what stood out during and following the amazing punt return was how the player reacted with humility when he was denied the touchdown. This play also made me appreciate and respect the importance of all the assignments and roles of the players on special teams.

At United Bank of Iowa, we have many teams making special efforts every day. Various departments are using their expertise managing products and processes to help you succeed and make UBI a great place to bank. Everyone works together towards our goal of providing you with a full menu of products and the personal service you have come to expect.

I just finished reading an article on the sharp decline in the number of checks written today,

down over 80%, compared to 30 years ago. Although usage is down, checks are still a very predominant payment channel in our market and you are not alone if you continue to be a check writer. I certainly do not think that checks or currency are going to disappear anytime soon. Whether you use checks or technology-related alternatives, UBI values your checking account and will continue to serve your needs. If you prefer technology-related products, we offer Bill Pay through Online and Mobile Banking that will save you time and money. I encourage you to try the other features of Mobile Banking including making a deposit, transferring money, the ability to block and unblock your debit card if misplaced or stolen, and much more.

In conclusion, I hope you are able to enjoy this special time of year celebrating with your family and friends. Be sure to stop in at our Christmas Open House on Friday, December 8, so we can personally wish you a Merry Christmas and treat you to lunch. We appreciate your business and look forward to serving you in 2024.

On behalf of everyone at UBI, we wish you a Merry Christmas!

  
Daniel L. Dotzler  
President & CEO

## The Perfect Gift for Christmas

Give the special people on your list the gift of choice with a Visa® Gift Card. Purchase them at any UBI location and make your shopping easy.



### In This Issue:

- AgVantage
- APE
- Emerald Club
- Merry Christmas
- Open House



I hope everyone had a safe and productive harvest. This is a great time of year as we look forward to celebrating the true meaning of Christmas. It's also the perfect time to look back, reflect on the whole year, and start forecasting for next year.

Going into 2024, you can see it might be starting off a little different than the last couple years. With rate increases and inflation, you might start to see operational leverage. This can be seen with higher input costs and lower commodity prices compared to previous years. I think most would agree that there has been a strain on cash flows. This is not a time to feel that the sky is falling; it is a time to get back to the basics and remember how to utilize a budget and analyze your own personal cash flow. Cash flows are a great tool. They are your best educated guess of what to expect in the upcoming year and also your guide and road map to help follow and maintain a budget. As each week or month goes by, you can reflect to see if you are on target. As many of us have experienced, we plan knowing that things will change and we might have to improvise. Some people may say, if you know it might change, why plan?

Planning is a way for you to make sure you are prepared, focused, and in the right mind set when road blocks come your way. With a plan in place, you are able to handle the challenges and improvise in a timely and effective manner.

The lenders at UBI are trained and experienced at preparing cash flows and also helping you with the "what if" questions that come up in your operation. At your renewal, please feel free to ask your lender questions or share your future goals with your lender so they can be added into the cash flow for your review and assessment. As always, it is a great pleasure serving each and every one of you and watching your operations grow, and in some cases, being passed down to the next generation.

On behalf of the staff at United Bank of Iowa, I would like to wish you a Merry Christmas and a joyful New Year!

Jim Friel  
V.P. Regional Branch Manager  
Carroll Office



# WE'RE GOING APE!

This is the perfect time of year to let us know if you have any changes to your contact information. We want to be sure your year-end statements and tax documents get to your current address.



## Update your Address, Phone, and Email

It's important for us to have your current contact information so we can reach you for the following reasons:

- Debit card updates and replacements
- Debit card compromised
- Fraud suspected on your account
- UBI statements and notices
- Important account changes
- Income Tax documents

Please update your Address, Phone and Email any of the following ways:

- Go to [www.unitedbk.bank](http://www.unitedbk.bank) and complete the Contact Information Change Form.
- Call or stop in any UBI location and ask for Customer Service.

**THANK YOU FOR HELPING US SERVE YOU BETTER!**

# the Emerald Club

THE  
EMERALD  
CLUB



Wendy Lorenzen  
Emerald Club  
Coordinator

Merry Christmas &  
Happy New Year!

**Friday, December 8 • 11:00 - 1:00**  
**Christmas Open House**

All United Bank of Iowa offices

**Tuesday, February 13 • 1:00 - 3:00**  
**Pie Day**

Denison office

**Wednesday, February 14 • 9:00 - 1:00**  
**Coffee & Cookies**

Cushing office

**May 15 or 16, 2024**

**Choose Your Day • Mystery Trip**  
**Please RSVP to any UBI office**

Another UBI Mystery Trip awaits you.  
And guess what? I have clues!

The day begins bright and early to start our route.  
As always it will be a learning experience no doubt.

It's a doozy learning about something we use.  
I ask you please don't squeeze it yet.  
As some have spent good money I bet.

Our next adventure leads to a town with its own zip code.  
It's an experience to remember I have been told.  
The wise one said, "do not wear a frown".  
For you have been raised in this solid city town.

We listen and learn about different teaching.  
And hope it spreads beyond the one they are reaching.  
For sometimes we forget about the real world out there.  
And how so many people really do care.

We end the afternoon with a quick little stop.  
Before I say good-bye at your final drop.  
And reminisce about the day that's done.  
And hope your day was fun!

**\$130/person, payment due at sign up**  
*attractions, lunch, dinner and transportation*

**Pick-up locations**

May 15 - Carroll, Lake City, Rockwell City and Sac City  
May 16 - Holstein, Ida Grove, Schleswig, Denison  
and Harlan

**Alabama's Gulf Shores**  
**May 31 - June 8, 2024**

**Friday, May 31 (D)**

Arrive in Kansas City and tour  
National WWI Museum and  
Memorial. Kickoff dinner.

*Overnight • Kansas City, MO*

**Saturday, June 1 (B)**

Breakfast at the hotel. Make our  
way to Memphis, TN.

*Overnight • Memphis, TN*

**Sunday, June 2 (B, L)**

Tour the National Civil Rights  
Museum at Lorraine Motel. Visit  
Sun Studio, "The Birthplace of  
Rock 'N' Roll". Enjoy lunch as a  
group and embark on the Elvis  
experience at Graceland.

*Overnight • Memphis, TN*

**Monday, June 3 (B, D)**

Enjoy breakfast and then make our  
way to the ocean! Group dinner  
near the water.

*Overnight • Orange Beach, AL*

**Tuesday, June 4 (B, L)**

Visit Bellingrath Gardens &  
Home on a 65-acre estate. Then,  
step aboard the USS Alabama  
battleship. Take in sunset views  
on a dolphin cruise.

*Overnight • Orange Beach, AL*

**Wednesday, June 5 (B)**

Enjoy a day of leisure to explore  
the area amenities. Lounge next to  
the water, explore state parks, stroll  
Orange Beach or hop on an airboat.

*Overnight • Orange Beach, AL*

**Thursday, June 6 (B, D)**

It's time to head North! Explore  
Laurel Mercantile Co. Take in  
sights of Greenwood, MS and  
enjoy a group dinner.

*Overnight • Greenwood, MS*

**Friday, June 7 (B, D)**

Start the day with breakfast at the  
hotel and continue north making it  
to Bentonville, AR. Visit the Walmart  
Museum and see where it all began.  
Gather for a farewell dinner.

*Overnight • Bentonville, AK*

**Saturday, June 8 (B)**

Home to Iowa!

**Pricing, seating is limited:**

**\$3,299/person** double (2 people  
sharing room with 1 or 2 beds)

**\$4,479/person** single  
(room for 1 person)

**RSVP and final payment due**  
**by March 20, 2024**

**Need a Christmas  
Gift Idea?**

Tell your friends and  
family you want an  
Emerald Club  
gift certificate!

# Merry Christmas

FROM ALL OF US AT UNITED BANK OF IOWA

## Directors



Front Row: Carol Bresnahan, Lance Moore, Dan Dotzler, Owen Bolte, Grant Godbersen  
Back Row: Curtis Rupert, Alan Cumming, Kiley Todd, Steve Vohs, Jennifer Conover

## Anthon



Allison Randall, Camille Cloud, Matt Fitzpatrick,  
Becky Smizer, Sarah Beery

## Boone



Alex Rouse, Jennifer Lang, Andy Hunziker, Kathy Welch,  
Benjamin Chelsvig, Jennifer Upah

## Ida Grove



Front Row: Earleen Uhl, Sheryl Wonder, Austin Wardrip, Lisa Christiansen, Val Georg  
Middle Row: Cheryl Van Arsdol, Jennifer Snyder, Marissa Wayt, Jamie Henderson, Dana Meyer  
Back Row: Kim Stehr, Katie Bresnahan, Alex Baruth, Logan Westphal, Becky Rosenau



**Ida Grove**



*Front Row:* Janet Mott, Cheryl Gosch, Deb Medema, Sandy Ullrich, Christen Zimelman  
*Middle Row:* Mary Davis, Tyann Juelfs, NaTasha Sholty, Brittney Witzel, Berenisse Cobb, Chrissy Bailey  
*Back Row:* Shawnee Christensen, Jill Hasbrouck, Brandon Patrick, Alex Rogers

**Arthur**



Wendy Lorenzen, Nancy Streck

**Lake City**



Jackie Schrad, Austin Steinkamp, Troy Whipkey, Brittanie Steig, Michaela McCarter, Janet Schrad, Faye Huster

**Glidden**



Dave McNamara, Pamela Killpack, Brett Wells, Lisa Mahlberg

**Rockwell City**



*Front Row:* Pam Meyer, Angela Meyer, Sarah Jo Reynolds  
*Middle Row:* Jolene Rasty, Jessica Goodman, Erin Englin, Bailey Dunkin  
*Back Row:* Jeff Neubaum, Ryan Nicholson, Brittany Burley

**Pierson**



Robin Peschau, Craig Moritz, Dawn Klaschen, Autumn Nelson

## Ida Grove



Front Row: Tara Ruble, Tasha Schreiber, Maranda Youngren, Angie Wulf, Kelli Massengale, Molly Woerdehoff  
Middle Row: Alicia Drury, Gloria Aguirre, Melissa Bruning, Bethany Henderson, Desirae Gosch  
Back Row: Aarika Blunk, Leslie Renze, Jenny Steinkamp, Jennifer Trenary, Annie Schrum, Lisa Westphalen

## Charter Oak



Shelby Pautsch, Beth Maack, Jay Lally,  
Sarah Weinbrandt, Becki Berens

## Odebolt/Kiron



Taylor Ransom, Lauren Mohrhauser, Derek Conover,  
Taytum Mandernach, Jayda Miller

## Lohrville



Amanda Lindstrom, Eric Happe, Kathy Roller

## Fort Dodge



Front Row: Nina Zavala, Shaunna Abrams, Devon France, Marlene Hanson  
Back Row: Abbey Harvey, Bill Delaney, Kathleen Husske, Alex Copper  
not pictured: Kayla Dolph

## Storm Lake



Front Row: Sabrina Mendoza, Melanie Morenz, Julissa Lopez, Karen Hartje, Becky Blackman  
Middle Row: Yasmin Santizo Garcia, Jody Martinez, Yazmin Medel, Araceli Chairez  
Back Row: Joseph Noethe, Jake Schable, Kellen Jacobson, Jamison Frerk, Suzan Graham

## Galva



Hilary Grundmeier, Sydney Hinkeldey,  
Will Riley, Kelly Freese

## Kingsley



Judy Behrens, Shelby Harvey, William Herbold, Tiffany Schultzen,  
Craig Moritz, Erin Bose, Shawn Doran, Carissa Steinkamp

## Ida Grove



Front Row: Kurtis Krager, Carolyn Hoelscher, Dan Dotzler, Brook Boeckman, Jeff Buehler  
Middle Row: Jean Burns, Lisa Witten, Carol Thomson, Jackie Susie, Josey Gebers  
Back Row: Neil Sibenaller, Todd Schultz, Kiley Todd, Tyler Roberts, Kayla Clark

Moorhead



Deanna Sorensen, Jake Schaben, Rozz Fundermann

Schleswig



Jaden Schug, Loretta Bendon, Daltyn Swanger,  
Cammie Georgius, Alan Weiss, Lila Bubke

Sac City



Trevor Aschinger, Hayley Mauer, Angela Maloy, Carol Hansen,  
Matt Huegerich, Melissa Langbein

Pocahontas



Hope Radke, Mindy Wellik, Briar Holtorf,  
Brenda Beneke, Greta Hansen

Dunlap



Jake Schaben, Amy Mitchell, Ryan Murphy,  
Riley Kafton-Craigmile, Cindy Carter

Onawa



Marilyn Struble, Christine Kennedy, Maryjo Skelton,  
Susan Burgess, Peggy Archer, John Streeter

### Moville



Tricia Nelson, Craig Plendl, Cynthia Cardoza, Scott Riemenschneider, Veronica Hood, Heather Gilles

### Cleghorn



Sherrie Peck, Brock Moser, Greta Petersen, Logan Patterson

### Ida Grove



Front Row: Calvin Moser, Marcia Cates, Joe Cutshall, Morgan Christiansen, Marcus Prell, Taylor Hemer  
Middle Row: Kasey Schwanz, Jessica Burk, Erica Boeset, Bryce Teague, Presley Cranston  
Back Row: Andrea Ulrich, Patrick Ewoldt, Karl Wittorf, Eric Clinton, Donald Obrecht, Marla Keating

### Churdan



Dena Anderson, Eric Happe, Laci Riedesel, Shelly Brus

### Cushing



Taylor Volkert, Brooke Joy, Becky Smizer, Sheila O'Connell

## Ida Grove



Front Row: Stephanie Konradi, Sandy Sykes, Brittany Petersen, Haley McAndrews, Sheila O'Connell  
Middle Row: Kari Siegner, Kennadie Klein, April Huebert, Amanda Currie, Jennifer Clark  
Back Row: Alexia Adkins, Anita Whitney, Melonie Petersen, Alysia Marken, Madelyn Brimeyer

## Harlan



Chuck Obrecht, Jordan Prichard, Mason Peters, Brandy Roenfeldt, Lee Schoof, Nicole Hanson, Stacy Ferry

## Alta



Sara Sennert, Julie Hahn  
not pictured: Cheyenne Thevenin

## Lytton



Christine Pierce, Asger Sorensen, Gail Karlen

## Carroll



Front Row: Amber Jacobs, Tamara Bonney, Katie Halbur, Cole Halbur  
Middle Row: Ashley Hanlon, Karlee Reeves, Cynthia Gore  
Back Row: Johnathan Slay, T.J. Pauley, Jim Friel, Jeff Nelson

## Rolfe



Emma Naeve, Lynn Johnson, Jennifer Trenary, Sherri Wagner,  
Brian Ricklefs, Laura Smith, Sarah Ives

## Marcus



Judy Means, Krista Dirks, Brock Moser,  
Amber Gengler, Logan Patterson

## Holstein



Front Row: Sandy Gray, Monica Wellendorf, Julie Anderson, Kallie Voge  
Middle Row: Taylor Volkert, Brittany Boyle, Katie Downing  
Back Row: Pamela Lukins, Caitlin Perrett, Ron Rice, Melissa Freese

## Aurelia



Jennifer Curry, Kent Ahnemann, Cindy Krause

## Denison



Front Row: Virginia Navarro, Whitney Reimers, Magali Ornelas, Paula Esser  
Middle Row: Rosario Fernandez, Daisy Portillo, Kaylie Koch  
Back Row: Janet Kluver, Jeff Freier, Ken Blair, Carrie Davis, not pictured: Sherri Capron

PRST STD  
U.S. Postage  
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Permit No. 1209  
Sioux Falls, SD

501 2nd Street  
Ida Grove, IA 51445



Alta	Cushing	Kingsley	Onawa
Anthon	Denison	Kiron	Pierson
Arthur	Dunlap	Lake City	Pocahontas
Aurelia	Fort Dodge	Lohrville	Rockwell City
Boone	Galva	Lytton	Rolfe
Carroll	Glidden	Marcus	Sac City
Charter Oak	Harlan	Moorhead	Schleswig
Churdan	Holstein	Moville	Storm Lake
Cleghorn	Ida Grove	Odebolt	

**unitedbk.bank** 

# Christmas Open House

We value the strong personal relationships we have built with our customers and appreciate the loyalty and confidence you have placed in us.

Lunch will be served **CARRY OUT** style.

Friday, December 8

11:00 am to 1:00 pm

Don't forget to pick up a 2024 calendar.  
We sincerely appreciate your business and look forward to serving you for generations to come.