

D*The United* DIFFERENCE

September 2025

Member FDIC



A Message from the President

As I cross paths with many customers and employees, I enjoy hearing the personal stories they share about the benefits of our Smart Choice checking account. One that stands out is a parent who used the Roadside Assistance benefit when their child's car tire blew out on the highway. Help was dispatched quickly, and their child was safely back on the road—just one of the many reassuring features our Smart Choice Checking account offers.

Another story I hear often is how simple it is to have a damaged cell phone replaced using the Cell Phone Protection benefit. It covers a large portion of the repair or replacement cost, making Smart Choice Checking a good option instead of, or in addition to, traditional phone insurance. These are just a few examples of how our Smart Choice checking account offers practical value. I encourage you to learn more – just stop by and talk to one of our Customer Service Associates in your local UBI office.

Are you using all the benefits of your UBI debit card? Here's a quick reminder of these great features:

- **Instant Issue:** Lost or broken card? Get a new one at your local UBI office within a day or two.
- **Digital Wallet:** Add your UBI debit card to Apple Pay, Google Pay, or Samsung Pay for secure, contactless payments—no physical card needed. It is secure and you never have to worry again about losing your card again.
- **Card Controls:** Enroll your debit cards in the UBI mobile app. You can block and unblock your card – so handy if you misplace and later find your card or lose your card. You can also use it to manage travel notices and protect against fraud.
- **Alerts & Preferences:** Set up alerts to track spending, monitor balances and quickly detect any unauthorized use.

Artificial intelligence (AI) is making waves in the business world. How fast will this migrate into

your life? While AI will become more integrated into our lives over the next five years, I personally still like doing business with a human being. At UBI, we believe personal relationships still matter, especially in your farming or business relationships, where trust and local understanding is important. UBI is positioned to embrace technology at the right time in the right ways, however we will continue to be here, face to face, building and developing new personal relationships. Be sure to read in this issue what our ag customers are saying about their partnerships with UBI ag lenders.

A big shout out to our Pocahontas office, which is celebrating its 10-year anniversary this October. We're proud of the strong relationships we've built in the Pocahontas community and look forward to many more years of service. I also want to recognize an individual milestone – Marcia Cates recently celebrated 40 years with UBI. We appreciate her dedication, leadership and commitment to the Marketing Department and the communities we serve.

As a Cubs fan, the final stretch of the season is here and the Cubs are still in the playoff hunt. Meanwhile, the crop growing season is nearing its end, and harvest is just around the corner. We want to wish all those who are involved in agriculture a very safe and successful harvest.

On a personal note, I'm proud to share that my first granddaughter, Ava Jeanne, was born early in August joining her brother at home and bringing joy to the whole family. Everyone told me that grandparenting is special, and I am experiencing it firsthand now.

Thanks for being a valued customer of United Bank of Iowa!

Daniel L. Dotzler
President & CEO

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Have You Heard About Our Beginning Farmer Loan Program?

This program is designed to support young people getting started in farming and, quite often, can assist with succession planning as new generations enter the family farming operation. It offers flexible terms and reduced rates for an initial period of time, based on the borrower's requests. Financing is available for a variety of purposes, including operating costs, annual crops, livestock, machinery and equipment, farm purchases, and non-farm capital investments. The program also provides one-on-one guidance and additional financial tools to assist in decision making when expanding an operation.

Are **YOU** eligible for our Beginning Farmer Loan Program? A beginning farmer is an individual or entity who:

- Meets Farm Service Agency (FSA) definition of a beginning farmer
- Has not operated a farm for more than 10 years
- Substantially participates in the operation
- Applicant's short-term operating line of credit must be with UBI or FSA
- Applicant cannot own a farm greater than 30% of the average size farm in the county, at time of application
- Non-consumer purchase only (*no rural homes/residences*)
- If applicant is an entity, all entity members must be eligible
- No internal refinance of existing debt

For more information, contact an ag lender at your local UBI office.

See What Our Customers Are Saying!



"Our experience with UBI has been nothing but great! We have banked with UBI for over 40 years. They are dependable, competitive and have great customer service. UBI helped get our boys, Colton and Casey, into farming with the Beginning Farmer Loan. We appreciate that UBI understands generational succession planning and are proactively getting our family ready by allowing our kids to stand on their own two feet. Our lender, Lauren Mohrhauser, went above and beyond on processing the Beginning Farmer Loan. She found answers to all of our questions and even would communicate with us over the weekend. Lauren made everything seamless; we just had to sign the papers!"

- Carstensen Family
(pictured with UBI lender Lauren Mohrhauser)

For the rest of our testimonials,
and others, go to unitedbk.bank.



Iowa's #1 Ag Bank - Our 21st Year!



"UBI is really our business partner; they are always ready to bounce ideas around and help us achieve our dreams. When we were building our cattle barn, it was challenging to learn everything about the process. The Sac City UBI staff helped to relieve some of that stress by providing their first-hand experience with the process and knowledge on how to get it done smoothly."

They continued, "Our lender, Matt Huegerich, takes the time to understand our operation and we appreciate all the knowledge that Matt provides. He is truly a business partner in our operation. UBI helped our son, Matt, get his first loan. It's nice to know UBI takes the time to invest in our future farmer and will really dive into the numbers to help teach him."

- Brinkman Family

(pictured with UBI lenders Matt Huegerich and Michael Musselman)

"UBI is a hometown bank! We started banking with UBI in the early 90's and continue to receive great service. Our lender, Shawn Doran, is our guy! Shawn is very good at communicating and bouncing ideas around with us for our operation. When we have questions on the weekend or after hours, Shawn is just a quick call or text message away with an answer. We appreciate the availability he provides and his knowledge of agriculture."

They continued, "Shawn became our lender in 2010 when he started with UBI in Ida Grove. We have truly grown together and have 100% trust in Shawn, knowing he has our back. We enjoyed our relationship so much that when Shawn transferred to the Kingsley branch a few years ago; we requested that he remain as our lender. It's important to us to have a lender that we have a personal relationship with. Shawn knows our operation and always looks out for our family's best interest."

- Cranston Family

(pictured with UBI lender Shawn Doran)



"UBI is always easy to work with and made the process of getting a loan easy and smooth. Our lender, Ron Rice, is always on it! Anytime we have a question, Ron makes sure to find the answer and get back to us promptly. We appreciate how flexible UBI is – as a busy family, it's not always easy to make it into the bank during normal hours. Ron is always ready to meet us early in the day or after work and will even drive paperwork out to our house!"

- Todd Family

(pictured with UBI lender Ron Rice)



Iowa's #1 Ag Bank - Our 21st Year!

the Emerald Club

THE
EMERALD
CLUB



Wendy Lorenzen
Emerald Club
Coordinator

Free Movie Night

September 17 • Holstein • 7:00 pm

(Club members, no children)

State Theatre

Ticket includes small popcorn, small drink and candy.

Fall Supper

September 18 • Denison • 5:30 pm

First United Methodist Church, 113 S 14th Street

Catered meal with program to follow.

RSVP by September 15 to Denison office.

Fall Luncheons

October 2 • Rockwell City • Noon

Spirit of Hope Church, 333 Brower Street

Catered meal with program to follow.

RSVP by September 22 to Rockwell City, Lake City, Lytton, Pocahontas, Rolfe or Sac City offices.

October 15 • Ida Grove • Noon

Sacred Heart Catholic Church, 800 N Main

Catered meal with program to follow.

RSVP by October 10 to Arthur office.

October 16 • Carroll • Noon

Swan Lake Conservation Center, 22676 Swan Lake Dr

Catered meal with program to follow.

RSVP by October 6 to Carroll or Glidden offices.

Christmas Open House

December 12 • 11:00 - 1:00 • Carry Out

All United Bank of Iowa Offices

For the full Louisville Spirits trip information, visit our website at unitedbk.bank or stop into your local UBI branch.

Louisville Spirits • June 7 - 14, 2026

2 Nights - Peoria, IL - Holiday Inn & Suites East Peoria, an IHG Hotel

5 Nights - Louisville, KY - Drury Inn & Suites Louisville North

Sunday, June 7 (D)

Board motorcoach and enjoy scenic stops. Welcome dinner in Peoria, IL.

Overnight • Peoria, IL

Monday, June 8 (B, L)

Tour the Indianapolis Motor Speedway Museum. Explore vintage race cars, trophies, and rare memorabilia. Buckle up for a track tour around the hallowed grounds where race legends were born. Enjoy the city's vibrant energy at your leisure.

Overnight • Louisville, KY

Tuesday, June 9 (B, L)

Tour the Churchill Downs, Kentucky Derby Museum and the iconic track. Enjoy lunch at the Derby Cafe. The excitement continues as we tour the Frazier History Museum, Bourbon Bottle Hall and Louisville Slugger Museum & Factory. This evening, head to the lively Fourth Street Live! District to explore.

Overnight • Louisville, KY

Wednesday, June 10 (B, D)

Start the day at the Kentucky Bourbon Trail with a guided tour of Evan Williams Bourbon Experience and Angel's Envy Distillery. Enjoy dinner as a group on a two-hour cruise aboard the Belle of Louisville.

Overnight • Louisville, KY

Thursday, June 11 (B, L)

Tour the Corvette Museum Library & Archives, home to over eighty famous Corvettes and collection of rare books,

magazines, and audiovisual treasures. Embark on an underground boat tour of the Lost River Cave.

Overnight • Louisville, KY

Friday, June 12 (B, D)

Start the day with a journey to Lexington, known as the "Horse Capital of the World". Tour Hermitage Farm, Kentucky Horse Park, the International Museum of the Horse and the American Saddlebred Museum. Enjoy dinner as a group.

Overnight • Louisville, KY

Saturday, June 13 (B, D)

Enjoy one last tour in Louisville with a stop at Muhammad Ali Center. Enjoy a farewell dinner.

Overnight • Peoria, IL

Sunday, June 14 (B)

Home to Iowa!

Pricing, seating is limited:

\$2,599/person, double (2 people sharing room with 1 or 2 beds)

\$3,229/person, single (room for 1 person)

\$2,459/person, triple or quad (3-4 people per room with 2 beds)

Down payment (\$500 per traveler) due at sign up.

Limited space.

Final payment due by March 5, 2026

Travel insurance provided at extra cost.

Pick-up locations determined at final payment date.

Reminder: We reserve the right to make itinerary and pick-up location changes.

If you have trip or reservation questions, contact Wendy Lorenzen at 712-367-2291.



The Power of Time

One way to attain the wealth you desire is by spending less than you earn and to save the difference. Saving is the key to wealth, but there is no reliable method to get rich quick. There are, however, proven methods to get rich slowly over time. If you are patient and disciplined, you can obtain the savings you desire. It might appear that the small amount you save now could not possibly make a difference, but you need to consider the extraordinary power of time and compound interest. The best time to start saving is in your early 20's as the power of compounding interest at age 20 is much greater than starting at age 40. Below are some key points to consider as you begin your savings journey.

- **BUILD AN EMERGENCY STASH** – Start saving an emergency fund so you don't rely on credit cards, which could only bury you in debt. It is ideal to have an emergency stash of three months of living expenses, but the important goal is to save something.
- **AVOID DEBT FOR MISCELLANEOUS PERSONAL ITEMS** Save your borrowing power for important necessities such as a car or home. If you are struggling to stretch your paycheck to set money aside for retirement, this is the time to give your budget a major overhaul. Paying your bills should be your number one priority before anything else, allowing you the ability to maintain a good credit rating.
- **GET EDUCATED** – Financial know-how is not genetically encoded and, unless someone has taken the time to teach you about finance, you'll need to do a self-study. There are many investment options to research depending on your risk level tolerance: savings accounts and time certificates are safe options, while mutual funds, stocks, bonds, and cryptocurrency are options that hold more risk. Make sure to invest your money with someone you trust and know what you are investing in.
- **DIVERSIFY YOUR INVESTMENTS** – You can hedge against risk of loss by diversifying your investments. Don't put all your eggs in one basket, which could be catastrophic if you lost it all. We suggest investing a little in several products – stocks, bonds, mutual funds, and time certificates. If choosing higher risk options, make sure you're investing money you can afford to lose. It's important to have a good understanding of the potential future growth and risk of your investments.
- **SIGN UP FOR THAT 401(K)** – If you are offered the opportunity and are eligible to participate in a 401(K) at work, do so! There are plenty of reasons to love these plans, but number one is that some employers match your contributions to encourage you to participate. Don't miss out on that! When you do sign up, the money you save will be automatically deposited into the plan, before it is taxed, so less of your income will be taxed. Most plans also have a Roth option where the money is taxed when it goes into the plan. Put in small amounts to start so it doesn't seem so overwhelming. Every little bit counts, even \$20.00/paycheck or \$25.00/month, would add up over time.
- **NO COMPANY RETIREMENT FUND? USE A ROTH IRA INSTEAD** – If your employer does not offer a retirement plan, the next best thing is the Roth IRA. You'll fund this with money that has already been taxed as part of your normal paycheck. Money in a Roth IRA that is withdrawn later has the potential to be tax free! Check with your financial advisor each year to learn the annual allowable contribution amount.

No matter what your age, saving is important! The sooner you begin, the bigger the reward due to the power of compounding interest over time!

Parents and Grandparents... if you have a young family member who should read this article, please pass it on! Contact any UBI office or Jeff Nelson with United Insurance & Investments to discuss various investment options available to you!



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

unitedbk.bank  

Strong Connections



The foundation of any thriving, progressive community is the strong connections between community leaders, local businesses, and dedicated volunteers donating their time and expertise to organizations that make a difference.

Jake Schaben, Vice President & Regional Branch Manager who works from our Dunlap office, explains his community spirit, “The Dunlap community has given so much to me – supporting me in my childhood and in my professional career. Past generations have laid the groundwork for the Dunlap we know today. Now, it’s my generation’s turn to build on that legacy. Giving back is not only a way to show gratitude, but it’s also about creating a community where my kids will be proud to grow up in.”

If you’re from the Dunlap area, chances are you’ve worked with Jake – serving on a community committee or lending a hand where needed. Raised in the ag industry and now working for Iowa’s #1 Ag Bank, it’s only fitting that Jake serves as President of the Boyer Valley Ag Foundation, an organization that financially supports the FFA and Ag program.

Jake also plays a vital role in the Dunlap Community Foundation, established in 2025. As Secretary, he’s helped the foundation get off to a strong start, including raising over \$800,000 through its initial fundraising efforts. This endowment fund will provide vital support to local non-profits and community projects—a perfect example of what can be achieved when dedicated leaders come together for a common goal.

Beyond his leadership roles, Jake is deeply involved in the day-to-day life of the community. He’s coached youth sports, mentored students through the Boyer Valley Teammates program, and even teaches financial literacy and budgeting to fifth graders. His past service includes acting as Treasurer and board member of the Dunlap Community Development Corporation, as well as serving as Council President at St. John Lutheran Church, where he remains an active member.

At United Bank of Iowa, we take pride in seeing our team members strengthen the communities we serve. When individuals and organizations support local businesses, it empowers those businesses to give back—and together, our community connections grow stronger.