



Eleven years ago while attending Graduate School of Banking in Madison, Wisconsin, I met a banker from California and introduced myself. He asked where I was from, and responded that I was from Iowa.

He chuckled and asked why anyone would want to live in Iowa. I just smiled and didn't say anything. In the back of my mind I was thinking to myself that he will probably never understand why. There is a reason why Iowa is called "the Heartland." Of course some think of us as being in the middle of the country with fertile soil for growing crops, but the true reason is because of our values and who we are.

Most of us are humble, kind, and proud individuals that would do just about anything to help anyone down on their luck. Throughout my life, I have seen this take place time after time. Growing up, I can remember a farmer that was sick and the neighbors would band together and harvest his crops. During the 80's, farmers would join forces to help each other by sharing equipment to reduce cost or provide labor to those who need additional assistance. During the recent conflicts that have taken place in the Middle East, reservists were called upon to be away from their family and operation for months at a time. People in our communities rose to the occasion to ensure their operation and loved ones would be taken care of. Most recently, we have all seen the pictures on Facebook or the videos on YouTube of the horrendous flooding and blizzards that have occurred in the past few months. Family farms that have been around for over four generations are no longer there. Herds of cattle and hog confinements full of hogs are now gone.

As people of the Heartland, there are times we get knocked down. However, we don't stay down weeping in self pity and ask "why me"? We take a deep breath, brush the dust off of ourselves,

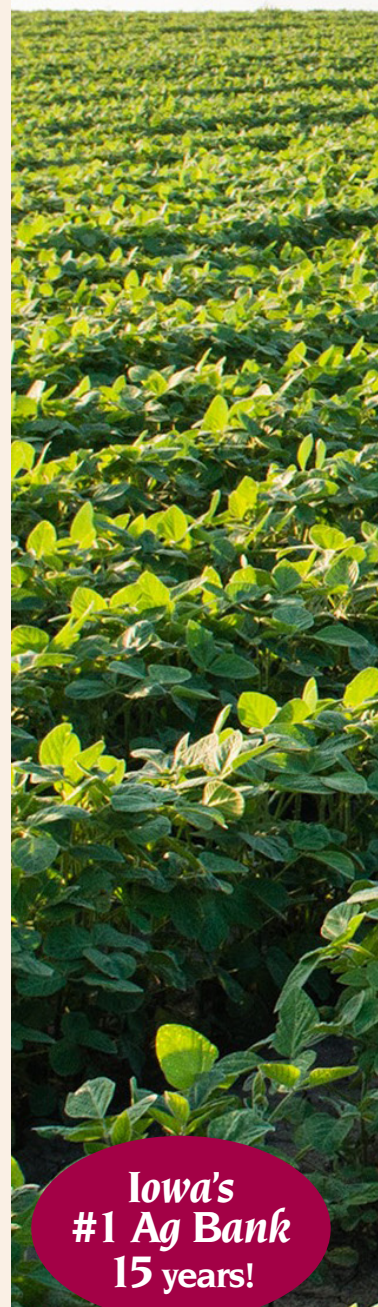
and get back to work. We don't expect handouts because of our immense pride. We don't complain because of our humbleness. We rebuild and accept the fact that life isn't always fair. As this is all going on, our communities come together to provide emergency supplies for basic survival, and provide much needed prayers. We have people from all denominations coming together and praying as one. During the past few months, it was common to drive down the highway and see semi after semi hauling large bales of hay to livestock producers. The National Guard stepped in and used their Schnook helicopters to drop bales to ranches that were surrounded by water. Our hearts are filled with emotion and empathy for people we have never met, however, we know who they are. They are you and me, just people of the Heartland.

As a community bank, we are proud to serve the financial needs of our customers who prove over and over again why we love being in rural Iowa. The work ethic, helping nature, and servant attitude of our customers is demonstrated whenever a neighbor is in need. This same mindset is evident in our communities. We are proud to support the worthwhile projects that require community members to work together day in and day out to restore and improve their hometowns.

On behalf of the staff of United Bank of Iowa, we keep our friends, neighbors, and customers who have been faced with unforeseen challenges in our thoughts and prayers. We give a special shout out and thank you to all who have answered the call to help a fellow farmer, rancher, or individual impacted by disaster. Thank you to all for making the Heartland a great place to call home. The next time someone comments to you, asking why you would want to live in Iowa, just smile and remember it's a "Heartland thing" and they wouldn't understand.

Please have a safe, enjoyable summer and have fun supporting your local county fairs.

Jim Friel  
V.P. Regional Branch Manager  
Carroll Office



**Iowa's  
#1 Ag Bank  
15 years!**

**We're Committed to Agriculture!**

## Iowa's #1 Ag Bank - Our 15th Year

We are proud to be recognized as the #1 Ag Bank in Iowa for the 15th year. This honor is based on information provided by the FDIC listing the top 100 farm lenders ranked by dollar volume across the nation. This ranking is a reflection of our commitment to rural Iowa, loyal customers, experienced and knowledgeable staff, and local ownership. We want to extend a very sincere thank you for your continued business.