

# D *The United* ★ DIFFERENCE

Member FDIC



## A Message from the President

The Christmas issue... I love to see all the staff photos and reflect back on the year's accomplishments at United Bank of Iowa. I am truly thankful for the hard-working staff members at all locations and consider myself fortunate to be part of this talented team.

As we move through the fall, our farm customers have been very busy finishing up a successful harvest and planning for the next crop year. Every year I am amazed how things continually change in the production and management of these farm operations. Budgeting and cashflow planning is a vital part of the management of these operations. Sometimes the wish list is bigger than the operation could or should take on, and sometimes it makes good sense to upgrade or venture off into a new segment. Our Ag Lenders are good at assisting customers in this planning process and discussing the pros and cons to make sure today's decisions are good for the future of the operation.

Speaking of budgeting and planning, as United Bank of Iowa approaches another year-end, our managers have also been busy budgeting for 2023. While this is a difficult project with all the variabilities and volatility, our supervisors and managers must think through hundreds of scenarios that could impact them favorably or unfavorably. At the end of the day, it comes down to getting the plan in place, staying disciplined, monitoring progress periodically, and making

choices that will lead to the desired conclusions. If you have not prepared a budget for your own personal situation, I encourage you to set some financial goals, monitor them periodically, and make the choices needed to get the end result.

I have been pleased to hear from several customers regarding how much they enjoyed all the information provided at our Emerald Club luncheons held at several locations. Some great tips to avoid being a victim of fraud were shared, along with some farm management and trust options for those who may need those services. One message we shared loud and clear, if someone is asking you to buy bitcoin to pay for a service or good, beware!

As you are certainly aware, escalating interest rates continue to be a headline in the national and local news. United Bank of Iowa has offered some attractive CD specials, and I invite you to visit with our staff about terms and rates that will work for you. We work hard to provide you the best products we possibly can in all areas of the bank.

Merry Christmas and Happy New Year.

*Daniel L. Dotzler*  
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
- Emerald Club
- Fraud Tips
- Merry Christmas
- Open House



Do you remember about 10 years ago when all you had to do when owning or purchasing land was to visit with the tax preparer about depreciating the tile and fence on the property? Fast forward to today and we have new categories that seem foreign to all of us – depreciation of soil fertility on new land purchases, solar farms, solar easements, wind turbine easements, carbon pipeline easements,

and carbon tax credits. All these things can seem unfamiliar or even challenging to understand.

As our nation and economy is evolving from the support of our elected officials, agriculture is also evolving. Many of us have heard the terms solar, wind, and carbon tax credits. However do we truly understand how these things impact our land, income, and tax consequences? You might think it is too difficult to understand or possibly your personal views don't align with the elected official views. It may cause some to simply not care, but should we?

Change is taking place with or without us. Your land and farm operation are valuable assets and a foundation to your family's

financial legacy. I encourage all of you to seek out answers from all your available resources and strive to understand the new categories impacting agriculture today. We suggest visiting with your tax preparer, local ISU Extension office, county FSA office, and your UBI lender to get the answers and information you need.

At UBI our mission is simple – to focus on creating and maintaining personalized customer relationships. Therefore, we are committed to your future success which can only be accomplished by furthering our education. In September, our Ag lenders met to learn more about carbon tax credits and how it will impact our customers' farm operations in the years to come. We are here to help and guide you in your operation.

On behalf of the staff at UBI, I want to thank all of you for the relationships over the years and wish you a Merry Christmas and prosperous 2023.

Jim Friel  
V.P. Regional Branch Manager  
Carroll Office



## CHRISTMAS FRAUD - DON'T FALL VICTIM



It's the time of year for gathering with friends and family and gift giving. However, as the holidays approach, Grinches are out to ruin your Christmas. In the months leading up to Christmas, there is a huge increase of scams and fraud due to the increased spending. Holiday fraud can take many forms, but there are a few that stand out above the rest.

**Merchandise/Online:** Fake websites promise you the hard-to-find item or a great deal. You send payment, but you never get the gift. Be wary of buying and selling on sites such as Facebook Marketplace or Craigslist. Shop locally in person or via trusted websites.

**Romance:** The holidays can be a lonely time for some. Unfortunately, those seeking companionship may fall victim to fraudsters. Be wary of anyone asking for money. Some of these fraudsters take months or years building your trust.

**Charity Scams:** The holidays are also a time that many give to charities. Grinches like to set up fake charities or fake

links or websites. If you donate, make sure it is a legitimate charity and use a credit card if possible for protection.

**Delivery Scams:** These include fake texts, calls or emails from USPS, FedEx or UPS saying you need to pay for delivery or provide details to deliver. These texts are made to appear legitimate, but are only trying to get your money or information.

**Gift Cards/Cryptocurrency:** Many scams year-round involve gift cards or cryptocurrency. Around the holidays you may see people selling gift cards; this can be a scam as well. Remember gift cards are for gifts only. If you are being asked to pay for something (such as a service or fee) or send money via gift card, it's a scam. Cryptocurrency is a more complicated subject. However, in most cases if you are being asked to set up a crypto account, transfer or purchase cryptocurrency, it's a scam.

**Impersonation:** Grinches impersonate government officials, businesses, banks and even law enforcement.



Wendy Lorenzen • Emerald Club Coordinator

# THE EMERALD CLUB

## South Padre Island - the "Texas Tropics" February 28 - March 10, 2023 SOLD OUT - WAITLIST AVAILABLE

- Tour Oklahoma City National Memorial & Museum
- "Welcome to Waco" dinner at Sascee's
- Waco Tour with a local step-on guide – hear stories of Chip and Joanna's "Fixer Upper" phenomenon
- Magnolia Market at the Silos
- Homestead Heritage Village for one-of-a-kind products
- Catered "farewell to Waco dinner"
- South Padre Island, TX – be pampered with a four night stay at the Holiday Inn Resort with direct beach access, 3 pools, and newly renovated rooms
- Port Isabel with a step-on-guide -- Isabel Lighthouse and Port Isabel Museum, explore the resort on your own, gather for a sunset dinner cruise
- Dolphin & Eco cruise
- Sandcastle lesson with a professional to help you build the sandcastle of your dreams
- South Padre Island Birding & Nature Center
- Guided tour of the USS Lexington in Corpus Christi
- Houston's Nasa Space Center – multiple displays, SpaceX Falcon 9, film in the theatre, see Apollo 17

### Pricing, seating is limited:

- \$3,299/person double (2 people sharing room with 1 or 2 beds)
- \$4,289/person single (room for 1 person)
- \$2,969/person triple or quad (3-4 people per room with 2 beds)

Contact any UBI office if you want to be on the waitlist.

**Cancellation Policy:** Trip cost is not refundable unless a person is available to take your place or we are able to get a refund from the supplier.

### Upcoming Emerald Club Events

- Nashville Tour
- Mystery Trip
- FREE movie

### Need a Christmas Gift Idea?

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

They may claim you owe taxes or fees to avoid jail. They may impersonate the bank or credit card companies to get your information. They can even make it appear that the phone call, text, or email comes from a legitimate company. Always contact the entity directly by a phone number you can verify, never use the number in the communication received.

**Grandparent Scams:** Grinches impersonate law enforcement or a family member. They will claim your family member is in trouble and needs funds to settle legal fees, get out of jail, or just for help buying something. They may pretend to be your family member themselves. Sometimes they may even use your family member's name. The end goal is to prey on your love and get you to send money. Hang up and call your family member with a number you have for them. Don't listen to the fraudster's threats. Always verify with the family member no matter what the scammer tells you.

Remember, fraudsters are very creative at making up stories and situations to get you to send money to them. They want you to act fast and without thinking. They may call you names or threaten your friends or family. They will also coach you on what to tell your bank, friends, or family.

They will threaten that you must keep everything a secret or face further issues. There are no situations that would require you to make up a story or lie to your bank. This is only a scare tactic and allows the scammer to remain in control and not get caught. At the bank, we ask you to please be truthful if asked questions. Our staff is trained on identifying the red flags of scams and fraud. We are here to help you and protect your hard earned money. Don't let the Grinch ruin your Christmas!



# MERRY CHRISTMAS

FROM ALL OF US AT UNITED BANK OF IOWA

## Directors



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

## Dunlap



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

## Onawa



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

## Ida Grove



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

Storm Lake



Front Row: Yazmin Medel, Emily Rake, Samantha Thompson, Becky Blackman, Sabrina Mendoza  
Middle Row: Yasmin Santizo, Stephenie Sangwin, Brooke Groat, Jody Martinez, Marissa Mullen, Araceli Chairez  
Back Row: Suzan Graham, Kellen Jacobson, Jake Schable, Joseph Noethe, Karen Hartje Not Pictured: Melanie Morenz

Carroll



Front Row: Katie Halbur, Annie Knutson, Amber Jacobs, Cole Halbur  
Middle Row: Emma Villhauer, Aubree Colbert, Ashley Hanlon, Karlee Reeves  
Back Row: Adam Wuebker, T.J. Pauley, Jim Friel, Jeff Nelson

Marcus



Amber Gengler, Judy Means,  
Krista Dirks, Logan Patterson

Aurelia



Jennifer Haler, Kent Ahnemann, Cindy Krause

Denison



Front Row: Virginia Navarro, Paula Esser, Magali Ornelas, Janet Kluver  
Middle Row: Kaylie Koch, Daisy Portillo, Hetasvi Patel, Jacqueline Villa, Jamie Abarca  
Back Row: Karen Koch, Ken Blair, Jeff Freier, Larissa Kuker

Ida Grove



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

Boone



Kathy Welch, Andy Hunziker, Jennifer Upah, Mason Peters, Erin Sorenson, Jennifer Lang

Glidden



Brett Wells, Makayla Beeck, Dave McNamara, Pamela Killpack, Lisa Mahlberg

Lohrville



Tim Woodward, Eric Happe, Kathy Roller

Fort Dodge



Front Row: Kerry Viken, Abbey Harvery, Amanda Lindstrom, Shaunna Abrams  
Middle Row: Devon France, Marlene Hanson, Kathleen Meldrem  
Back Row: Mike Biedenfeld, Kathleen Husske, Bill Delaney, Alex Copper

### Holstein



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

### Lytton



Christine Pierce, Asger Sorensen,  
Gail Karlen

### Moorhead



Deanna Sorensen, Whitney Reimers, Rozz Fundermann

### Moville



Heather Gilles, Veronica Hood, Chet Verschoor, Tricia Nelson,  
Carter Black, Jeannie Krueger Not Pictured: Cynthia Cardoza

### Ida Grove



Front Row: Sandy Sykes, Haley McAndrews, Madelyn Brimeyer, Mariah Lansink, Sheila O'Connell, Tasha Schreiber  
Middle Row: Stephanie Konradi, Kari Siegner, Sandy Ullrich, Amanda Currie, April Huebert, Kennadie Klein  
Back Row: Linda Schoenherr, Alexia Adkins, Sadie Railsback, Anita Whitney, Tara Ruble, Brittney Petersen

Cushing



Sheila O'Connell, Brooke Joy, Taylor Kuhl

Lake City



Austin Steinkamp, Alysia Marken, Janet Schrad, Faye Huster, Sara Iler, Troy Whipkey, Jessica Goodman, Jackie Schrad

Anthon



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

Arthur



Deb Fineran, Ardie Buller, Nancy Streck, Wendy Lorenzen

Ida Grove



Front Row: Cheryl Gosch, Christen Zimbelman, Erin Beery, Janet Mott, NaTasha Sholty  
Middle Row: Mary Davis, Tyann Juelfs, Brittney Witzel, Chrissy Lange, Anita McClain  
Back Row: Alex Rogers, Shawnee Christensen, Brandon Patrick, Deb Medema, Jill Hasbrouck

Ida Grove



Front Row: Maranda Youngren, Megan Rohlk, Jennifer Mink, Gloria Aguirre, Bethany Henderson, Patti Haack  
Middle Row: Desirae Gosch, Alicia Drury, Melissa Bruning, Laura Lansink, Molly Woerdehoff  
Back Row: Jenny Steinkamp, Aarika Blunk, Leslie Renze, Annie Schrum, Angie Wulf, Lisa Westphalen

Alta



Sara Sennart, Esmeralda Mendoza,  
Heather Schachtner, Julie Hahn

Rolfe



Brian Ricklefs, Lynn Johnson, Sarah Ives, Laura Smith, Jennifer Trenary,  
Sherri Wagner, Clay Wells

Harlan



Stacy Ferry, Brandy Roenfeldt, Lee Schoof,  
Jordan Prichard, Chuck Obrecht

Kingsley



Shawn Doran, Erin Bose, Craig Moritz, Tiffany Schultzen,  
Judy Behrens, Carissa Steinkamp Not Pictured: Shelby Harvey

Rockwell City



Front Row: Pam Meyer, Brittany Burley, Sarah Jo Reynolds  
Middle Row: Melody Collins, Jolene Rasty, Erin Englin, Bailey Dunkin  
Back Row: Ryan Nicholson, Jeff Neubaum, Paulette Ringgenberg

Pierson



Dawn Klaschen, Craig Moritz,  
Autumn Nelson, Robin Peschau

Schleswig



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

Cleghorn



Greta Petersen, Logan Patterson, Sherrie Peck

Sac City



Beth Hatch, Melissa Langbein, Matt Huegerich, Hayley Mauer,  
Trevor Aschinger, Carol Hansen

Charter Oak



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

Churdan



Kallen Gilliland, Eric Happe, Dena Anderson,  
Carleigh Bravard, Shelly Brus

Galva



Hilary Grundmeier, Sydney Hinkeldey,  
Will Riley, Kelly Freese

Ida Grove



Front Row: Robin Thornhill, Katie Bresnahan, Dana Meyer, Val Georg, Lisa Christiansen  
Middle Row: Jennifer Snyder, Sheryl Wonder, Teresa Lansink, Marissa Wayt, Jackie Susie, Earleen Uhl  
Back Row: Kim Stehr, Alex Baruth, Melonie Petersen, Becky Rosenau, Logan Westphal

Pocahontas



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

Odebolt/Kiron



Kelli Massengale, Angie Bengford, Lauren Mohrhauser,  
Nicole Page, Taylor Ransom, Deb Fineran



|             |            |           |               |
|-------------|------------|-----------|---------------|
| 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](https://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 9**

**11:00 AM TO 1:00 PM**

Don't forget to pick up a 2023 calendar.  
We sincerely appreciate your business and look forward to serving you for generations to come.