

D The United DIFFERENCE

June 2026

Member FDIC



A Message from the President

As I log into various systems each day, I often find myself thinking that password requirements sure seem excessive – especially when I’m in a rush and discover my password has expired or I can’t locate it and need it reset. Many of us rely on password programs and apps to securely store information as more of our daily tasks are shifting online, requiring digital access. While managing passwords can be a daunting task, it is important to remain diligent and handle them responsibly. At the same time, scammers are constantly creating new tactics to trick people into providing sensitive information. Never share your login IDs or passwords with anyone for any reason – doing so could compromise your accounts and personal information.

The 32nd Annual Whitey Thompson Hike-Bike-A-Thon for OABCIG students was held on May 6th. This year was special as we reached a new record of \$91,758.64 in donations. Thank you to all the staff and participants, as well as those who have donated funds toward this event. Hike Bike is an incredible event that has a long-lasting impact on OABCIG graduates.

We have several celebrations coming up around the bank that I would like to recognize. Our Rockwell City and Lake City offices are celebrating 25 years with UBI, both joining our bank in 2001. In Manning, we will be celebrating the opening of our new building. The Manning team moved into their new office in March, and final projects and finishing touches are currently being completed.

We have several long-tenured and, quite frankly, truly exceptional employees who have recently retired in May or will be retiring in June. I would like to thank these individuals and recognize the many contributions they have made throughout their time at UBI. Lisa Witten retired in May and had been with the bank since 2000, most recently in the capacity of AVP Branch Manager of the Ida Grove office. Shelly Brus and Dena Anderson retired in May from the Churdan office. Shelly had been with UBI since Churdan was added to UBI in 1998, and Dena joined us in 2011. Tyann Juelfs, Data Processing Loan Specialist in Ida Grove, retired in May, having worked at UBI for 25 years. Peggy Archer, Loan Support Representative in our Onawa office, will be retiring in June. Peggy has been with UBI since 2010, working in the Moorhead and Onawa locations. Lastly, Sandy Tapper, Customer Service Associate at our Marcus office, will be retiring in June. Sandy joined the UBI team in 2023. I would like to congratulate each of these staff members on their retirements and for doing their part in making UBI a better place to work and bank.

Enjoy the summer and thank you for being a UBI customer!



Daniel L. Dotzler
President & CEO

In This Issue:

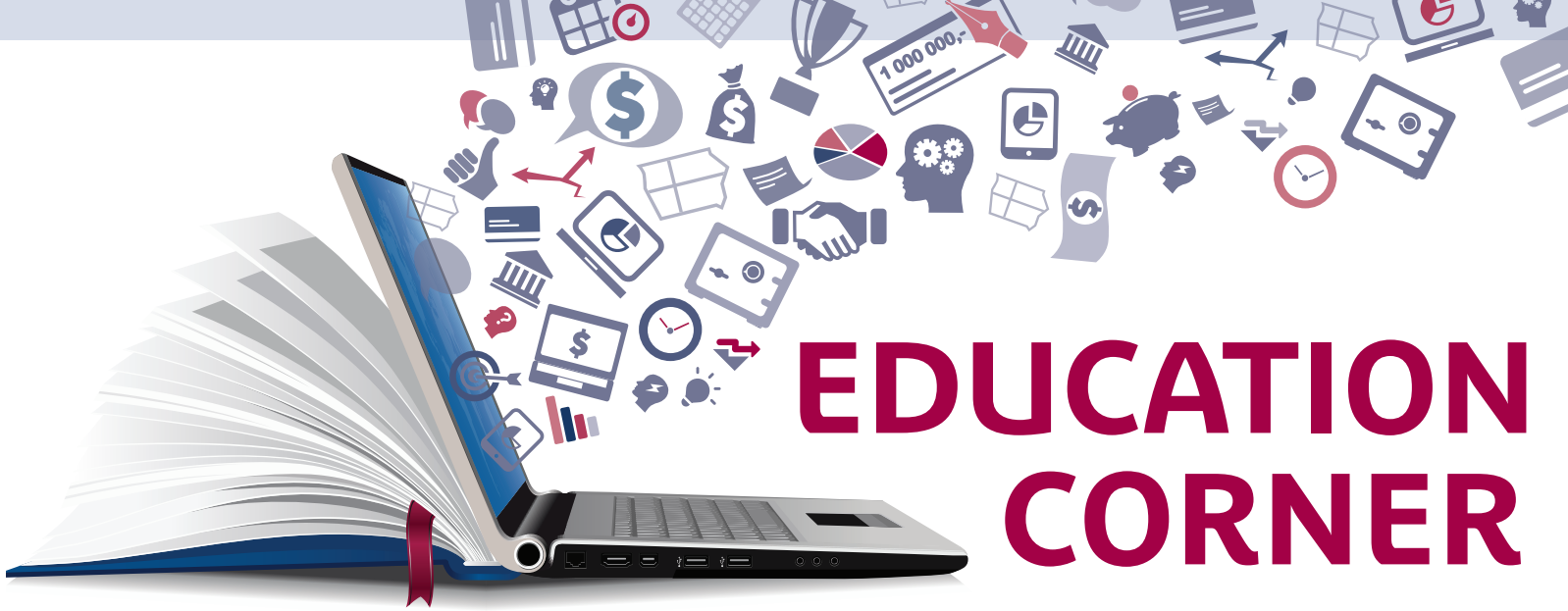
- Education Corner
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- Emerald Club
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UBI Customer is a Shazam Winner



Congrats to Heather Hull, Carroll, who was a winner in Shazam’s first quarter debit card promotion. Pictured is Heather being presented a \$50 gift card from Jim Friel, Vice President Regional Branch Manager. Shazam, our debit card provider, sponsors a promotion each quarter for debit card customers. The theme for Shazam’s current promotion is “Lucky Rewards.” The grand prize is a \$500 Shazam gift card. Eight other winners will receive \$50 Shazam gift cards.

Every time a customer uses their debit card for purchases, they are automatically entered for a chance to win. The more you use your debit card, the better chance you have to win.



EDUCATION CORNER

Fraud continues to rise at alarming rates worldwide, and Iowa is no exception. In recent years, we have seen a significant increase in Iowa, with an estimated \$52 million lost in 2024 (the most current reported year), according to the Federal Trade Commission. That figure likely represents only a small portion of the true impact, as it is estimated that only 5–15% of fraud victims actually report the incident. That is a lot of hard-earned dollars being taken from our pockets and put into the hands of fraudsters in an effort to fund criminal activity, such as terrorism, drugs, human trafficking and exploitation, and other illegal business.

The good news is there are ways you can help fight fraud. One of the most important things you can do is report fraud as soon as it happens. Time is of the essence, and reporting right away can help prevent others from becoming victims.

Here are a few tips to help you combat fraud.

The Four P's of Spotting Fraud

Pretend - Scammers pretend to be from an organization you know and trust, such as government agencies, businesses, charities, tech support companies, banks, etc.

Problem - Scammers will say there is a problem. It might be fines from your local sheriff, police, courts, or unpaid taxes. Other claims may include computer viruses or unauthorized purchases or transfers.

Pressure - You must act now! Scammers will use pressure if questioned. They may try to scare or threaten you. You might be told not to contact police, friends, family, or your bank. Some might claim there is a court order making it illegal to talk about the situation, or say things like “the bank is in on it”.

Pay - Scammers tell you to pay in specific ways such as gift cards, cryptocurrency, P2P transfers, online transfers, or wires. They might instruct you to withdraw cash or obtain a cashier's check and deliver it to a drop-off point or hand it to someone they send. Often, scammers will ask you to use unusual amounts or break the payment into smaller transactions.

SLAM The Door On Online Scams

Sender - Verify the sender's information. Inspect email addresses for inconsistencies, typos, or unfamiliar domains rather than relying on the display name. example: order@amazon.com vs order@amazom.com.

Links - Do not click on any links you were not expecting. Hover over links with your mouse to see their destination before clicking on them. Pay close attention to misspellings and typos.

Attachments - Do not open any unexpected attachments. Verify with the sender before opening any unexpected attachments, even if you know them. Their email may have been compromised!

Message - Evaluate the message for red flags, such as urgent demands, grammatical or spelling mistakes, or unusual phrasing.

The Most Important Fraud Prevention Tip!

Most fraud schemes can be stopped by following these tips. Trust your friends, family, bankers, and law enforcement. While this may seem obvious, fraudsters often work to pressure their victims, telling them to make up a story or lie to those they trust. Remember, if you are being told to lie, it is ALWAYS a scam.



Estate Planning Information

In the process of working through your estate planning options? Talk to your attorney to determine if a trust is the right tool for you. If so, the UBI Trust Department is here to help! The bank serves as trustee for several types of trusts, including revocable, irrevocable, irrevocable life insurance, living, and testamentary trusts, to name a few. As trustee, we follow the instructions outlined in the trust agreement to determine our duties and responsibilities. Within your trust agreement, you can specify the terms of the trust, including when distributions may be made and who may receive them.

A properly structured trust can help protect your estate from heirs' creditors or from beneficiaries who may not be adept at money management. One important purpose of a trust is to transfer assets from one person to another, while another may be to ensure a steady income stream is provided to support beneficiaries throughout their lifetime. Trusts can hold many different types of assets, including investment accounts, homes, vehicles, and land, among many others. One advantage of a trust is that it often allows your assets – and your heirs – to avoid probate after death, helping simplify the transfer process.

There are many reasons why it might be beneficial to look into the advantages of a trust.

- Reduction of tax liabilities and probate costs
- Keeping assets out of a surviving spouse's estate while providing income throughout their lifetime

- Protecting individuals from poor judgment, unwise investment decisions, and the risk of being taken advantage of by friends, family, or strangers
- Care for special-needs individuals
- Ensuring multi-generational transfer of wealth
- Carrying out charitable intent in a tax-efficient manner
- Protecting assets from creditors and/or from becoming marital assets in a divorce

Another important duty to think about BEFORE it is needed is a power of attorney. A power of attorney (POA) is a legal document that allows someone to act on your behalf while you are still living. It can be an important tool in planning for future incapacity; for example, if you are facing a lengthy hospital stay and need someone to pay your bills, or in the event of dementia or another condition that affects cognitive capacity.

If you already have a power of attorney (POA), make sure the bank has a copy on file so that if or when your POA needs to complete a transaction on your behalf, the bank knows they have your permission to do so. Make sure to notify the person named as your POA so they are aware that they may need to step in and assist you if needed. Upon death, power of attorney authority ends and can no longer be used. After death, the individuals authorized to act would be your executor, as appointed in your Last Will and Testament, or your trustee, as appointed in a trust agreement.



Wendy Lorenzen
Emerald Club
Coordinator

June 17 • 1:00 - 2:30 pm
Brownie Sundae Social
408 Hwy 30 • Dunlap UBI Office

June 18 • 1:00 pm
Free Movie Day (Club members, no children)
Crawford County Cinema 4 • Denison

July 29 • 1:00 - 3:00 pm
Ice Cream Sundaes
116 N Kiel St • Holstein UBI Office

August 18 • 6:00 - 8:00 pm
Game Night
1270 Lake Ave • Storm Lake Office

August 19, 2026 • Noon
Ida Grove Luncheon
Sacred Heart Catholic Church, 800 N Main
Catered meal with program to follow.
RSVP by August 16 to Arthur office.

Fall Supper
September 17 • Denison • 5:30 pm
First United Methodist Church, 113 S 14th Street
Catered meal with entertainment to follow.
RSVP by September 14 to Denison office.





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

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UBI Scholarships

Class of 2026

We would like to congratulate all of the 2026 graduates. The following were recipients of a United Bank of Iowa scholarship:

Karlee Arp, Manning	Sophi Johnson, Odebolt	Sarah Roberts, Dunlap
Levi Behn, Boone	Cole Kastner, Kiron	Landon Rohrbeck, Glidden
Roman Bygness, Denison	Erin Ann Lewis, Little Sioux	Eli Schlenger, Cleghorn
Emmersynn Chaney, Glidden	Shannon Melody, Lake City	Max Schnepf, LeMars
Kellen Clausen, Holstein	Dominac Mills, Storm Lake	Jordyn Schweitzberger, Kingsley
Danielle Cooper, Mondamin	Ava Minnehan, Churdan	Taylor Sherwood, Aurelia
Alex Daniel, Glidden	Nolan Muenchrath, Earling	Faith Shirbroun, Fort Dodge
Addyson Dausel, Cushing	Charlie Nattress, Lytton	Leah Sholty, Ida Grove
Tanner Dixon, Anthon	Abigail Neppel, Carroll	Meredith Sturm, Carroll
Layla Ellis, Fort Dodge	Anahi Olaiz, Storm Lake	Denae Thayer, Odebolt
Tyler Friedrichsen, Holstein	Carson Peters, Glidden	Joseph Thielen, Scranton
Jake Gerdes, Pomeroy	Tanna Petersen, Schleswig	Alex Wonder, Ute
Cal Harvey, Kingsley	Rachel Putze, Moville	Sophia Wuebker, Rockwell City
Halee Hauswirth, Pocahontas	Eli Rieb, Alta	Karter Wulf, Kiron

PARTNERSHIP LOANS

We work with Iowa Student Loan® to offer supplemental private student loans to help you pay for college.¹
The Partnership Advance Education Loan®:

- Provides terms/conditions upfront, so you know what you're getting before you apply
- Features fixed and variable interest rates
- Make principal and interest payments, interest-only payments or defer payments while you attend school
- Offers benefits such as an interest rate reduction and cosigner release

Go to www.unitedbk.bank for more information.

¹ United Bank of Iowa is compensated by Iowa Student Loan for the referral of Partnership Loan customers

