



I think we can all agree this has been a unique and, at times, challenging year. Given the circumstances we have been facing with COVID-19, the election, and other economic uncertainty, much of our time has been focused on short-term objectives and handling each concern day by day. In order to maintain a level of success, it is important to

not only look at short-term goals but to also focus on long-term objectives. Now is a great time to evaluate your long-term plan, which may be a vision or an actual strategy, and often involves succession planning with the next generation. Please take the necessary time to communicate your thoughts and ideas with your family and business partners.

It is also important to remember long-term planning goes hand in hand with budgeting and profitability. In the next few months, set aside some time to visit with your lender on future changes that might take place with your operation and discuss your “what if” ideas. During this strategy discussion, your lender can prepare cash flows to help see the big picture and give clarity to the long-term vision of your operation.

The staff at United Bank of Iowa is committed to your family farm and family business and understands our success comes from your success. Our staff has the experience and tools you need from a financial provider to help achieve your long-term goals. One of the things I’m proud to mention is that United Bank of Iowa is Iowa’s #1 Ag Bank and has been for the past 16 years. What does this mean to you? You have

a trusted partner, dedicated to helping you realize financial success for generations. You can count on us to work closely with you to provide the right financing package, including FSA, SBA, and Iowa Finance Authority options.

Switching gears a bit, I want to mention a couple key services in case you haven’t tried them yet.

1. Mobile Banking. Our customers love this product, especially the mobile deposit feature offering the convenience of depositing checks with your cell phone. This can come in handy when you can’t make it to the bank and it can really save you some time!

2. Website Ag Page. Our website was designed with ag customer needs in mind including a tab specifically for agriculture. You will find up-to-date news articles, weather information, and local grain prices from all the co-ops and ethanol plants in your area at a click of a button. It’s a great resource to use daily – you’ll want to check it out.

On behalf of the ag department at United Bank of Iowa, I wish all of you a Merry Christmas and Happy New Year. Thank you for allowing us to be a part of your business and family operation. We truly enjoy the relationship we have built with you over the years, and look forward to many more years ahead. Stay safe, and best wishes in 2021.

Jim Friel
V.P. Regional Branch Manager
Carroll Office

UBI Customer is a Shazam Winner!



Congrats to Paula Suanes from Storm Lake who was a winner in Shazam’s third quarter debit card promotion. She was presented a \$50 gift card from Jake Schable, Storm Lake Office Manager.

Shazam, our debit card provider, sponsors a promotion each quarter for debit card customers of the 1,200 banks they serve. The theme for Shazam’s current promotion is “Level Up.” The grand prize is a \$500 arcade game and eight other winners will receive \$50 gamer 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.