

# D The United DIFFERENCE

December 2025

Member FDIC



## A Message from the President

As we close another successful year, I am pleased to present the 2025 UBI Christmas issue. I am proud to work alongside such an experienced and committed team—more than 100 of our employees have been with UBI for over 10 years. We strive to make United Bank of Iowa a great destination where employees can build lasting careers, and where our customers can depend on the consistency and quality of our service. Our goal remains the same, to provide dependable service and continuity in serving your financial needs.

In today's banking environment, it is important that we maintain accurate and current contact information for all our customers, including your address, phone number, and email. Our staff may ask to verify these details from time to time to ensure we can reach you quickly and securely. We appreciate your cooperation in helping us keep our records up-to-date.

We occasionally receive the question, "can I still get a penny at the bank?" and the simple answer is yes! While there is discussion about the discontinued penny production, there are still plenty of pennies in circulation for the time being. For now, you can still find them at UBI.

There is growing discussion around digital, virtual and cryptocurrency, and many people find the topic confusing. In the summer of 2025, Congress passed the GENIUS Act, creating a framework for Stablecoins, a form of digital currency tied to the U.S. dollar. Stablecoins will be subject to

regulations, including limits on who can issue them and requirements for maintaining reserves. Implementation regulations are being developed, and much remains to be defined in this evolving area of finance. We will continue to monitor these developments.

Congratulations to our Moorhead office on reaching their 15-year milestone. Stop in for refreshments on December 19 from 9:00 am – 3:00 pm and help them celebrate. We are proud of the strong relationships we have built in the Moorhead community and look forward to many more years of service. Construction of our Manning Office is progressing well, and we remain on track to open in February, 2026. We are excited to expand our presence and continue serving the Manning community with the high level of service our customers expect.

Finally, I would like to take a moment to recognize Marcia Cates, Vice President of Marketing, who will retire on December 31, 2025, after more than 40 years of dedicated service to United Bank of Iowa. Throughout her career, Marcia has made countless contributions to our bank, serving in a variety of roles and leading our Marketing Department since 1998. We will celebrate Marcia's retirement with an open house in Ida Grove on December 18.

I also want to recognize several other employees who have recently retired or have plans to retire in the near future. Brenda Beneke, Personal Banker in our Pocahontas office, retired in November after over 6 years of service at UBI and nearly 40 years in banking. Deb Medema, Proof Operator II at the Ida Grove office, is planning to retire in January, logging 10 years with UBI. Dena Anderson, Customer Service Associate III at our Churdan office, will be retiring in January after serving our Churdan area customers for 14 years.

Our best wishes to Marcia, Brenda, Deb and Dena. Thank you for your dedicated service to your customers and your community.

Merry Christmas and Happy New Year!

### In This Issue:

- BaZing Updates
- Strong Connections
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- Open House



*The Perfect Gift  
for Christmas*

Give the special people on your list the gift of choice with a Visa® Gift Card!

  
Daniel L. Dotzler  
President & CEO

# Good News for Smart Choice and Ag Choice Customers!

**1** Access to your BaZing benefits is getting easier! BaZing benefits will soon be included on the dashboard of our Mobile Banking app. This will give you quick and easy access to all the BaZing benefits included with your Smart Choice and Ag Choice checking accounts. Watch for it in early December and simply choose the *Get Started* button on our Mobile Banking app. You can continue to use the BaZing app, if you prefer.

**2** Coming February 2, 2026, your Cell Phone Protection benefit is increasing. Coverage will rise to \$800 per claim, with a maximum of \$1,600 per year. This enhanced protection makes it even easier to repair or replace your phone when unexpected accidents happen.

Check out all the valuable benefits included with our Smart Choice and Ag Choice checking accounts.

If you don't yet have a Smart Choice or Ag Choice account and would like to learn more, visit [unitedbk.bank](http://unitedbk.bank) or stop by any UBI location to speak with a Customer Service Associate.

## BaZing Benefits

 **Shop Local, Save Local**

 **Health Savings Card**

 **Cell Phone Protection**

 **Roadside Assistance**

 **\$10,000 Travel Accidental Death Coverage**

 **ID Theft Aid**

## Strong Connections

### Why Do People Volunteer in their Community?

This is a question we asked Marcia Cates, Vice President of Marketing at United Bank of Iowa, who will be retiring at the end of 2025. She shared, "I enjoy giving back to the community, watching projects develop, and seeing the results of people working together toward a common goal. It's rewarding! I love the saying, *if everyone does a little, the impact is big*. I'm just trying to do my part."

Marcia continued, "I appreciate United Bank of Iowa's strong commitment to community and the opportunity to help local organizations using the resources available at the bank. The perfect example of this is the Whitey Thompson Hike-Bike-A-Thon, a fundraiser the bank sponsors for OABCIG Dollars for Scholars". Marcia has led the Hike-Bike event for the past 30 years, achieving record donations this past year of \$88,421. Total donations over the past 31 years have reached \$1,633,957.

She has also served as an OABCIG Dollars for Scholars board member for 25 years, currently as President, and previously as Vice President for 11 years and Secretary for many years. "The kids know me as the *Hike-Bike Lady*, which always makes me smile," Marcia said. "I'm so thankful for all the help from UBI employees, teachers and community volunteers. It's been so rewarding to watch this event grow and I hope students and the OABCIG communities will continue to support it!"

But Marcia is more than just the *Hike-Bike Lady*. She currently serves as President of P.E.O. Chapter CB, a philanthropic organization for women. She's also on the marketing committee of the Ida Grove Economic Development Corporation, where she puts the bank's marketing and design skills to good use—helping create signage and marketing materials for the new Ida Grove splash pad and disc golf course, brochures for the King Theatre, and more. In the past, Marcia has served on the Ida Grove Community Partners, as a RAGBRAI Co-Chair, with the Ida Grove Chamber of Commerce, and on many church committees, including leading a basketball tournament fundraiser for several years.

Marcia laughed, "When trick-or-treaters came to our home recently, an adult commented that he had never seen me wearing anything other than a UBI shirt. I guess that's been my style for the last 40 years. I'm very thankful to work at a bank that makes giving back to the community a priority. When you give, you usually get more in return!"



# the Emerald Club

THE EMERALD CLUB



Wendy Lorenzen  
Emerald Club  
Coordinator

## Merry Christmas & Happy New Year!

**Friday, December 12 • 11:00 - 1:00**  
Christmas Open House • Carry Out  
All United Bank of Iowa offices

### Pie Day 2026

February 10 • Schleswig office • 10:00 - 2:00  
February 11 • Dunlap office • 1:00 - 2:30  
February 13 • Denison office • 1:00 - 3:00  
March 11 • Storm Lake office • 2:00 - 3:00

**Thursday, May 14, 2026 • Mystery Trip**  
RSVP to any UBI office by March 20

UBI's Mystery Trip awaits you, With little hints to guide you through. Why worry what the agenda is, Just hop on the bus and let's go cruise!

The first stop will WOW you as we all learn new tricks You never know when you will need to shake or use a stick. After your training, you'll be as good as a pro, And you will all leave with skills you never thought you'd know!

Of course, I must feed you so you don't get too tired, The next part of our adventure will keep your mind inspired. It might be the grass, the bench or the tree Keep your eyes open for what you're meant to see.

We'll need to head home at some point in time, You know I can always add another stop on a dime! Soon the sun will set and darkness will appear, And our trek back to reality will be drawing near.

Thank you for joining me on this little adventure, I truly hope each of you had plenty of fun. Stay tuned for more Emerald Club trips in the future, Because with UBI, the trips are never done!

### Pick-up locations

Ida Grove, Lake View, Carroll and Glidden

## 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.

# Merry Christmas

FROM ALL OF US AT UNITED BANK OF IOWA

## Directors



Front Row: Jennifer Conover, Dan Dotzler, Owen Bolte, Grant Godbersen  
Back Row: Earleen Uhl, Alan Cumming, Kiley Todd, Steve Vohs, Jean Synder

## Cushing



Taylor Volkert, Brooke Joy, Sheila O'Connell, Becky Smizer

## Rockwell City



Front Row: Jeff Neubaum, Sarah Jo Reynolds, Bailey Dunkin, Erin Englin  
Back Row: Joshua Henkenius, Ryan Nicholson, Emma Barker, Jessica Goodman

## Onawa



Christine Kennedy, Maryjo Skelton, Lucas Berens, Brittany Kluver,  
Susan Burgess, Peggy Archer, John Streeter, Marilyn Struble

## Manning



Amber Neumann, Lucas Potthoff,  
Ericka Willenborg, Cynthia Gore

## Ida Grove



Front Row: Tasha Schreiber, Dana Meyer, Val Georg, Tara Ruble, Tatum Oldham, Earleen Uhl  
Middle Row: Jamie Henderson, Sheryl Wonder, Alysia Ramirez, Paige Feddersen, Marissa Moser, Molly Woerdehoff  
Back Row: Austin Wardrip, Katie Bresnahan, Kim Stehr, Alex Baruth, Becky Rosenau, Lisa Christiansen

## Marcus



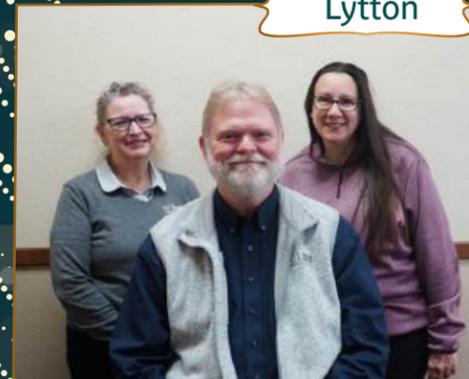
Amber Gengler, Krista Dirks, Brock Moser, Hailee Maurer,  
Logan Patterson, Sandy Tapper

## Aurelia



Cheyenne Thevenin, Kent Ahnemann, Cindy Krause

## Lytton



Gail Karlen, Asger Sorensen, Angela Meyer

## Moville

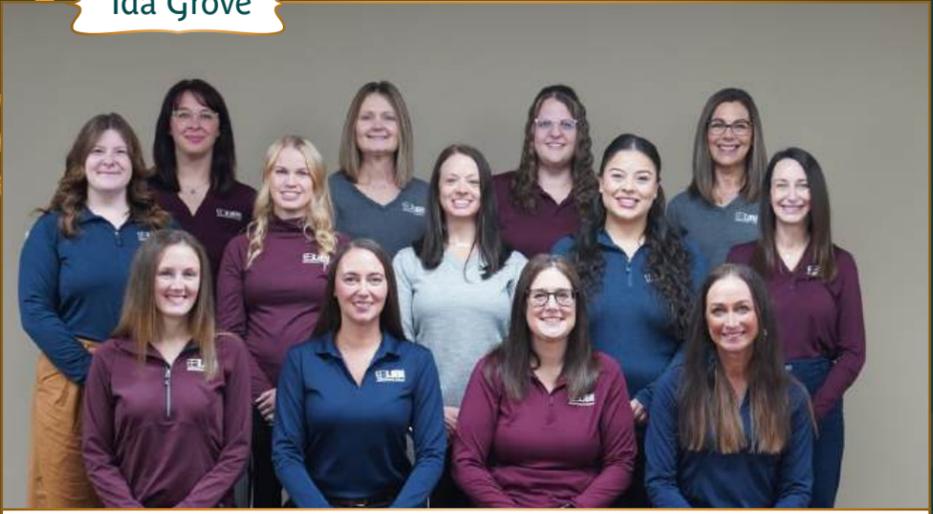


Craig Plendl, Cynthia Cardoza, Heather Gilles, Ruby Trapp,  
Tricia Nelson, Scott Riemenschneider



Alta

Sara Sennert, Mallory Richter, Kellen Jacobson, Jeri Severson



Ida Grove

Front Row: Kelli Wagner, Annie Schrum, Angie Wulf, Maranda Youngren  
Middle Row: Bethany Henderson, Melissa Bruning, Alicia Drury, Gloria Aguirre, Amanda Currie  
Back Row: Aarika Blunk, Jenny Steinkamp, Leslie Renze, Jennifer Trenary



Ida Grove

Front Row: Jeff Freier, Brook Boeckman, Dan Dotzler, Jeff Buehler, Marla Keating  
Middle Row: Josey Gebers, Brittany Boyle, Lisa Witten, Jackie Susie, Kurtis Krager, Kara Harrison  
Back Row: Todd Schultz, Tyler Roberts, Kiley Todd, Neil Sibenaller, Shawnee Christensen



Schleswig

Loretta Bendon, Cammie Georgius, Daltyn Swanger, Ashley Hanke, Alan Weiss, Lila Bubke, Jaden Schug



Odebolt/Kiron

Taytum Mandernach, Lauren Mohrhauser, Derek Conover, Abby Reinking, Taylor Ransom



Pierson

Autumn Nelson, Robin Peschau, Craig Moritz, Dawn Klaschen



Dunlap

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



Galva

Kelly Freese, Will Riley, Sydney Hinkeldey, Hilary Grundmeier



Holstein

Front Row: Monica Wellendorf, Katie Wulf, Kallie Voge, Pamela Lukins  
Middle Row: Sandy Gray, Taylor Volkert, Sarah Zupp  
Back Row: Boe Harvey, Caitlin Perrett, Ron Rice, Kaley Burress



Fort Dodge

Front Row: Nicholas Sulham, Jenny Stein, Kayla Dolph, Gabby Stewart, Karlee Reeves  
Back Row: Alex Copper, Cole Halbur, Jim Friel, Brock Weber, Marlene Hanson

Moorhead



Jake Schaben, Deanna Sorensen, Rozz Fundermann, Lucas Berens

Lake City



Jackie Schrad, Brittanie Steig, Michaela McCarter, Austin Steinkamp, Troy Whipkey, Carol Schreier, Faye Huster

Lohrville



Andrea Lyon, Eric Happe, Kendra Gallentine

Storm Lake



Front Row: Kaylee Oehler, Sabrina Mendoza, Becky Blackman, Melanie Morenz, Yazmin Medel  
Middle Row: Araceli Chairez, Kayla Wilson, Jody Martinez, Yasmin Santizo Garcia  
Back Row: Melissa Freese, Joseph Noethe, Jake Schable, Rick Keith, Suzan Graham, *not pictured*: Diana Reyes

Harlan



Chuck Obrecht, Nicole Hanson, Lee Schoof, Brandy Roenfeldt, Mason Peters, Stacy Ferry

Rolfe



Sarah Ives, Jennifer Trenary, Megan Cash, Brian Ricklefs, Lynn Johnson, Alexia Hartnett

Charter Oak



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

Boone



Jennifer Upah, Abby Langel, Andy Hunziker, Kinzie Johnson, Logan Westphal, Kathy Welch, Benjamin Chelsvig, Ayla Toms

Denison



Front Row: Paula Esser, April Huebert, Magali Ornelas  
Middle Row: Virginia Navarro, Paloma Rivas, Rosario Fernandez, Iran Lopez, Kaylie Koch, Maria Lopez  
Back Row: Janet Kluver, Whitney Reimers, Ken Blair, Matthew Vonnahme, Karen Koch

Arthur



Nancy Streck, Lillaina Boeck, Wendy Lorenzen

Ida Grove



Front Row: Donald Obrecht, Joe Cutshall, Calvin Moser, Matthew Hanner, Paige Whitney  
Middle Row: Bryce Teague, Erica Boeset, Nichelle Tuttle, Kasey Schwanz, Zola Lucas  
Back Row: Caleb Schroeder, Adrian Chesney, Karl Wittorf, Patrick Ewoldt, Andrea Salisbury  
*not pictured*: Ricardo Hernandez

Carroll



Front Row: Paula Blankman, Tamara Bonney, Amber Jacobs  
Middle Row: Johnathan Slay, Dawn Helmkamp, Jackie Hagedorn, Jeff Nelson  
Back Row: Jim Friel, Cole Halbur, Carter Brodersen, *not pictured*: Jay Masching

Cleghorn



Jennifer Curry, Brock Moser, Greta Petersen,  
Logan Patterson, Sherrie Peck

Sac City



Matt Huegerich, Melissa Langbein, Angela Maloy, Carol Hansen,  
Michael Musselman, Hayley Mauer,

Kingsley



Shawn Doran, Tiffany Schultzen, Shelby Harvey, Erin Bose,  
Craig Moritz, Carissa Steinkamp, Judy Behrens

Ida Grove



Front Row: Janet Mott, Christen Zimbelman, Berenisse Cobb, Chrissy Bailey, Lisa Westphalen  
Middle Row: Brittney Witzel, Jennifer Snyder, Cheryl Van Arsdol, NaTasha Sholty, Mary Davis, Tyann Juelfs  
Back Row: Alex Rogers, Jill Hasbrouck, Brandon Patrick, Kayla Clark, Deb Medema

Antho



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

Pocahontas



Briar Holtorf, Greta Hansen, Mindy Wellik, Hope Radke

Glidden



Lisa Mahlberg, Pamela Killpack, Dave McNamara,  
Traci Bates, Brett Wells

Churdan



Dena Anderson, Eric Happe,  
Shelly Brus, Alyssa Juergensen

Ida Grove



Front Row: Presley Cranston, Stephanie Konradi, Sandy Sykes, Marcia Cates, Taylor Hemer  
Middle Row: Kennadie Klein, Sheila O'Connell, Anecca Salcido, Haley McAndrews, Kari Siegner, Jessica Burk  
Back Row: Jennifer Clark, Alexia Adkins, Melonie Petersen, Brittany Petersen, Madelyn Brimeyer

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Ida Grove, IA 51445



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**  

# 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 12

11:00 am to 1:00 pm

Don't forget to pick up a 2026 calendar.  
We sincerely appreciate your business and look forward to serving you for generations to come.