

D*The United* DIFFERENCE

June 2025

Member FDIC



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A Message from the President

I recently came across an article about check fraud stating the number one way checks are stolen is mail theft. That seems a bit antiquated in today's high tech and fast-paced world. There are many methods criminals use to steal checks, and subsequently, the stolen checks are sold via various ill-intentioned means either digitally or physically. How can you protect against this?

1. First and foremost, look at your account frequently via online or mobile banking platforms. Pay attention to whether any check has been outstanding for more than a week to ten days. Most places promptly negotiate checks after they receive them.
2. Utilize electronic means to pay bills whenever feasible. United Bank of Iowa has a great bill pay product that will save you time and money. To get started, simply go to Online Banking and click on the Bill Pay tab.
3. Lastly, if you are a victim, make sure you report it promptly to your bank.

In today's environment, these steps will help you safeguard your checks.

There has been a great deal of discussion in the news about tariffs and speculation over possible price increases – what does all of this mean for you? The unknown has probably created a sense of unease, making you cautious about your spending. While understandable, the apprehensiveness of consumers could create a slight economic slowdown. Keep in mind, these economic conditions can and have changed rapidly. On a more positive note, we are starting to see some costs ease up a bit – especially fuel and gas – which can be a large expense for many households.

I'm proud to share that UBI has been named Iowa's #1 Ag Bank for the 21st consecutive year. This recognition is based on a report of *Top 100 Farm Lenders Ranked by Dollar Volume* published by the American Bankers Association using data provided by the FDIC. Of course, we are very proud of this honor, but more important is what it means for our customers – peace of mind knowing they are working with a lender that has the capacity, expertise and knowledge to handle all their lending needs. Building relationships in ag lending means being there to finance that first 4-H project to supporting

generations of some of Iowa's top producers. We appreciate our loyal customers and will continue our strong commitment to rural Iowa.

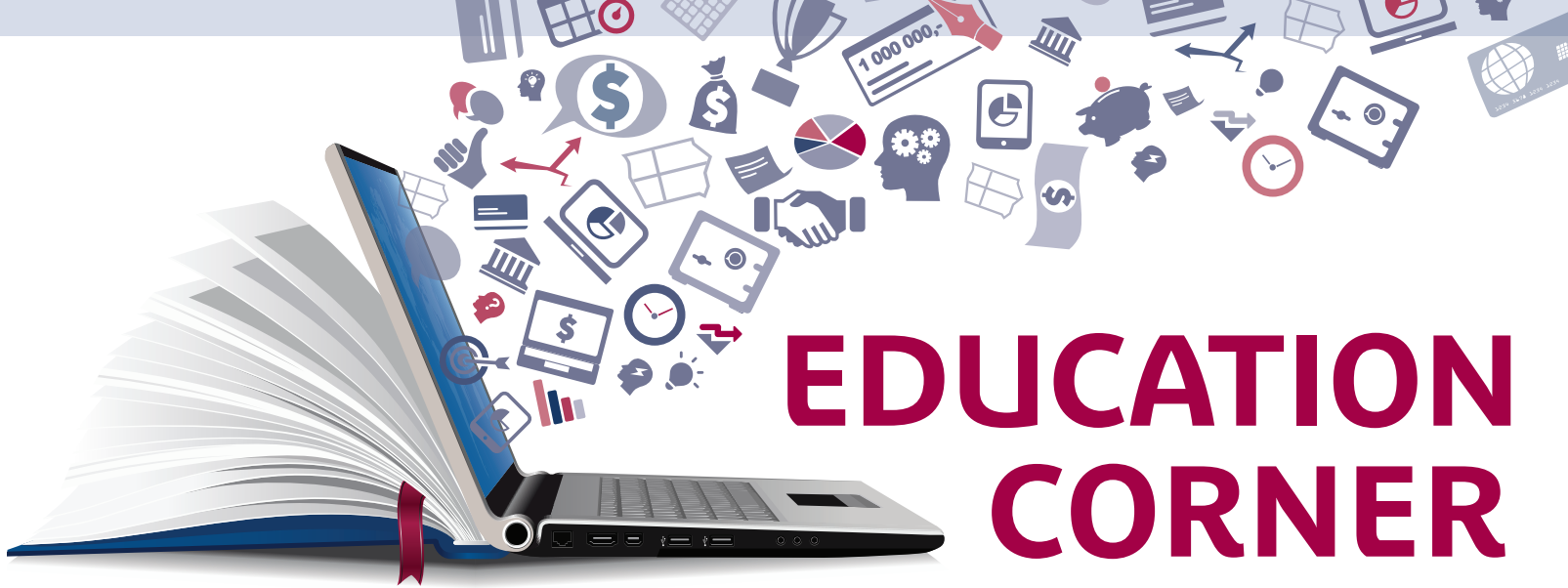
Our Ida Grove, Arthur and Odebolt offices recently hosted the 31st annual Whitey Thompson Hike-Bike-A-Thon on May 7. This was the 30th year that United Bank of Iowa has sponsored this event as a tribute to Whitey Thompson, a former bank director, as a way to honor his commitment to the youth in our communities. This year 577 students participated and donations were over \$86,700. All proceeds go to OABCIG Dollars for Scholars to fund scholarships for OABCIG students. Every year, the generous donations and support of this event from the communities, families and friends continues to amaze us.

Congratulations to Lance Moore who recently retired from the board of directors at United Bank of Iowa and Ida Grove Bancshares, Inc. Lance served as a director for the past 19 years, as well as serving on several committees. Lance's dedication and contributions will be greatly missed.

On a somber note, former Director Larry Hultgren passed away in mid-April. Larry was a United Bank of Iowa and Ida Grove Bancshares, Inc. director for 28 years. He supported many community functions throughout our trade area and really understood the importance of a community bank. Our deepest sympathy to his family, friends, and community.

We extend our congratulations to Carolyn Hoelscher, who recently retired after a 42-year career in banking, of which the last 31 years were with United Bank of Iowa, serving in both the Odebolt and Ida Grove offices. We will miss Carolyn and wish her the best in retirement.

Daniel L. Dotzler
President & CEO



A Simple Way to Prevent Fraud

Debit Card and Account Alerts

Have you ever?

- Wished you could be notified when a large amount comes out of your checking account? Or when your balance gets low?
- Lost your debit card and wish you could block it from someone else using it?

You can set up alerts on your debit card and/or your checking account for these situations and more! After setting alerts, you will be notified by text or email when transactions, based on your preferences, are posted to your account and when your account needs your attention. It's very simple and takes only a few minutes! Here's how:

Set Up **Debit Card Alerts** and Preferences

1. Log in to either Online or Mobile Banking.
2. Choose *Card Controls* from the menu.
3. Follow the instructions to enroll.
4. Choose your debit card.
5. Click on *Alerts and Protections* and/or *Travel Notices* to establish your alerts, manage travel notices, and block or unblock your card.

Set Up **Account Alerts**

1. Log in to either Online or Mobile Banking.
2. Simply go to your checking or savings account and use the *Alert Preferences* feature to establish balance and transaction alerts.

Setting alerts will help you manage your account, prevent fraud, and give you the peace of mind of knowing you have control of your debit card and your account.

Example

A customer received a text message of an online transaction that was posted to their account for purchases they did not authorize. The customer acted quickly, blocked their card and notified the bank so we could take the necessary steps to avoid further fraudulent transactions. This customer was very thankful they had alerts set up and were able to block their card until the problem was resolved.





Wendy Lorenzen
Emerald Club Coordinator

June 12, 2025 • 1:30 pm

Free Movie Day (*Club members, no children*)
Crawford County Cinema 4 • Denison

June 18, 2025 • 1:00 - 2:30 pm

Brownie Sundae Social
408 Hwy 30 • Dunlap UBI Office

July 16, 2025 • 1:00 - 3:00 pm

Ice Cream Sundaes
116 N Kiel St • Holstein UBI Office

September 17, 2025 • 7:00 pm

Free Movie Night (*Club members, no children*)
State Theatre • Holstein
Ticket includes small popcorn, small drink and candy.

Fall Supper

September 18 • Denison • 5:30 pm
First United Methodist Church, 113 S 14th Street
Catered meal with program to follow.
RSVP by September 15 to Denison office.

Fall Luncheon

October 15 • Ida Grove • Noon
Sacred Heart Catholic Church, 800 N Main
Catered meal with program to follow.
RSVP by October 10 to Arthur office.

So Much More Than Trips!

Club Benefits

- No maintenance fee on Classic Checking account*
- 50% discount on personal checks*
- No monthly fee on personal ATM Card*
- No fee on personal money orders
- Discount on Visa® gift cards (pay only \$3/card)
- **FREE** photocopy service
- **FREE** notary service
- **FREE** financial counseling

**One account per person only*

Are Your Beneficiaries Up-To-Date?

Monitoring and updating your beneficiaries is a very important part of your Estate planning. Take the time to review and verify that your beneficiaries are who you wish on your retirement accounts, life insurance policies, annuities, 401-K, etc. If you need to change beneficiaries, you can do that any time by signing a new beneficiary form. You may name one or more beneficiaries to receive your assets at the time of your death.

If you do not name a beneficiary, or if none of your named beneficiaries are alive at the time of your death, your retirement assets will be paid to your Estate.

Should any beneficiary pre-decease you, his or her share of the retirement is distributed according to the selection you made on the account application in the Designation of Beneficiary section.

1 The first choice, the pro rata method, terminates the interest of the deceased beneficiary and distributes those funds pro rata according to the remaining beneficiary's share percentage(s).

2 The second choice, the per stirpes method, transfers the deceased beneficiary's share equally to the next generation; children, then grandchildren, then great-grandchildren (natural and/or adopted). If there are no children or grandchildren of a predeceased beneficiary, then funds may go to the beneficiary's spouse, if any, or will follow lineal descendants depending on your election.

In order that your funds be distributed according to your wishes, we strongly recommend you complete a new beneficiary designation as soon as possible when a beneficiary dies before you.

Don't Forget Your Safe Deposit Box

When changing beneficiaries on your investments, don't forget your safe deposit box. Maybe you also need to change the person you designate to have access to the contents of your box after your death. Stop in and we'll update your safe deposit box agreement.





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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

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UBI Scholarships

Class of 2025

We would like to congratulate all of the 2025 graduates. The following were recipients of a United Bank of Iowa scholarship:

Brailey Antisdell, Glidden
Caden Bruck, Harlan
Kamden Bruhn, Schleswig
Lucas Christian, Scranton
Myah Dausel, Cushing
Kennedy Eischeid, Manning
Mariah Falkena, Dunlap
Madison Fiorendino, Storm Lake
Jadyn Friedrichsen, Early
Laynie Gawley, Irwin
Colton Happe, Washta
Devyn Harris, Mondamin
Bodie Hansen, Odebolt
Jace Henderson, Ute

Wyatt Herrstrom, Boone
Kyra Irlbeck, Carroll
Isabel Jepsen, Charter Oak
Asher Johnson, Pocahontas
Brayden Komarek, Onawa
Jacob Kraft, Kingsley
Sidney Krier, Remsen
Abbey Meseck, Charter Oak
Jacob Meshek, Coon Rapids
Peyton Meyer, Alta
Kaitlyn O'Neill, Rockwell City
Renee Oberreuter, Danbury
Deanna Partridge, Marcus
Breanne Patterson, Auburn

January Paw, Storm Lake
Nora Peterson, Storm Lake
Nora Pickhinke, Early
Luke Royster, Duncombe
Elizabeth Schimmer, Galva
Brayden Schultz, Carroll
Kinnick Steimel, Churdan
Kortni Thomsen, Sac City
Claire Thompson, Fort Dodge
Ayla Toms, Glidden
Liam Trimble, Fort Dodge
Rylee Vohs, Moville
Colby Wallace, Ralston
Adlen Wheelock, Sac City

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

