

D The United DIFFERENCE

Member FDIC



A Message from the President

March Madness is just around the corner. For many, that means filling out brackets for fun and putting basketball knowledge to the test. Every year brings unexpected upsets and outcomes no one could have predicted — true “bracket busters.”

In some ways, life and finance can feel the same. You can plan, budget, and prepare to the best of your ability, and then something unexpected happens, creating a little madness of its own. While minimizing surprises is always the goal, at United Bank of Iowa, our commitment is to help you navigate those moments with confidence. Whether it's an unfamiliar debit card charge, an unplanned expense, or a home improvement project that couldn't wait, our team is here to help alleviate the madness.

Artificial Intelligence (AI) is another topic generating significant discussion. Many people wonder what it is and how it affects them. Whether you realize it or not, AI is already integrated into many aspects of daily life. In the banking industry, AI is at the forefront of conversations around innovation and efficiency. At United Bank of Iowa, we continue to monitor advancements in AI; however, our mission remains unchanged — providing personalized service and maintaining strong community connections in the areas we serve.

We are excited to share that our new Manning office is in its final stages of construction, with plans to open in late March. This facility will be a wonderful addition to United Bank of Iowa, and

we sincerely appreciate our customers' patience throughout the construction process.

I am also pleased to report that United Bank of Iowa has filed applications to open a new office in Battle Creek. This additional location will provide greater convenience for our customers and further demonstrates our commitment to supporting local farmers, families, businesses, and the communities we proudly serve. Watch for more details soon, as we anticipate opening in April.

We would like to congratulate Faye Huster, AVP/Assistant Branch Manager in Lake City, on her upcoming retirement. Faye has dedicated more than 40 years to banking, including 25 years with United Bank of Iowa. We thank her for her commitment to our customers and our organization, and we wish Faye all the best in her retirement.

Thank you for being a valued United Bank of Iowa customer. We truly appreciate your business and your continued support.


Daniel L. Dotzler
President & CEO

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Calling all local photographers! Pull out your cameras or charge up your phones and help us create our 2027 *Capturing Rural Iowa* UBI calendar. We are looking for 12 GREAT photos that depict life in rural Iowa. Do you have what we're looking for? If we pick your photo for our calendar, you will win \$100!

Learn more at unitedbk.bank or follow us on Facebook or Instagram!

Why Create a Trust?

A trust fund is an excellent way to ensure your assets are handled according to your wishes after you pass away. It allows you to control who receives money, personal items, or real estate, as well as when and how those assets are distributed. Trust funds keep your most valuable assets safe until the time comes that you want to share them. They also help protect your assets from going through the probate process after your death.

DIFFERENT TYPES OF TRUSTS

There are several common types of trusts, and the one you choose will depend on your specific situation and needs.

Revocable Trust is a flexible trust that allows you to make changes at any point in your life. This could include updating beneficiaries or add/removing assets.

Irrevocable Trust is a type of trust that cannot be changed or cancelled after its creation. Once you establish an irrevocable trust and place your assets in it, you relinquish control to the trustee you've chosen.

Living Trust is a trust you set up during your lifetime that designates a trustee to administer your assets to your beneficiaries after your death. A living trust can be either revocable or irrevocable.

Testamentary Trust is a trust that comes into existence only after you've passed away. The terms of the trust are typically included in your will. A testamentary trust is irrevocable by definition.

There are also trusts for specific uses, such as a special needs trust or a spendthrift trust. The best way to ensure that you are creating the trust type that meets your specific situation and follows all your state rules and regulations is to use a lawyer.

SOME BEGINNING THOUGHTS TO START CREATING A TRUST FUND

1. Choose a name for your trust.
2. Designate your trustee and be sure to designate a successor trustee.
3. Choose your beneficiaries.
4. Decide how your trust will be administered.
5. Choose a lawyer to write the trust document for you to sign and notarize.
6. Open and fund your trust account.

Setting up a trust fund can be a critical part of estate planning. You can rest easy knowing that your estate won't have to go through probate, and your assets will go into the right hands just the way you intended.

THE UBI TRUST TEAM - CALL US TODAY!



DON'T FORGET YOUR IRA CONTRIBUTION FOR 2025

It's that time of year when everyone is working on their 2025 tax returns and calculating their retirement contributions. For 2025, the deadline for making a contribution is April 15, 2026. The contribution limits for 2025 for a Traditional IRA/Roth IRA are:

- \$7,000 if under age 50*
 - \$8,000 if age 50 and greater*
- *OR 100% of your compensation, whichever is less

Always check with your tax preparer for help in determining which retirement product is best for you and if you meet all the eligibility requirements.

Stop at any United Bank of Iowa office to open a new retirement account or make a contribution to an existing account. We are here to help you achieve your retirement dreams.



the Emerald Club

THE
EMERALD
CLUB



Wendy Lorenzen
Emerald Club
Coordinator

March 11 • 2:00 - 3:00 pm

Pie Day

1270 N Lake Ave • Storm Lake UBI Office

March 25 • 9:00 - 11:00 am

International Waffle Day

(waffles and refreshments included)

116 N Kiel St • Holstein UBI Office

April 8 • 4:00 pm

Free Movie Day (Club Members, no children)

King Theatre • Rain Man • Ida Grove

Ticket includes small popcorn and small drink

May 7 • 4:30 - 6:30 pm

BINGO Night (snacks and water included)

116 N Kiel St • Holstein UBI Office

Prizes for every game!

June 17 • 1:00 - 2:30 pm

Brownie Sundae Social

408 Hwy 30 • Dunlap UBI 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*

Mystery Trip Thursday, May 14, 2026

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!

RSVP and final payment due by March 20, 2026.

\$299/person
attractions, lunch, and transportation

Pick-up locations: Ida Grove, Lake View, Carroll, and Glidden.



DC to NYC 2025 • Emerald Club Trip

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



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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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Strong Connections



At United Bank of Iowa, making strong connections within our communities is something we take pride in. This month, we're proud to highlight Jeff Buehler, SVP Branch Performance, who works from our Ida Grove office. His dedication to service and leadership continues to make a positive impact throughout the Ida Grove area.

Jeff actively supports local growth and opportunity through his role as treasurer of the Ida Grove Economic Development Corporation, helping provide financial oversight. Most recently, he helped with the development and implementation of the new Splash Pad at Ida Grove City Park and will continue his efforts with the construction of the shelter house later this year. Jeff also serves on the Horn Memorial Hospital Board of Directors, supporting access to quality healthcare and long-term sustainability for the community.

In addition, Jeff is a board member of the Ida Grove Kiwanis Charitable Foundation, Inc, and serves on the Northwest REC Revolving Loan Fund Committee, where he helps support programs that create opportunities for individuals, families, and businesses. Jeff's commitment

to service extends beyond the boardroom and is reflected in his personal life as well. He serves as treasurer at Kiron First Baptist Church, volunteers with Kiron-252, the church's Wednesday night program serving preschool through 8th grade students, and is an active member of the church's music worship team.

Jeff commented, "A community is only as strong as its connections. As a community banker, I've seen firsthand how the business of banking intersects with every facet of our local lives—from non-profits to government entities. I believe a banker's role is to act as a bridge, drawing on a vast range of financial experiences to ensure our communities don't just function, but prosper for generations to come."

Jeff is a perfect example of how bankers do more than banking; making strong connections within our community is just as important!