September 2026

# The United DIFFERENCE



*In This Issue:*



## A Message from the President

As I flip the calendar to September and see the Labor Day holiday approaching, I recognize the unofficial end to summer. While the origin and credit to the person responsible for the Labor Day concept is a little conflicting, Oregon was the first state to recognize the day as a holiday. Seven years later, Congress passed a law making it a federal holiday, signed by then-President Grover Cleveland. Of all the federal holidays, Labor Day, in my opinion, is one of the most important. This day exemplifies all the sacrifices the labor force has made for the good of our communities and our nation. I am certainly grateful to all those in the workforce, including our hard-working farm families. I wish everyone a happy, safe, and relaxing Labor Day holiday. Now, time to put the white clothes away.

If you have not yet utilized our Mobile Banking app, I invite you to download it and get signed up. With the app, I am able to check my accounts routinely and keep up on items that are clearing. The Card Controls feature comes in handy if you ever find yourself in a situation where you have misplaced your debit card. As with any online or phone app, please exercise caution when someone is asking for information, especially if you did not initiate the call. Spam and phishing phone calls are not backing off, and are only ramping up. Don't be afraid to contact your local bank directly to verify that the call came from them before providing any personal or financial information.

As we move into the fourth quarter of 2026, I am very pleased to provide a quick update of projects happening around our UBI communities:

- **Odebolt**: Construction has begun on the new building that will be located on the east side of Highway 39. Recently, we hosted a groundbreaking and are hoping to get the building out of the ground this fall.
- **Battle Creek**: We are moving forward with the demolition project at our new site on the east side of Main Street and finalizing plans for the new building. Our mobile office in Battle Creek is set up nicely to serve customers as we get the permanent building constructed.
- **Anthon**: The interior remodel work has just started. We understand this will be a little messy for a bit, but in the end, the new interior will be set up to conveniently serve our customers in an efficient manner.
- **Charter Oak**: We recently completed a nice parking lot and drive-through widening project. Our goal was to make it easier for customers to maneuver around the building.
- **Holstein**: The new customer service line is complete, and is a nice improvement for the staff and customers.

These commitments we are making to the communities we serve are a strong statement related to our support and service, and will provide long-term benefits for our customers and communities. Thank you for being a UBI customer. Your support matters and strengthens our ability to serve and grow with our communities.

*Daniel L. Dotzler*
*President & CEO*

## Iowa's #1 Ag Bank - *Our 22nd Year!*

We are proud to be recognized as the #1 Ag Bank in Iowa for the 22nd year. This honor is based on information the FDIC provides to the American Bankers Association listing the top 100 farm lenders ranked by dollar volume across the nation. This ranking is a reflection of our commitment to rural Iowa, loyal customers, experienced and knowledgeable staff, and local ownership. Thank you for your business!

# BUSINESS CUSTOMERS

## *Protect Yourself from Fraud*

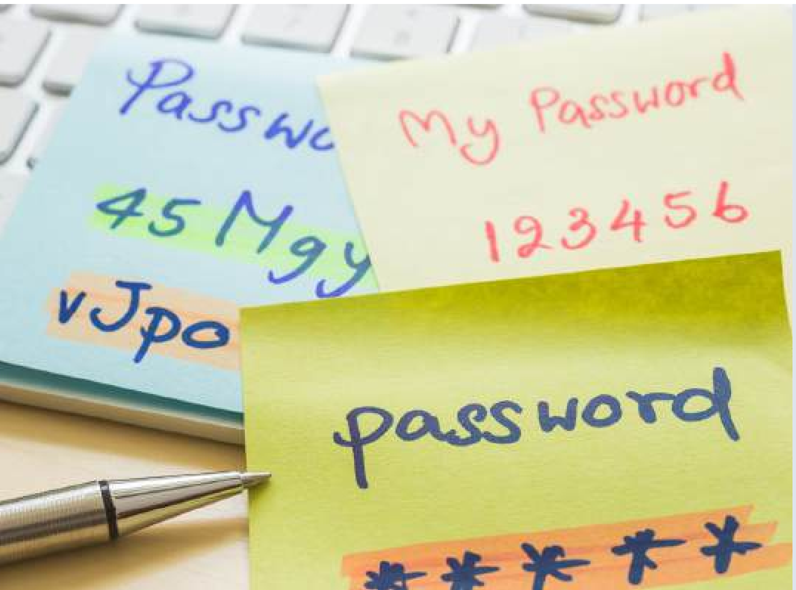
*We are seeing an influx of businesses who have been victimized by email and cyber fraud.*

### *How to Prevent Fraud*

- Be suspicious of emails, phone calls, and text messages purporting to be from a financial institution, government or other agency requesting account information or verification of usernames, passwords, PIN codes, etc. If you are not certain of the source, do not click any links.
- If you get an email or ACH change request, make a phone call to verify the request.
- Reconcile all transactions on a daily basis.
- Initiate ACH and wire transfers under dual control, with a transaction originator and a separate transaction authorizer.
- Regularly review user access levels, dollar limits and activity.
- Verify use of a secure session ("https") in the browser for all online banking.
- Access online banking activities from a stand-alone computer system from which email and web browsing are not possible.
- Never access bank information at Internet cafes, public libraries, etc.
- Install computer security tools such as firewalls, anti-virus software, and spyware detection programs.
- Immediately report any suspicious transactions to the financial institution.

### *What to Do if You Suspect Fraud*

- Immediately cease all activity from your computer system. Disconnect your network connections to isolate the system from remote access.
- Immediately contact your bank for assistance with the following: reviewing recent transactions and electronic authorizations, disabling online access to accounts, changing online banking passwords and opening new account(s) when appropriate.
- Ensure that no one has requested an address change, title change, PIN change or ordered new cards, checks or other account documents to be sent to another address.
- Maintain a written chronology of what happened, what was lost and the steps taken to report the incident to the various agencies, banks and firms impacted. Be sure to record the date, time, contact telephone number, person spoken to, and any relevant report or reference number and instructions.
- File a police report and provide the facts and circumstances surrounding the loss. Having a police report on file may be helpful when dealing with insurance companies, banks and other establishments. The police report may initiate an investigation into the loss with the goal of identifying, arresting and prosecuting the offender and possibly recovering losses.




### *Suggestions for employers and employees both at and outside the workplace*

- Create strong passwords.
- Change passwords frequently.
- Prohibit the use of "shared" usernames and passwords.
- Never share username and passwords with third-party providers.
- Never leave a computer unattended while using online banking.

AGVANTAGE

Fall 2026

I hope everyone had a great summer. It is hard to believe school has started and harvest will be following shortly. Recently, I was looking back at previous articles I'd written and saw this phrase:

***Control the things you can change, and know when to change the things you can control.***

This really hit home given the world we are currently living in. With all the headlines in the news, it's not surprising that people are feeling more stress and anxiety in their lives now than in the past. Think about everything we are constantly hearing about - the Iran conflict and continued Middle East tension, Russia and China hacking and spying threats, AI growing faster than we can maybe control, along with what some feel is volatility in the stock markets and a National Debt creeping up to $40 trillion. The list goes on. Closer to home, some of the headlines causing excitement are the lack of rain in some areas, potential pollination issues, livestock death loss due to heat, lagging prices on the grain markets, aggressive land auctions, the uncertainty of a new farm bill, and what, if any, farm payments we might see in the near future.

With all these pressing headlines, how does one overcome the obstacles and challenges in front of us? Just like anything in life, we need to take a step back to realize some things are not worth worrying about because we can't change them. Instead of spending time stressing over things that are out of our control, we should be spending time focusing on the things that we can control and change. The following are just a few segments of your operation that you can control and make changes to when necessary.

**Marketing your grain and livestock:** The marketing of your grain and livestock is one of the most common areas that you can control. In an article I wrote in 2017, I talked about not trying to "hit the home run" when it comes to marketing your grain and livestock. Back in my high school baseball days, our coach drilled into us that base hits win the game. Base hits turn into RBIs, which turn into runs scored. Home runs are great, but over time you can see a correlation between home run leaders and the most strikeouts.

**Insurance Coverage Levels:** Another area that we can control, and is often overlooked, is insurance coverage levels on our assets. As years go by, we sometimes forget to review policies to see if we have the right amount of coverage. Take the time to visit with your agent about your insurance coverage or other options that are available for your operation. This is also true of coverage for your buildings, dwellings, machinery, and equipment, as well as your crop and livestock operation. I cannot stress enough the importance of understanding what you have and the level of protection that fits your risk tolerance. This will allow you to address potential future losses that could otherwise hinder the overall sustainability of your operation.

**Family Living and Off-Farm Income:** Family living and additional off-farm income are also areas that are in your control. While everyone's family living and off-farm income are different, successful producers have a good grasp of these categories. They understand that controlling this area and maintaining a proper balance between farm operation and personal living is imperative.

**Equipment:** Equipment within your operation is also an area that you have control of. There are so many variables and thought-processes when it comes to equipment: Do I purchase and depreciate it off in the first year and make payments on it over the next five years? Do I lease and worry about the buyout when it comes due at the end of five years? Do I maintain what I have and gamble with repair bills? Do I limit my equipment line, minimize my debt exposure, and hire more custom farming done without any of the above worries? Profitability and time-efficiency are both important, but effectively managing this area can be a struggle for producers from time to time.

In the end, it doesn't matter what the media is saying. What matters is the changes you can make and the level of control you have within your own operation. If you are questioning a change, or have an idea to improve your operation, feel free to stop by and visit with your local UBI lender. We are ready to assist you with your questions and concerns.

Thank you for your business relationships and thank you for choosing United Bank of Iowa as your financial partner. I wish each of you a safe and plentiful harvest.

Jim Friel

V.P. Regional Branch Manager, Carroll


We're Committed to Agriculture!

# the Emerald Club

THE EMERALD CLUB

Wendy Lorenzen
Emerald Club Coordinator

## Fall Luncheons

**October 8 • Carroll • Noon**
*Swan Lake Conservation Center, 22676 Swan Lake Dr*
Catered meal with program to follow.
**RSVP by September 28 to Carroll or Glidden offices.**

## Free Movie Night

**October 1 • Ida Grove • 4:00 pm** • *Club members, no children*
*King Theatre, 413 2nd St*
**RSVP by September 28 to Wendy at the Arthur office.**

## Aloha Hawaii • June 1 - 11, 2027

*1 Night - Omaha, NE - Cambria Hotel Omaha Downtown, 3 Nights - Honolulu, Oahu - Marriott Waikiki Resort, 3 Nights - Kona, Hawaii - Royal Kona Resort, 3 Nights - Lahaina, Maui - Royal Lahaina Resort & Bungalows*

**Tuesday, June 1**
Board motorcoach and enjoy the evening at your leisure.
*Overnight* • *Omaha*, NE

**Wednesday, June 2**
Set out this morning for our flight to the breathtaking Honolulu on the island of Oahu. The remainder of the day is yours to unwind, explore the surrounding area, and enjoy dinner on your own.
*Overnight* • *Honolulu, Oahu*

**Thursday, June 3 (B, D)**
Tour Pearl Harbor. Take in the scenic beauty of Punchbowl Crater and the National Cemetery of the Pacific, then drive through the heart of Honolulu. This evening, celebrate the start of our Hawaiian adventure with a delightful welcome dinner.
*Overnight* • *Honolulu, Oahu*

**Friday, June 4 (B)**
Tour the elegant Iolani Palace. Travel into the island's verdant interior to the spectacular Nu'uanu Pali Lookout.
*Overnight* • *Honolulu, Oahu*

**Saturday, June 5 (B)**
Fly to Hawaii's legendary Big Island. Visit picturesque Rainbow Falls. This afternoon, travel to Hawai'i Volcanoes National Park Overlook. Arrive at the hotel this evening surrounded by the landscapes of the Big Island.
*Overnight* • *Kona, Hawaii*

**Sunday, June 6 (B, D)**
Enjoy a leisurely morning at the resort. Visit the historic seaside town of Kailua-Kona. Browse local shops and galleries or enjoy free time for lunch. This evening, experience a delicious feast, lively music, graceful hula dancing, and vibrant Polynesian entertainment.
*Overnight* • *Kona, Hawaii*

**Monday, June 7 (B, D)**
Visit Kona Joe's Coffee Farm. Next, discover the colorful St. Benedict's Painted Church before continuing to Pu'uhonua o Honaunau National Historical Park. This evening, we'll gather for a delicious group dinner.
*Overnight* • *Kona, Hawaii*

**Tuesday, June 8 (B, D)**
Fly to the beautiful island of Maui. Visit the picturesque Iao Valley State Monument. Arrive at resort. Come together for a lovely group dinner.
*Overnight* • *Lahaina, Maui*

**Wednesday, June 9 (B)**
Enjoy a day at leisure to explore beautiful Maui.
*Overnight* • *Lahaina, Maui*

**Thursday, June 10 (B, D)**
Enjoy your last day on the island. We'll gather with our fellow travelers for a festive farewell dinner.
*Overnight* • *Lahaina, Maui*

**Friday, June 11 (B)**
Home to Iowa!

**Pricing, seating is limited:**

**$6,995**/person, double (2 *people sharing room with 1 or 2 beds*)

**$9,075**/person, single (*room for 1 person*)

**Down payment ($500 per traveler) due at sign up. *Limited space.***

**Final payment due by February 1, 2027**

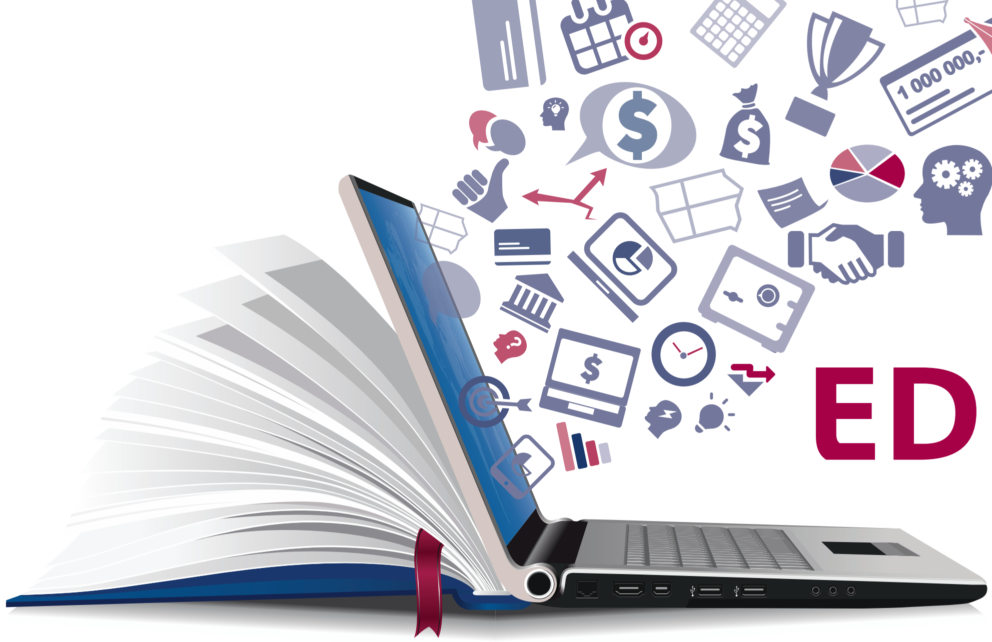
**Travel insurance provided at extra cost.**

*Pick-up locations determined at final payment date.*

***Reminder:*** *We reserve the right to make itinerary, hotel, and pick-up location changes.*

*For the full Aloha Hawaii trip information, visit our website at unitedbk.bank or stop into your local UBI branch.*

**If you have trip or reservation questions, contact Wendy Lorenzen at 712-367-2291.**



# EDUCATION CORNER

## *Social Engineering*

Alex Baruth, UBI Fraud Prevention and Security Officer, recently attended a Security and Fraud Conference. During the conference, he watched the presenter "hack" someone's iPhone password simply by knowing the answers to a few common questions – ***what year did you graduate? When is your birthday? What is your mother's birthdate? What are your kids' birthdates?*** After obtaining the answers to these simple questions, it only took the presenter a few tries to guess the 6-digit passcode to gain access to this person's iPhone. While this was in a controlled environment with someone willing to share her information for the purpose of the demonstration, it isn't difficult for fraudsters to find this and other information about you. The process of obtaining this information is called Social Engineering.

## *Be Aware of What You Share*

We often think and act on protecting information such as our bank account or social security number, but what about other personal information? Birthdates, graduation years, kids' names – these pieces of information are of high value to scammers who are looking for a target. What information do you have on your social media channels? Are there birthday posts, posts about school, family members, job locations, etc.? Any personal information you share in a post can be used by a fraudster. They also gather information from other sources such as newspaper articles, business or school websites, and even the dark web.

Once a scammer gathers your personal information, they can start developing a plan to scam you. If they find the name of your grandchild, they can impersonate them during the classic "Grandparent Scam." If they learn your place of employment, they can start probing your work email with fake emails, hoping you click on a link to compromise your computer. If they are able to guess your email password, they can gain access and send out scam emails, or even start resetting your passwords. Social Engineering is the gateway for a large variety of scams, and it can start with just a simple Happy Birthday post on your social media page. While you cannot control every piece of information about you that is out in the world, it is important to control what you can. Take the time to consider the information you share to the world.

As always, if you are in a situation and feel like something is off and could possibly be a scam, stop right away, take a step back and analyze what is going on.

United Bank of Iowa
Member FDIC
501 2nd Street
Ida Grove, IA 51445

PRSRT STD
US POSTAGE
PAID
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EQUAL HOUSING LENDER

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

unitedbk.bank

# Strong Connections

Strong connections don't happen by accident. They are built over time through showing up, lending a hand, serving others, and investing in the community around you. For Annie Schrum, S.V.P. Retail Banking, giving back is more than a commitment, it's a way of life. Whether volunteering her time, serving on community boards, helping raise money for important causes, or just stepping in when there's a need, Annie has made a lasting impact in Denison, the community she calls home.

Annie currently serves as a board member on the Denison Community Housing Agency and is President of the Eventide Foundation. Over the years she has served on boards for Crawford County Memorial Hospital Foundation, Denison Tourism, St. Rose of Lima School, Development Unlimited, and Friends of the Crawford County Wellness Center. She has volunteered her time with Crawford County Women in Business, Crawford County Ambassadors, Denison Cub Scouts Pack 49, Crawford County Historical Society, Tri-City BBQ Fest, and several other organizations.

When asked about her passion for serving, she comments, "As a Denison native, I've always been proud to call this community home. Denison has supported me in countless ways and provided opportunities that have shaped both my personal and professional life."

She continues, "Every board, committee, and organization I have served on has had someone who has felt like a mentor to me. They've challenged me and helped me grow as a leader and a person. I'm grateful for the opportunity to serve in that same role for others. Helping the next generation discover their potential and encouraging them to become engaged in their community is one of the most rewarding parts of giving back. Each of us has a gift to give, whether it be our time, expertise, leadership, or simply a willingness to help. Our gifts are not meant to be kept to ourselves; they are meant to be shared."

Annie is the perfect example of what it means to be a banker who does more than banking; building strong connections, investing in her community, being a mentor, and making a difference that extends far beyond the walls of the bank.