

D The United DIFFERENCE

December 2024

Member FDIC



A Message from the President

I am very proud to present the 2024 UBI Christmas issue. It is a blessing to work with dedicated and hardworking staff members who strive to provide excellent, friendly, and accurate service to our customers all through the year. Our staff takes pride in helping their customers succeed and UBI's involvement in the communities we serve.

As we take time to recognize our work family, I'm also excited to share the blessing of a new member to my family. My son, Ben, is getting married in December; Ben and Madison will reside in Kansas City, Missouri.

I am pleased to report that an upgrade to Online Banking and the release of our new Mobile Banking app is scheduled for the first week in December. This new platform has some very nice features and I am confident you will enjoy the functionality and appreciate the additional level of security.

Beneficial ownership rules for companies will take effect shortly. Specifically, business owners will need to identify and report beneficial owners. This new information collection is mandated by the Corporate Transparency Act and is required to be completed by January 1, 2025. If you are unsure what you need to do, reach out to one of our bankers or your tax accountant professional and they can point you in the right direction to get started.

Our new Manning branch office is on pace to be opened later this year or early 2025. Our administrative team has been working diligently

to make it happen. We are excited to have Lucas Potthoff, a Manning native, as the Office Manager.

Our Carroll office will celebrate their 25 year milestone this December. We are happy to have been part of Carroll and the surrounding communities for the past 25 years and look forward to serving you in the future.

A couple Ida Grove employees celebrated milestones recently. Sandy Sykes, who heads up our Trust Department, and Sheryl Wonder, Assistant Bookkeeping Manager, both celebrated 40 years with UBI. We appreciate their dedication to UBI and commitment to their customers.

Also, I would like to give a shout out to Anita Whitney, Executive Secretary in Ida Grove, who will be retiring on December 31, 2024, after almost 44 years with UBI. I have worked closely with Anita for many years and give her my congratulations and best wishes in retirement.

We have several employees in our branch offices who have recently retired or have plans to retire in the near future. Janet Schrad, who retired from our Lake City office in November, had been with UBI since 2001 and logged a total of 44 years in banking. Pamela Meyer, who also retired in November, had been part of the United Bank of Iowa lending team in Rockwell City since 2018. Jolene Rasty, also from the Rockwell City office, will retire in January after 23 years with UBI and logging a total of 47 years in banking. Karen Hartje will also retire in January after serving our Storm Lake customers for 15 years. I want to give our best wishes to Janet, Pamela, Jolene, and Karen. All of these employees did commendable work and set examples for the upcoming generation of bank employees.

As 2024 winds down, I want to report that United Bank of Iowa is doing well and remains financially strong. Our staff members are ready to begin a new year and our hope is to continue serving your banking needs again in 2025. Thank you for being a United Bank of Iowa customer.

Merry Christmas and Happy New Year!


Daniel L. Dotzler
President & CEO

In This Issue:

- Online Banking Upgrade and NEW Mobile App
- Emerald Club
- Merry Christmas
- Open House



*The Perfect Gift
for Christmas*

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

ANNOUNCING...

Upgrade to Online Banking and New Mobile App!



What Do I Need To Do?

Online Banking customers

Continue to log in at unitedbk.bank and you will notice a new modern look. (Online Banking may be periodically unavailable on December 3 starting at 5:00 pm.)

Mobile Banking customers

Go to your app store and download our new UBI app! Then you can delete the old UBI app.



Will My User Name and Password Change?

No, it will remain the same; however, the first time you log in, you will notice the two-factor authentication feature.



What is Two-Factor Authentication?

It is simply an added login security feature. When logging in to Online or Mobile Banking, a code will be delivered to you by text or email to verify your identity. You will be asked to enter this code to complete the login process.



What Else Do I Need To Do?

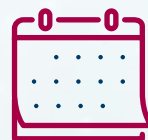
1. Set Up Your Debit Card Alerts and Preferences

Simply go to *Card Controls* in Online or Mobile Banking and follow the instructions to enroll your cards. This is where you can reestablish your debit card alerts, manage travel notices, and block or unblock your cards.

2. Set Up Account Alerts

You can reestablish your account alerts in Online or Mobile Banking. Simply go to your checking or savings account and use the *Alert preferences* feature to establish balance and transaction alerts.

If you were not using debit card alerts or account alerts, now is a great time to start!



WHEN

December 4, 2024

Enjoy These Benefits

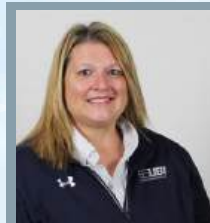
- Faster speed.
- A modern, consistent look across all your devices, providing better functionality and simplifying how you manage your accounts and transfer money.
- A more personalized experience – arrange your dashboard just how you like it.
- Ability to reset your password at your convenience.
- Messages feature – chat with our employees during business hours from 8:30 am to 4:00 pm.
- Add notes, tags, or images such as receipts to your transactions.
- Bill payment information will transfer to the new app.

Please note:

Your accounting software/connections (Quickbooks, Quicken, Zero, etc.) will be available mid-December.

the Emerald Club

THE EMERALD CLUB



Wendy Lorenzen
Emerald Club
Coordinator

Merry Christmas & Happy New Year!

Friday, December 13 • 11:00 - 1:00
Christmas Open House • Carry Out
All United Bank of Iowa offices

Thursday, February 13 • 1:00 - 3:00
Pie Day
Denison office

Monday, May 5, 2025 • Mystery Trip
RSVP to any UBI office by March 25

Another Mystery Trip appears, With all the excitement as in past years. Are you wondering, what could it be? Sign up and you will see!

Lots of knowledge and oh so many laws, Makes you wonder, what is the big draw? Maybe it's the size, maybe it's the beauty, Maybe it's the reflection and its duty.

Next we must eat, but where shall we go? Maybe somewhere that has lots of dough! Never fear, Wendy has a plan in her head, And if you eat enough, you may need a bed.

Hold onto your hats and get ready for this, It's a look behind doors to see what you miss. It could be a surprise or maybe not, I hope you walk away learning a lot!

\$155/person, payment due at sign up
attractions, lunch and transportation

Pick-up locations
Ida Grove, Lake View, Carroll and Glidden
Limited seats available - payment due to reserve seat

Need a Christmas Gift Idea?

Tell your friends and family you want an Emerald Club gift certificate!

Windy City Wonders September 8 - 12, 2025

Monday, Sept. 8 (D)

Arrive in Hudson, IA to explore Hansen's Dairy. Guided tour to explore farm-to-table dairy process, trolley ride to the farm, explore the operation and even make butter! End the day in Waterloo, IA and enjoy a welcome dinner.
Overnight • Waterloo, IA

Tuesday, Sept. 9 (B, D)

Enjoy breakfast and continue the journey to Chicago. Explore the Skydeck at Willis Tower and take in the stunning Chicago skyline. Enjoy dinner as a group.
Overnight • Chicago, IL

Wednesday, Sept. 10 (B, L)

Start the day with an architecture tour by riverboat! Enjoy unique views from the water and a new perspective of the city. Tour the Museum of Science and Industry and enjoy free time this evening at Navy Pier.
Overnight • Chicago, IL

Thursday, Sept. 11 (B, D)

Enjoy breakfast and then dive into Chicago's notorious past with a

thrilling gangster tour. Uncover the secrets of the city's Prohibition-era underworld. Free time to explore the Magnificent Mile. Enjoy a farewell dinner in Davenport, IA.
Overnight • Davenport, IA

Friday, Sept. 12 (B)

Enjoy breakfast and start the journey home. A special stop at John Deere Pavilion, step inside the massive building and see the latest green machinery.

Pricing, seating is limited:

\$1,795/person, double (2 people sharing room with 1 or 2 beds)

\$2,259/person, single (room for 1 person)

Down payment (\$250 per traveler) due at sign up.
Limited seats available.

RSVP and final payment due by May 30, 2025.

Travel insurance provided at extra cost.

Pick-up locations: Carroll, Ida Grove and Denison.

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

Note: May 28 - June 5, 2025 • DC to NYC • Trip Filled

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.

Merry Christmas

FROM ALL OF US AT UNITED BANK OF IOWA

Directors



Front Row: Carol Bresnahan, Lance Moore, Dan Dotzler, Owen Bolte, Grant Godbersen
Back Row: Earleen Uhl, Alan Cumming, Kiley Todd, Steve Vohs, Jennifer Conover

Anthon



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

Pocahontas



Mindy Wellik, Brenda Beneke, Briar Holtorf, Hope Radke, Greta Hansen

Ida Grove



Front Row: Tasha Schreiber, Sandy Sykes, Brittany Petersen, Sheila O'Connell, Tara Ruble
Middle Row: Kennadie Klein, Anecca Salcido, Amanda Currie, Kari Siegner, Stephanie Konradi, Haley McAndrews
Back Row: Madelyn Brimeyer, Anita Whitney, Melonie Petersen, Alexia Adkins, Jennifer Clark

Alta



Sara Sennert, Kellen Jacobson, Mallory Richter

Ida Grove



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

Schleswig



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

Odebolt/Kiron



Taytum Mandernach, Lauren Mohrhauser, Derek Conover, Sydney Buehler, Taylor Ransom

Galva



Kelly Freese, Will Riley, Sydney Hinkeldey, Hilary Grundmeier

Holstein



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

Lohrville



Kendra Gallentine, Andrea Lyon, Jim Friel, Alyssa Juergensen

Storm Lake



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

Ida Grove



Front Row: Kurtis Krager, Jeff Buehler, Dan Dotzler, Carolyn Hoelscher
Middle Row: Jackie Susie, Brook Boeckman, Lisa Witten, Josey Gebers
Back Row: Kayla Clark, Todd Schultz, Kiley Todd, Neil Sibenaller, Tyler Roberts

Charter Oak



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

Boone



Alisha Petersen, Benjamin Chelsvig, Alex Rouse, Logan Westphal, Kathy Welch, Andy Hunziker, Jennifer Upah

Pierson



Dawn Klaschen, Craig Moritz, Autumn Nelson, Robin Peschau

Harlan



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

Ida Grove



Front Row: Marcia Cates, Joe Cutshall, Donald Obrecht, Calvin Moser, Taylor Hemer
Middle Row: Kasey Schwanz, Bryce Teague, Erica Boeset, Presley Cranston, Abigail Reinking, Jessica Burk
Back Row: Andrea Ulrich, Eric Clinton, Patrick Ewoldt, Karl Wittorf, Marla Keating

Fort Dodge



Front Row: Karlee Reeves, Marlene Hanson, Kayla Dolph, Devon France
Back Row: Cole Halbur, Alex Copper, Jim Friel, Jenny Stein

Moorhead



Deanna Sorensen, Rozz Fundermann, Lucas Berens, Cheryl Mordhorst

Lake City



Nicole Scharn, Faye Huster, Troy Whipkey, Brittanie Steig, Michaela McCarter, Jackie Schrad, Austin Steinkamp, Janet Schrad

Carroll



Front Row: Cynthia Gore, Amber Jacobs, Ashley Hanlon
Middle Row: Johnathan Slay, Katie Halbur, Tamara Bonney, Jeff Nelson
Back Row: Cole Halbur, Jim Friel, T.J. Pauley

Cleghorn



Sherrie Peck, Brock Moser, Greta Petersen, Logan Patterson

Sac City



Trevor Aschinger, Hayley Mauer, Angela Maloy, Carol Hansen, Matt Huegerich, Melissa Langbein

Kingsley



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

Ida Grove



Front Row: Janet Mott, Christen Zimbelman, Deb Medema, Berenisse Cobb, Paige Feddersen
Middle Row: Mary Davis, Tyann Juelfs, NaTasha Sholty, Brittney Witzel, Chrissy Bailey
Back Row: Shawnee Christensen, Alex Rogers, Brandon Patrick, Jill Hasbrouck, Taytum Oldham

Denison



Front Row: Whitney Reimers, Maci Kaub, Virginia Navarro, Paula Esser, Magali Ornelas
Middle Row: Paloma Rivas, Daisy Portillo, April Huebert, Rosario Fernandez, Kaylie Koch
Back Row: Karen Koch, Janet Kluver, Ken Blair, Jeff Freier, Priscilla Baca

Arthur



Nancy Streck, Lillaina Boeck, Wendy Lorenzen

Churdan



Kendra Gallentine, Shelly Brus, Eric Happe, Dena Anderson, Alyssa Juergensen

Glidden



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

Ida Grove



Front Row: Earleen Uhl, Dana Meyer, Val Georg, Molly Woerdehoff, Lisa Christiansen
Middle Row: Marissa Wayt, Jamie Henderson, Alysia Marken, Sheryl Wonder, Jennifer Snyder, Cheryl Van Arsdol
Back Row: Katie Bresnahan, Kim Stehr, Alex Baruth, Becky Rosenau, Austin Wardrip

Rolfe



Emma Naeve, Lynn Johnson, Jennifer Trenary, Sherri Wagner, Brian Ricklefs, Laura Smith, Sarah Ives

Cushing



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

Marcus



Amber Gengler, Krista Dirks, Brock Moser, Sandy Tapper, Logan Patterson, Jennifer Curry

Aurelia



Cheyenne Thevenin, Kent Ahnemann, Cindy Krause

Dunlap



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

Rockwell City



Front Row: Bailey Dunkin, Brittany Burley, Sarah Jo Reynolds, Angela Meyer
Back Row: Jeff Neubaum, Jessica Goodman, Ryan Nicholson, Jolene Rasty, Erin Englin

Lytton



Christine Pierce, Asger Sorensen, Gail Karlen, Katie Kozal

Moville



Craig Plendl, Cynthia Cardoza, Tricia Nelson, Heather Gilles, Vicki Anstine, Scott Riemenschneider

Onawa



Dan Van Pelt, Maryjo Skelton, Christine Kennedy, Peggy Archer, Susan Burgess, Marilyn Struble, John Streeter

Manning



Jim Friel, Ericka Willenborg, Lucas Potthoff, Cynthia Gore



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 13
11:00 am to 1:00 pm

Don't forget to pick up a 2025 calendar.
We sincerely appreciate your business and look forward to serving you for generations to come.