

The United DIFFERENCE

December 2021

Member FDIC



Message from the President

Another successful year at United Bank of Iowa is nearly in the books. Our success is dependent upon you. The strong connections and financial relationships we continued to build upon this past year are sincerely appreciated.

as we hope to introduce these new products in the first quarter. In addition, we will begin construction of our new Marcus facility in the spring.

Looking back over 2021, we were pleased to deliver a second round of Paycheck Protection Program (PPP) advances to our business and farm customers this past spring originating over 3,100 new loans that totaled nearly \$55 million. In August, our Ag loan department hosted Roach Ag Marketing seminars to assist our ag customers with cash grain sales decisions and marketing plans. In September, we introduced our updated logo and proudly celebrated the one year anniversary of our "UNITED TOGETHER Makes the Difference" Cause Day campaign. This employee effort, with bank match, has reached over \$60,000 in donations to causes in the UBI market area. October brought a ribbon cutting at our Alta office drive-up as well as a 25th anniversary celebration at our Charter Oak office.

The December issue is a favorite of many because it features pictures of the UBI staff from all of our locations. Take a moment to recognize the many familiar faces, new faces, and faces in the background who are significant in delivering "The United Difference".

Even though COVID-19 continues to limit our ability to have a traditional sit down luncheon, the UBI Christmas Open House is returning this year with a new format. Stop by your UBI office on December 10 and pick up your 2022 UBI calendar and a tasty grab-and-go lunch served by the UBI staff just for you.

Thank you for choosing to bank at United Bank of Iowa. On behalf of the entire staff, we wish you a Merry Christmas and a happy and safe New Year.

Looking ahead to 2022, plans are in process to offer instant issue debit cards, as well as making mobile payment technologies like Apple Pay, Google Pay, and Samsung Pay compatible with UBI debit cards. Watch for more information

Owen

Owen C. Bolte, President & CEO

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The Perfect Gift for Christmas

Give the special people on your list the gift of choice with a Visa® Gift Card. Purchase them at any UBI location and make your shopping easy.





Do you ever think the topics in the news get overwhelming? The media hits us with weather conditions, political and civil imbalance, foreign relations, trade issues, inflation, supply chain disruptions, and more. Thinking of all this at once can get our heads spinning and cause some stress and anxiety. It's easy to get caught up worrying about things we

have no control over. When that happens, we lose touch on the things we can control. We may even feel forced to make hasty decisions and try to outguess the next situation we might face. Sometimes the best thing to do is slow down and take a deep breath.

Remember to manage the things you CAN control, and you will be able to see and navigate around the uncontrollable variables in life and stay on course with your overall long-term objectives. Unfortunately, you can't control the weather, or supply chain disruptions; however, you can attempt to control market risk and efficiency in your operation.

Now that harvest is complete, we can look back and see that while weather was out of our control, given the conditions we had, overall yields appear to be fairly good. Good yields and above normal harvest pricing over the past two years have helped. This is a great time to look at your financial

situation and start some preparation controls for the future.

With a new year comes new opportunities and renewed uncertainties. Will prices remain strong? How will yields be in 2022? Will the farm across the road come up for sale? Are we positioned to retire next year? Remember to manage your operation with your individual long-term goals in mind. Using profits from an exceptional production year can help position your operation to make those goals a reality. Maintaining liquidity while keeping payment obligations in line with long-term yield and price expectations will position your operation to meet those goals.

As we approach the end of the year and begin our renewal season, please know that our experienced lending staff is here for you. We are able to help prepare and review your personalized individual financial statement along with a cash flow analysis or projections based on various scenarios that may impact your operation. We are here to help with any questions or concerns you may have.

On behalf of the ag staff at United Bank of Iowa, I wish you and your family a Merry Christmas and a prosperous New Year.

Jim Friel
V.P. Regional Branch Manager
Carroll Office



Strong Connections



How do community causes keep their momentum? Often it's the strong business connections and people in those businesses, who are passionate about the cause, taking the lead. This is exactly the case of TEAM UBI's efforts to support Ida County Relay for Life over the past 17 years. Since nearly everyone has had a loved one who has been affected by cancer, making a commitment to support Relay for Life was an easy decision. We have watched employees and customers battle cancer and win and also mourned those who lost the battle.

Sandy Ullrich, a cancer survivor herself, stepped up to the plate in 2008 and agreed to head up the fundraising efforts for TEAM UBI. Over the past 14 years, Sandy has organized lunches, raffles, craft nights, blue jeans days, and many other fundraisers. Since 2004, TEAM UBI has donated \$70,564.12 to Ida County's Relay for Life event, often earning the honor of top fundraising team. In addition to these employee donations, UBI's corporate donations total over \$12,000.

When asking Sandy about her role, she commented, "I had a lot of help from my co-workers. It takes a lot of employees and the support of management to make it work". And she's right! The UBI employees have been behind her wearing



Team UBI rocking the 50's while serving a to-go meal at the 2020 Ida County event.

poodle skirts at 50's themed events, bonding over sanding and painting crafts, donating food for lunches, and of course, generously buying tickets and donating to all these efforts. Through it all, Sandy has been a passionate and dedicated leader.

In addition to Sandy's role with UBI, she has also served on Ida County's Relay for Life planning committee for the last four years, serving as Treasurer for the past two years and playing a key role in organizing the event.

Thank you, Sandy, for all the time and work you've devoted to TEAM UBI and Ida County Relay for Life creating *Strong Connections* in the community.



Message from Wendy
"Wishing everyone a joyous Christmas and a happy New Year! I miss everyone so much and can't wait to travel with you soon."



See What Our Customers Are Saying!



"Communication is great and everyone goes out of their way to help us." – Wilcox family, Marcus



"United Bank of Iowa understands farming and knows what it takes to help you succeed." – Condon family, Clare

UBI Customer is a Shazam Winner!

Congrats to Marci Duncan from Lake City who was a recent winner in Shazam's debit card promotion. She was presented a \$50 gift card from Troy Whipkey, Lake City Office Manager.

Shazam, our debit card provider, sponsors a promotion each quarter for debit card customers of the 1,200 banks they serve. The theme for Shazam's current promotion is Fall Festival. The grand prize is a \$500 Shazam gift card and eight other winners will receive \$50 Shazam gift cards.

Every time a customer uses their debit card for purchases, they are automatically entered for a chance to win. The more you use your debit card, the better chance you have to win.



Merry Christmas

FROM ALL OF US AT UNITED BANK OF IOWA

Directors



Front Row: Grant Godbersen, Lance Moore, Owen Bolte, Ken Van Kekerix, Carol Bresnahan
Back Row: Larry Hultgren, Curtis Rupert, Dan Dotzler, Alan Cumming, Steve Vohs

Lytton



Asger Sorensen, Christine Pierce

Ida Grove



Front Row: Megan Rohlk, Gloria Aguirre, Angie Wulf, Bethany Henderson, Alainna Martin, Patti Haack
Middle Row: Kasey Schwanz, Laura Lansink, Alicia Drury, Desirae Gosch, Melissa Bruning
Back Row: Jennifer Mink, Annie Schrum, Melonie Petersen, Aarika Blunk, Maranda Youngren, Lisa Westphalen

Pocahontas



Greta Hansen, Brenda Beneke, Amanda Pederson, Mindy Wellik, Hope Radke

Odebolt/Kiron



Taylor Ransom, Kelli Massengale, Angie Bengford, Neil Sibenaller, Kailey Childers, Carolyn Hoelscher

Carroll



Front Row: Jenny Pryor, Katie Halbur, Amber Jacobs, Cindy Baumhover
Middle Row: Pamela Killpack, Karlee Reeves, Carly Brown, Adam Wuebker
Back Row: T.J. Pauley, Jeff Nelson, Jim Friel, Cole Halbur

Arthur



Front Row: Lauren Mohrhauser, Wendy Lorenzen
Back Row: Nancy Streck, Deb Fineran, Ardie Buller

Ida Grove



Front Row: Robin Thornhill, Val Georg, Tasha Schreiber, Dana Meyer, Lisa Christiansen
Middle Row: Sheryl Wonder, Marissa Wayt, Jennifer Snyder, Tara Ruble, Teresa Lansink, Molly Woerdehoff
Back Row: Katie Bresnahan, Becky Rosenau, Dan Dotzler, Alex Baruth, Kim Stehr

Alta



Jessica Sechler, Julie Hahn, Will Riley

Lake City



Austin Steinkamp, Alysia Marken, Janet Schrad, Faye Huster, Sara Iler, Troy Whipkey, Jessica Goodman, Jackie Schrad

Ida Grove



Front Row: Calvin Moser, Marcia Cates, Joe Cutshall, Taylor Walker, Presley Cranston
Middle Row: Jessica Burk, Trevor Aschinger, Summer Beery, Andrea Ulrich, Bryce Teague
Back Row: Patrick Ewoldt, Alex Copper, Karl Wittorf, Asger Sorensen, Brett Wells, Eric Clinton

Rockwell City



Front Row: Pam Meyer, Christine Sedlacek, Sarah Jo Reynolds, Brittany Wilson
Middle Row: Debra Holtorf, Jolene Rasty, Erin Englin
Back Row: Melody Collins, Ryan Nicholson, Paulette Ringgenberg, Jeff Neubaum

Kingsley



Tiffany Schultzen, Autumn Nelson, Craig Moritz, Vicki Anstine, Shawn Doran

Charter Oak



Becki Berens, Marla Keating, Beth Maack, Jay Lally, Sarah Weinbrandt

Pierson



Jill Bobolz, Craig Moritz, Susan Petersen, Heather Gilles

Sac City



Melissa Langbein, Sheryl Middleton, Hayley Mauer, Matt Huegerich, Beth Hatch, Carol Hansen

Denison



Front Row: Isabel Baker, Kim Salgado, Janet Kluver, Virginia Navarro
Middle Row: Hetasvi Patel, Kaylie Koch, Paula Esser, Jacqueline Villa
Back Row: Karen Koch, Ken Blair, Jeff Freier, Larissa Kuker

Cleghorn



Greta Petersen, Ron Rice, Sherrie Peck

Ida Grove



Front Row: Todd Conover, Brook Boeckman, Melissa Freese, Tyler Roberts, Jeff Buehler
Middle Row: Amanda Downing, Carol Thomson, Jean Burns, Lisa Witten, Kevin Taylor, Josey Gebers
Back Row: Owen Bolte, Todd Schultz, Kiley Todd, Brent Rohlk, Kayla Clark

Boone



Jennifer Upah, Chantelle Jessen, Andy Hunziker, Erin Sorenson, Jennifer Lang

Churdan



Dena Anderson, Eric Happe, Shelly Brus, Carleigh Paup, Kim Kersey

Anthon



Allison Randall, Matt Fitzpatrick, Camille Cloud, Sarah Beery

Cushing



Sheila O'Connell, Brooke Joy, Taylor Kuhl

Aurelia



Cynthia Krause, Kent Ahnemann, Midge Hill, Julie Bohnenkamp

Glidden



Mary Jo Toms, Evan Thelen, Dawn Baumeister, Dave McNamara, Sue Freml, Lisa Mahlberg, Kayla Thielen

Storm Lake



Front Row: Becky Blackman, Brooke Groat, Carla Lindgren, Carla Tarin, Yazmin Medel
Middle Row: Peun Sihachak-Khamdaeng, Sabrina Mendoza, Samantha Thompson, Araceli Chairez, Jody Martinez, Yasmin Santizo
Back Row: Daryla Lockwood, Suzan Graham, Jake Schable, Kellen Jacobson, Karen Hartje

Schleswig



Loretta Bendon, Jaden Schug, Cammie Georgius, Alan Weiss, Lila Bubke, Amy Meseck

Galva



Sydney Hinkeldey, Will Riley, Kelly Freese, Steven Radke

Rolfe



Tina Joens, Laura Smith, Jennifer Trenary, Sherri Wagner, Brian Ricklefs, Lynn Johnson, Clay Wells

Dunlap



Makayla Beeck, Jake Schaben, Shelby Marquardt
(not pictured: Ryan Murphy)

Moville



Brittany Boyle, Tricia Nelson, Lynsey Countryman, Jeannie Krueger, Steve Rippke, Erin Bose, Veronica Hood, Yvette Stratton, Chet Verschoor

Moorhead



Rozz Fundermann, Deanna Sorensen, Whitney Reimers

Holstein



Front Row: Julie Anderson, Hilary Grundmeier, Ron Rice, Pamela Lukins
Back Row: Kallie Voge, Katie Downing, Air Flynn, Sandy Gray, Taylor Kuhl

Lohrville



Kathy Roller, Eric Happe, Tim Woodward

Ida Grove



Front Row: Cheryl Gosch, Janet Mott, Deb Medema, April Lichtenberg, Erin Beery
Middle Row: Mary Davis, Tyann Juelfs, Anita McClain, Chrissy Lange, NaTasha Sholty, Carol Bresnahan
Back Row: Alex Rogers, Shawnee Christensen, Brandon Patrick, Jill Hasbrouck, Marcus Prell

Harlan



Jordan Prichard, Lee Schoof, Stacy Ferry, Chuck Obrecht, Brandy Roenfeldt

Onawa



Christine Kennedy, Marilyn Struble, Brock Boyle, Maryjo Skelton, Susan Burgess, Peggy Archer, John Streeter

Fort Dodge



Front Row: Janice Carlson, Rachel Lavender, Jackie Zwiefel, Abbey Harvey
Middle Row: Amanda Lindstrom, Kathleen Meldrem, Devon France
Back Row: Mike Biedenfeld, Kathleen Husske, Bill Delaney, Kerry Viken

Marcus



Logan Patterson, Amber Gengler, Judy Means, Krista Dirks

Ida Grove



Front Row: Amber Clabaugh, Sandy Sykes, Linda Schoenherr, Sandy Ullrich, Madelyne Brimeyer, Earleen Uhl
Middle Row: Amanda Currie, Kari Siegner, Brittany Petersen, Sheila O'Connell, Kennadie Klein
Back Row: Stephanie Konradi, Ellen Schable, Jenny Steinkamp, Logan Westphal, Leslie Renze, Anita Whitney (not pictured: Julie Modrell)



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| Carroll | Glidden | Marcus | Sac City |
| Charter Oak | Harlan | Moorhead | Schleswig |
| Churdan | Holstein | Moville | Storm Lake |
| Cleghorn | Ida Grove | Odebolt | |

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 10

11:00am to 1:00pm

Don't forget to pick up a 2022 calendar.
We sincerely appreciate your business and look forward to serving you for generations to come.

