



## Meet Our Current Board Members



**Steven R. Lane**, President and CEO of Security Savings Bank, is currently the longest serving Board Member since 1985. He is a long-time citizen of his banking community and involves himself in a number of activities. He is currently a member of the following: Golden Buckle Homes Board, IIB Past State President, ICBA Pac Committee, IIB Pac Committee, Zion Lutheran Church, Gowrie Golf & Country Club, Iowa Bankers Association, Iowa Independent Bankers Association, Fort Dodge Shrine Club, Opportunity Living Board and Opportunity Living Foundation Board, Sons of American Legion and Masonic Lodge. He lives in Farnhamville with his wife, Renae, has three children; Brad (Jennifer), Brian (Jessica), Tiffany Christensen (Cody) and six grandchildren.

**Scott Engquist**, a lifelong resident of Harcourt, joined our Board in 2004. He owns and operates Engquist Lumber, a family business since 1890. He and wife, Diane, have two college sons; Alex and Thomas. Scott graduated from Central Webster High School and Iowa State University. He is active in the Iowa Lumber Association, Webster County Development and a new city councilman. He enjoys skiing in Colorado, golfing, biking and attending football games.



**Daryl Carlson**, Executive Vice President/General Manager of Webster-Calhoun Cooperative Telephone Association, has been a Director with Security Savings Bank since 2005. His telecommunications career began in 1976 while serving in the Army. He is an active member of the National Telephone Cooperative Association (NTCA) and served as a Board Member and a recent Past President of the Iowa Telecommunications Association (ITA). He is involved in his community, serves on other boards, organizations and various committees. Daryl and his wife, Marianne, reside outside Paton and they have two children; Erik and Kara.

**Larry Krakau**, Crop Insurance Agent in Boxholm, was elected to the Board of Directors of Security Savings Bank in 2008. Larry is the owner of Larry Krakau Agency, which started 40 years ago and co-owner of the Farm Toy Store, right off Hwy. 169, in Boxholm. His career began upon graduating from East Greene Community School in Grand Junction. He and his wife, Mary, have three children; Kelly in Indiana, Beth in Clive and Mark in Waukee. He enjoys his four grandchildren, woodworking and fishing.



**Brad Lane**, Vice President and Senior Loan Officer of Security Savings Bank, became our newest Board Member in 2010. He is a very active member of his community. He is currently on the Board of Trustees for the Gowrie Municipal Utilities, City of Gowrie Parks Board, Gowrie Jaycees, Board Member of Stewart Memorial Community Hospital and is an active volunteer for the Prairie Valley School district. Brad is a graduate of the University of Iowa, the Graduate School of Banking in Colorado and is a Certified Community Lender (CCL) for the State of Iowa. Brad makes his home in Gowrie with wife, Jennifer and three children, Jordan, Carter and Madison.

## From the Desk of Steven Lane, President - CEO

### Holiday Shopping Safety Tips



You know the holiday shopping season is upon us when the leftover Halloween candy is on sale and there's too much leftover turkey in the fridge. And just as much as the rest of us enjoy pumpkin pie and Black Friday sales, thieves enjoy our unlocked cars, unattended houses and debit/credit numbers flying around the Internet.

Thieves are looking for targets that are quick and easy to hit. Just follow a few common sense tips and you can make your car, home, and even yourself, look like a less appealing target and cause thieves to move on to an easier target.

When shopping in public places consider these basic shopping safety tips:

- Shop during daylight hours, or park in well-lit, high traffic areas.
- Leave personal valuables at home. If you must leave valuables in your car while shopping, hide them out of sight in the trunk or stowed under a seat.
- Don't forget to always lock your car, close the windows and shut the sunroof too.
- Dress casually and avoid wearing expensive jewelry.
- Avoid carrying large amounts of cash, and pay for purchases with a check or credit card when possible.
- Beware of strangers approaching you for any reason. Con artists try various methods of distracting you while their partners find ways to part you from your valuables.
- Keep a record of all credit card numbers in a safe place at home to contact your credit card provider immediately when you realize that a card is lost or stolen.

Your home is another vulnerable spot. Whether making a three-hour trip to the mall or visiting Grandma and Grandpa in another state, don't let the rush and excitement of the holiday season make you careless in protecting your home. Your primary goal is to make your house feel occupied.

- Have a neighbor watch your house and pick up mail.
- Keep lights on automatic timers and keep curtains closed.
- Leave a radio or television on so the house sounds occupied.
- Don't have holiday gifts or household valuables visible through windows.
- Don't brag to friends on Facebook or other social media websites that you are out of town.

Finally, if this is the year you have decided to avoid the mall shopping hassles and do all of your shopping online, remember that you are not safe from thieves there either. You can make shopping online secure, as long as you apply common sense.

- Shop secure websites only, those that have visible SSL certificates.
- Shop where other people you know shop.
- If you have a favorite place to shop in the real world, shopping at their online site makes sense too.
- Read shopper reviews beforehand of specific websites that you are considering using.
- Use credit and not debit, especially if your credit card offers Buyer Protection. A debit card is a direct line into your bank accounts. If a scammer gets your credit card number, they can cause chaos but the loss won't be catastrophic. If a scammer gets your debit card number and password, they can empty your bank account(s) of cash.

**Follow these common sense suggestions from your local community banker and you'll have a happy holiday season!**



Bonjour!

Welcome Aboard Club presents... FRANCE!



On Oct. 14, 2010, Joyce Kruse, Cheryl Rasmussen, Charlene Anderson, Renee Wilson, Charlotte Johnson, Laura Ballard and Renae Lane traveled to France on a trip sponsored by Security Savings Bank. From Minneapolis, we had almost a nine-hour ride to Paris with seven hours difference in time. Upon arrival at Charles de Gaulle Airport, we wasted no time finding the subway and went to see the Mona Lisa at The Louvre, the

largest museum in the world. That evening we cruised on the Seine River in Paris to view the glamorous lights of the city. Wow, welcome to Paris! We didn't miss the opportunity to see the French Can-Can performed at the Paradis Latin, which dates back to 1803. We had a delicious dinner with a very "eye opening" cabaret show! Saturday came early with a city tour which included the Eiffel Tower, Notre Dame, down the Champs-Élysées to view the Arc de Triomphe, the Opera House and much more. Finally, the seven of us were turned loose to venture on our own. Of course our first mission was to go to the very top of the Eiffel Tower, which was built in 1889 for the World's Fair. It was absolutely breathtaking and probably the

hi-light of our trip. We then visited the beautiful Cathedral of Notre Dame after church services were dismissed. Sunday, we set off for the Normandy Coast and visited the Memorial Peace Museum, the American Airborne Museum and all five beaches; Omaha, Utah, Gold, Sword and Juno. The German and



WWII Memorial on Omaha Beach

American Cemeteries were very impressive and beautiful. Renee Wilson's mission was fulfilled when she saw the area that her father, Floyd Wilson, had fought in during WWII. Do you remember the movie "The Longest Day" and Private John M. Steele, an American paratrooper? His parachute still hangs from the steeple of the church in the town of Sainte-Mère-Église. We journeyed on to the Loire Valley to visit the Château de Chenonceau, a beautiful castle on the banks of the Cher River. We toured Leonardo da Vinci's home, Clos Lucé, where he died in 1519 and the Vouvray winery, famous for sparkling white wine. We splurged tonight and enjoyed a special gourmet meal of fish or African turkey (guinea fowl, which was absolutely delicious) at the L'Orangie du Chateau de Blois. The next morning, we journeyed back to Paris and



Gals with Leonardo da Vinci

climbed aboard the high speed (200 miles per hour) TGV Train for the next three hours and headed to Avignon a walled city and Palace of the Popes from the early 14th and 15th centuries. Aix-en-Provence was an interesting city of tree-lined avenues and the home of the famous

painter, Cezanne. Grasse (near the city of Cannes) is considered the world's capital of perfume which produces two-thirds of France's aromas. We visited the Fragonard Perfumerie and learned about the scents and sweet smells coming from the fields and hillsides of lovely Provence. "The Nose" is the person who trains for nine years and apprentices for three more to create different fragrances. He or she can separate more than 10,000 scents and is never allowed to drink, smoke or eat spicy foods. Later on Saturday, we traveled to Côte d'Azur (hills of blue or French Riviera) area and had our first glance of the Mediterranean. Much to my amazement, the beaches are very rocky and not sandy. Then we are off to Nice, the playground of the rich and famous and our beautiful room overlooked the lively sea front! That evening, we enjoyed our meal outside next to the Mediterranean Sea. We traveled to Monaco, a city built upon the rock and less than 10 miles from Italy. Its size is less than 2 km with an estimated population of almost 33,000. We visited the graves of Prince Rainer and Princess Grace which lie in the Saint Nicholas Cathedral, saw the changing of the guards at the Palace and many impressive yachts in the harbor! We had 45 minutes to gamble in the Monte Carlo Casino and of course we had to take pictures of our favorite Lamborghini and Rolls Royce which were parked out front. We drove along the circuit of the very popular Monaco Grand Prix Car Race and saw the starting point. Our farewell dinner was in a little family restaurant (a former sheep herder's farm) in the town of Eze, a medieval village perched like an eagles nest on a narrow rocky peak overlooking the Mediterranean sea.

The weather was very comfortable ranging in the low 60's in the north to closer to 70's in the south. They use the Euro system...but...we had to remember to take the price times 1.3 to get an approximate adjustment for our dollar. The foods were different from north to south but the bakeries were out of this world in either direction! We had lots of cheese in the Normandy area such as camembert and Brie! They served lots of pizza, quiche, Panini and baguette sandwiches (lots of ham or chicken, cheese and dill pickles), tiramisu (a creamy Italian dessert), lots of fish and tomato or mushroom based ravioli. Last but not least, we had many different wines such as pommeau (apple wine), kir (white wine with black current liqueur), sangria (Spanish wine with fruit), calvados (apple brandy) and homemade grappa (something very strong and not so good)!

We did see a couple of *peaceful* demonstrations (due to the age of retirement), had to wait in the gas line once and didn't really see any effects of the sanitation strike. We had to turn on news from the U.S. to find out what was happening in France!!!

We ended our trip with fond memories of very friendly people and would love to visit again!



Monaco

Fun in the French Riviera!



Au Revoir!



New Employee...Wendy Duncan has joined our staff as Bookkeeper and Customer Service Representative in our Farnhamville Office. She comes to us with 13 years of banking experience. Wendy lives in Gowrie with her husband, Jim and has two children; Caden and Cally. She is a graduate of Boone High School and also has a bookkeeping degree from DMAC in Boone. She keeps very busy attending her children's activities, scrapbooking and looks forward to making new friends. Please stop in and say hello to her!



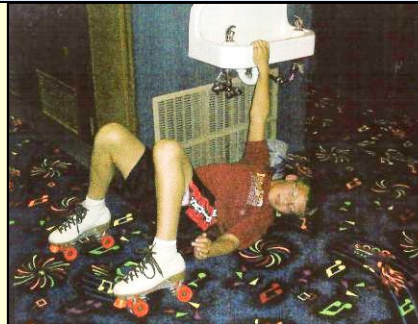
Congratulations to Renae Lane!



Farnhamville Marketing Director/Travel Coordinator by her peers to receive the Employee Recognition Award for the fourth quarter of 2010!

**Kid's Club Skating Party**

was held on Sunday, November 7th at the Gowrie Skating Center. Fifty-four skaters had a great time of skating, playing games, eating hot dogs and chips and socializing with other club members.



*Chase Swieter having fun!*



The All Aboard Kid's Club is designed with our young depositor in mind. The account is for children ages 12 and under. What a fun way to save and receive invitations to parties!



We are still accepting donations for the Gowrie Swimming Pool. Matches\* are still being made so don't forget to deposit those dollars.

\* Some restrictions apply

**Christmas Club Promotion**

A Christmas Club Account is a great tool for gradually socking away money throughout the year and spreading the financial burdens of holiday shopping. Now is a *great time* to join our Christmas Club Savings Account for *next* year. All members are very glad when they receive their check on Nov. 1st! It's a stress reliever! There are several ways to save, which our employees will be happy to explain. All *new* members will receive a free Presidential dollar upon signing-up!



Boxholm 515-846-6281	Dayton 515-547-2274	Farnhamville 515-544-3281
Gowrie 515-352-3333	Harcourt 515-354-5222	Lehigh 515-359-2150

**HOURS:** BOXHOLM: M-F 8:00-3:30 • SATURDAY DRIVE-UP 8-10 • DAYTON: M-FRI 8:00-3:30 • FRI DRIVE-UP 5:30 & SAT. DRIVE-UP 8-12  
 FARNHAMVILLE: M-F 7:30-3:30 • DRIVE-UP M-F 4:30 • GOWRIE: M-F 8:00-3:30 • M-TH DRIVE-UP 5:00 • FRI DRIVE-UP 6:00 • SATURDAY DRIVE-UP 8-12  
 HARCOURT: M-TH 8:00 -3:30 • FRIDAY 8:00-5:30 • LEHIGH: M-TH 8:00-3:30 • FRI 8:00-5:30.

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