

UNITED COMMUNITY *News*

SUMMER 2013

A PUBLICATION OF UNITED COMMUNITY BANK



BEFORE



STORY, PAGE 4

\$600,000 INVESTMENT REVITALIZES MILFORD

Pictured on the left: The H.E. Jacobs Building in downtown Milford before the storefront renovation (shown above).

The Milford Development, Inc. Board: (above, left to right) Tom Clary, Milford Business Owner; Eric Stoll, General Manager of Milford Municipal Utilities; Mark C. Fisher, UCB President/CEO and Todd Johnson, UCB Vice President/CFO.

United Community Bank

Convenient Locations

Milford

1000 Okoboji Ave, Milford, IA 51351
712-338-2781 | 888-338-2781

Lobby Hours: M-Th: 9 am - 4 pm & Fri: 9 am - 5 pm

ATM: Front entry of main lobby



Milford Drive-Up Facility

1905 Okoboji Ave, Milford, IA 51351
712-338-2059

Drive-Up Hours: M-F: 8:30 am - 5 pm & Sat: 8:30 am - 12:00 noon

ATM: Drive-up ATM, south side of bldg.



Okoboji

Highway 71 N, Okoboji, IA 51355
712-332-7717 | 888-332-7717

Lobby Hours: M-Th: 9 am - 4 pm & Fri: 9 am - 5 pm

Drive-Up Hours: M-F: 8:30 am - 5 pm & Sat: 8:30 am - 12:00 noon

ATM: Drive-up ATM, south side of bldg.



Hartley

117 S Central Ave, Hartley, IA 51346
712-928-2101 | 888-928-2101

Lobby Hours: M-Th: 9 am - 4 pm & Fri: 9 am - 5 pm

Drive-Up Hours: M-F: 8:30 am - 5 pm & Sat: 8:30 am - 12:00 noon

ATM: Drive-up ATM, west side of bldg.



Ocheyedan

850 Main St, Ocheyedan, IA 51354
712-758-3141 | 800-291-6019

Lobby Hours: M-Th: 9 am - 4 pm & Fri: 9 am - 5 pm

Drive-Up Hours: M-F: 8:30 am - 5 pm & Sat: 8:30 am - 12:00 noon

ATM: Drive-up ATM, south side of bldg.



Lake Park

113 Market St, Lake Park, IA 51347
712-832-3296 | 800-846-6002

Lobby Hours: M-Th: 9 am - 4 pm & Fri: 9 am - 5 pm

Drive-Up Hours: M-F: 8:30 am - 5 pm & Sat: 8:30 am - 12:00 noon

ATM: Drive-up ATM, north side of bldg.



Member FDIC



WELCOME

United Community Bank is a complete financial center dedicated to providing personal, business, agriculture and real estate financial services. We are committed to providing products and services that fit the changing needs of our customers, while delivering the highest level of customer service available.

We never lose sight of the importance of keeping our customer's financial assets, identity and financial information safe and secure. As a locally owned bank, we are committed to the customers and the communities we serve.

The longevity, experience and knowledge of our officers, staff and directors have been integral to our customer's financial success.

From all of us at United Community Bank, we look forward to being a part of your financial future.



Visit Us Soon. We're Close By!

About

UNITED COMMUNITY BANK



MARK C. FISHER, PRESIDENT/CEO
United Community Bank

Together, Making **COMMUNITIES Great!**

AS A COMMUNITY BANK, our primary focus has always been about the people, businesses and resources that make communities great. Now more than ever, United Community Bank looks for ways to strengthen our local economies and improve the way of life for those of us living in Northwest Iowa.

Recently, United Community Bank, in conjunction with Milford Development, Inc. (a nonprofit community development corporation) joined together with Milford Municipal Utilities to implement a \$600,000 grant program for the revitalization of downtown Milford, Iowa.

This project provides an incredible opportunity for downtown property owners to improve their storefronts, update their energy efficiency, and increase property value...while making Milford Main Street a great place to visit!

We have enjoyed a long history of partnering with our communities to turn great ideas into reality. This new investment in downtown Milford is another example of the commitment and dedication we have to the long-term viability and sustainability of our business community.

Through the pages of our newsletter, you will find the same commitment and dedication our employees have to their customers and communities of Milford, Okoboji, Hartley, Ocheyedan and Lake Park. They are the foundation of our success and the bridge to our future.

For over 81 years, United Community Bank has remained a strong financial institution with even stronger small-town values. In an era when everything seems overly complicated, we continue to focus on the simple, yet powerful, banking philosophy that together, we can make communities great.



INSIDE THIS EDITION



UNITED COMMUNITY BANK BOARD OF DIRECTORS

James W. Cravens, Chairman of the Board
Mark C. Fisher
James P. Cravens
Thomas W. Clary
Rodney D. Simonson
Steven G. Feld, Secretary to Board

EDITOR

Judi Luhrs, Vice President/Marketing Officer

MILFORD

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Milford

MAJOR \$600,000 INVESTMENT RENOVATES & REJUVENATES DOWNTOWN

THE VIBRANCY OF TRADITIONAL MAIN STREETS

has been fading over the last several decades as the buildings and storefronts across the nation suffer from a lack of upkeep. The buildings of downtown Milford, Iowa were no exception – until recently.

Positive changes and town pride are increasingly evident along Milford’s stretch of Highway 71 thanks to the collaborative efforts of United Community Bank, Milford Municipal Utilities and Milford Development, Inc. (a nonprofit community development corporation).

The triad joined forces in 2011 to implement a substantial grant program to assist downtown

Milford business owners with the revitalization and renovation of their storefronts. The combined efforts of Milford Municipal Utilities and United Community Bank will each provide \$5,000 per month for five years and will create a pool of \$600,000 that will be used for significant building improvements in the form of no-interest, forgivable loans.

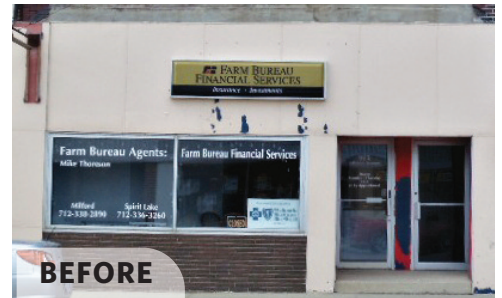
In just over a year, renovations have already been completed to the H.E. Jacobs Building (home to The Coffee Shop, Zen Salon & Day Spa and Sunset Travel), JoWaCo Depot and John’s Tire Service, True Value Hardware Store, Farm Bureau Financial Services, Midwest

Satellite and TV and 3 Little Birds.

“The enthusiasm from the business district and the community has been fantastic,” explains Todd Johnson, UCB’s Vice President and Chief Financial Officer. “It has been a win-win situation as we assist these businesses whose buildings were in need of a facelift.”

The terms of the forgivable loan include ownership of the property for five years, after which time the loan will be forgiven (or pro-rated if the property is sold prior to the five year term).

The positive, long-term economic impact of a stable commercial business district is the anticipated return to the funding entities.



The newly renovated storefronts, shown below and on the next page, brighten downtown Milford.





A design committee (a subcommittee of Milford Development, Inc.) led by Milford resident, Mick Noteboom, provides businesses with an action plan to bring true character and style to the storefront concepts. The committee provides a comprehensive analysis that also includes recommendations to improve curb appeal, functionality, and energy efficiency for their business. Milford Municipal Utilities is tirelessly working alongside the businesses to ensure the most energy efficient materials are used on the projects. “By consuming less energy, our local businesses are more competitive, more efficient and can pass those savings on to their customers,” said Eric Stoll, General Manager of Milford Municipal Utilities.

“We won’t be using a cookie cutter approach to these projects,” said Noteboom, who is working with Nolan Van Berkum to design the storefront concepts. “Our goal is to have a cohesive look yet offer unique building attributes.” Wherever possible, local contractors have been used, including Cornerstone Construction of Milford, Bob Glover Masonry of Milford, and Milford Electric.

Next in line for renovations is Stan’s Barber Shop and the storefront directly south of Stan’s. Plans have been drawn and bids have been accepted, Noteboom said. Extensive planning has also begun for the MHR Insurance building. Several other businesses have been in discussions about starting plans for their facelift next. “We hope to take on another four to five buildings this summer,” Noteboom said.

“The project has provided an incredible opportunity for downtown property owners,” UCB President Mark Fisher, commented. “It has been a true collaborative effort and commitment to the community of Milford. We are all pleased to be involved.”

Above: Mick Noteboom of Milford, Iowa and Todd Johnson, UCB’s Vice President and CFO, discuss the next phase of the Milford revitalization efforts.

United Community Bank invites you to visit Milford and see the great changes taking place. For more information contact UCB’s Todd Johnson at 712-338-2781.

Okoboji

ANTICIPATING A BRIGHT FUTURE



MATT MCHUGH
SENIOR VICE PRESIDENT
United Community Bank

Promoting Commercial Growth

WHEN MATT MCHUGH, UCB's Senior Vice President, made the move to the Okoboji Office, he had one thing in mind – getting closer to the people he loves to work with and the action he thrives on. "I admit I am 'old school' and enjoy cultivating face-to-face business relationships. Our Okoboji Office is centrally located and at the heart of an exciting economic business climate in Dickinson County," McHugh explains.

In fact, UCB's Okoboji Office was the first bank in Okoboji and with McHugh's 30 years of experience in commercial lending, it continues to grow along with the increased demand for competitive lending solutions for businesses large and small.

"We bring a level of stability and consistency to our customers and the lending process. Our flexibility allows us to find specific products for our customers who all have different needs," McHugh said.

Historically, the banking industry has increased layers of product complexity to increase fee opportunities. United Community Bank, however, moves in the opposite direction. "Our entrepreneurial philosophy sets us apart from other banks. We identify strategies to help our customers achieve their long-term goals," McHugh explains. While business owners face challenges seen and unforeseen, McHugh says it is the process of helping customers work through the challenges to reach their goals and dreams, that he enjoys most about commercial lending.



Vicki Peter, Office Manager, is one of the experienced professionals in the Okoboji Office — ready to help you!

With the anticipation of a busy construction season in the Iowa Great Lakes ahead, the energy and enthusiasm in the Okoboji Office is palpable.

"I am seeing the construction industry as busy as it was in 2005. We look forward to helping foster local commercial growth by partnering with customers looking for long-term strategies for success."

"Our long-standing tradition of outstanding customer service is alive and well and we anticipate growing along with our customers," he said.

Stop in to visit the experienced UCB banking professionals in Okoboji. They will help you with all your banking needs.



The UCB Okoboji Office is centrally located and at the heart of an exciting business climate in Dickinson County.



Online Lobby We're Always Open!

When you bank with United Community Bank, you will find exceptional, personal service when visiting our offices and outstanding 24-hour access to our Online Lobby at www.unitedcommunitybank.com!

UCB Online Banking Features:

- Access your checking, savings, loans and CDs
- View account balances and history
- View check and deposit images
- Transfer funds between your accounts
- Make loan payments
- eStatements
- Bill Payment
- Popmoney® - Pay People
- eAlerts
- eSpending Reports
- Export to accounting software
- Reorder checks



Mobile Banking Anytime. Anywhere.

Access United Community Bank's Online Banking from your mobile device. **Convenience on the go!** Message and data rates may apply.



WHEN IT COMES TO PHISHING Timing is Everything



Phishing attacks are “spoofed” emails and fraudulent websites designed to fool recipients into divulging personal financial data. Trusteer Associates, a research firm, studied the time-to-infection of e-mail phishing attacks. They found 50% of phishing victims’ credentials are harvested by cyber criminals within the first 60 minutes of phishing e-mails being received. Given that a typical phishing campaign takes at least one hour to be identified by IT security vendors, which does not include the time required to take down the phishing website, Trusteer has dubbed the first 60 minutes of a phishing site’s existence the “Golden Hour.” The company said the fact that so many Internet users visit a phishing website within such a short period of time means that blocking the site – which sometimes is a cracked legitimate site –within this golden hour has become “absolutely critical.”

During the “Golden Hour,” Trusteer’s research shows:

- more than 50% of stolen credentials are harvested.
- within five hours, more than 80% are collated and become usable by cybercriminals.
- the first 10 hours produce more than 90% of the total credentials that will be stolen by any given phishing site.

IT security companies and industry experts working with key government agencies are trying to establish really quick feeds into browsers and other security tools, so that phishing filters can be updated much more quickly.

popmoney®



United Community Bank offers Popmoney® personal payment service. Popmoney® lets you send money to friends, family or anyone at all! All you need is a name and email address or mobile number to move money from your bank account to another. Pay your landlord, your cousin, or your co-worker. You can even use it to request money. It's the new way to pay and get paid. For more information, call United Community Bank today!

Lake Park

MOTIVATED BY A VISION FOR VIBRANCY



DICK PACKEBUSH
VICE PRESIDENT
United Community Bank

THE SEEMINGLY SMALL UNITED COMMUNITY BANK building located in Lake Park, Iowa, is a hub of daily activity – just one of the many mechanisms keeping this community vibrant, relevant and ready for the future.

“Motivated” is the one word UCB Vice President Dick Packebush uses to describe the community. “Volunteers and leaders have had the foresight to join forces and put several projects in place with far-reaching impact,” he said. The entities formed to sustain a *vision for vibrancy* include the Lake Park Housing Authority, Inc., the Silver Lake Watershed Project and Main Street Revitalization.

Lake Park Housing Authority, Inc.

Improve and beautify residential property in Lake Park was the vision of concerned residents who formed LPHA. A substantial financial commitment has been made to assist low-to-moderate income homeowners meeting the eligibility requirements. Individual grants up to \$24,999 are available for home improvement projects and down payments.

“This outstanding opportunity provides a win-win situation for Lake Park and its residents,” Packebush said. It increases owner-occupied housing, maintains the community’s residential tax base, and helps residents improve the community’s housing stock.

Silver Lake Watershed Project

Improving and protecting Silver Lake’s water quality for future generations to enjoy was the vision for the Silver Lake Watershed Project. In 2012, 600 acres of the watershed received a cover crop to stop over 20 tons of soil from eroding into Silver Lake each year. Lake Park’s tourism and recreational use will benefit from this soil conservation practice for years to come. For individual funding assistance on all rural and urban conservation practices, contact Catherine Sereg at 712-336-3782, ext. 3.



The bright and cheerful Lake Park lobby has been recently updated!

Main Street Revitalization

Revitalization was the vision of the City of Lake Park and the Lake Park Development Corporation (LPDC) who are partnering to financially assist downtown Lake Park businesses. “This is a great time to look at the benefits of buying, renting or expanding your business to Lake Park with tax abatements, utility rebates, façade improvement incentives, as well as other financial rewards,” said Packebush. A list of available buildings, lots, and incentive plans can be viewed online at www.lakeparkia.com.



United Community Bank

One hundred fifty years of banking experience complimented with employees who are also residents, homeowners and actively involved in the community elicits the highest level of trust from Lake Park Office customers. The highly experienced and seasoned staff recently welcomed Seth Vogel, UCB Personal Banker, and Rebeca VanderMeulen, Teller to the Lake Park Office where customers are treated to a well-rounded banking experience. Stop in to see the newly updated lobby and let the UCB banking professionals help you with all your banking needs.



RESOURCES:

■ **Lake Park Housing Authority, Inc.**

For more information on housing assistance, contact Lake Park City Administrator, Wade Wagoner at 712-832-3004.

■ **Silver Lake Watershed Project**

For more information, contact Catherine Sereg, Silver Lake Watershed Coordinator at 712-336-3782, ext. 3.

■ **Main Street Revitalization** For more information on housing assistance, contact Dick Packebush, Chairman of the Lake Park Development Corporation, at 712-832-3296.



TRIKES, THE TOOTHBRUSH & **SAVING MONEY** What you need to know

Teaching children to ride a trike, brush their teeth, or read a book often come naturally for parents. Instructing children about saving money, on the other hand, may seem like a daunting task. Consider teaching this important skill using our simple, age-specific recommendations before their first credit card arrives.

AT 4 TO 5 YEARS OLD children are most receptive to new ideas. Consider buying them a piggy bank and teaching them about saving a portion of what they get from you and as gifts.

AT 6 TO 9 YEARS OLD children can grasp what an allowance is all about. Bring them in to open a UCB Savings Account and instruct them to save a certain percentage of what they earn.

AT 10 TO 12 YEARS OLD kids are often ready for their first job like mowing lawns, babysitting, or walking the neighbor's dog. This will expand their ability to save and purchase items with their money.

AT 13 TO 19 YEARS OLD teens are old enough to have their own jobs and construct a vision for their financial future. Discuss the best ways to handle their money to meet their goals. Assist them with opening a UCB Checking Account and teach them about debit card use. If they DO get a credit card, make it a low-limit card and discuss the importance of paying it off.

If you need additional ideas on how to teach good financial habits, visit with a UCB Customer Service Representative at any UCB location.



SAFE DEPOSIT BOX

Important documents, photos, valuable jewelry and more can be safe and secure for just pennies a day with a United Community Bank Safe Deposit Box. No longer will you have to worry about theft or fire. We have safe deposit boxes available in various sizes. Call us today or stop by your United Community Bank Office for more information.

WE ALL HAVE REASONS TO START SAVING.

Education, retirement or a future purchase...we can help get you there with a UCB Savings Account.



United Community Bank

Ocheyedan

UNITED COMMUNITY BANK



LAURA VANDERMEULEN
PERSONAL BANKER
United Community Bank



Watch for upcoming fundraising events with proceeds benefiting the Ocheyedan Community Playground Improvement Project.

Small Town with Big Hearts for Service

WITH A POPULATION LESS THAN 500, but with a heart the size of Texas, the community of Ocheyedan comes together to serve their family and community, two things that matter most.

The United Community Bank has always been an important part of the community. You will see the employees on a float in the parade during the annual Days of Old event, and then find them sponsoring a pedal pull or another children's event. They support the Ocheyedan Fire Department along with many other local organizations and events. One organization that has been working extra hard is the Ocheyedan Park Board. They have had many fundraisers with more planned, so improvements can be made at the local park and playground. These improvements are appreciated by everyone in the community.

Laura VanderMeulen, Ocheyedan's Office Manager, deeply believes in the benefits of living in a small agricultural town. "Our employees have a strong dedication to their families and this community," VanderMeulen said. She was raised on a farm and has been married to a local farmer more than 30 years. Laura has a degree in Business Management from Northwest Iowa Community College. VanderMeulen enjoys working with area farmers and community members in her role at the bank. Her commitment to the community shows as she has been an Emergency Medical Technician (EMT) with the Ocheyedan Ambulance Service for 24 years.

Tim Gunderson, Ocheyedan's Ag and Commercial Lender was also raised on a farm. Tim graduated from South Dakota State University in 1997 with a Bachelor's degree in



Visit with Tim Gunderson, UCB Ag and Commercial Lender, for all your lending needs.

Animal Science and Business. He offers years of banking experience and has been with the UCB Lake Park Office since 2001 and has worked with the Ocheyedan Office since 2008. He knows how important it is to the ag customers, that the decisions for their finances are made at a locally owned bank. Tim, his wife and three children live on a farm outside of Lake Park. He helps his father with the family farm.

The Ocheyedan Office has three other employees that offer seasoned experience to customers. Laurie Glade, Lynette Tracy and Barb Brigham have a combined total of 39 years of banking experience in this ag community. The Ocheyedan Office offers many banking services including loans, crop insurance, cash accounting, and deposit accounts, to only name a few. As the first and only bank in Ocheyedan, the office received the Century Business designation from the Iowa Department of Economic Development in 2002.

Stop by and experience the friendly, hometown service from UCB's Ocheyedan Office. They look forward to visiting with you!



TIPS TO PROTECT YOURSELF on Facebook



- 1. Protect basic information.** Set the audience for profile items, such as your town or employer. And remember: Sharing info with “friends of friends” could expose it to tens of thousands.
- 2. Regularly check your exposure.** Each month, check out how your page looks to others. Review individual privacy settings if necessary.
- 3. Think before you type.** Even if you delete an account (which takes Facebook about a month), some information can remain in Facebook’s computers for up to 90 days.
- 4. Know what you can’t protect.** Your name and profile picture are public. To protect your identity, don’t use a headshot photo since they can be used to create fake photo IDs. The best option is to use a photo that doesn’t show your face.
- 5. Block apps and sites that snoop.** Unless you intercede, friends can share.
- 6. “Unpublic” your wall.** Set the audience for all previous wall posts to just friends.

United Community Bank offers online newsletters filled with important tips you can use! Sign up for our newsletter at www.unitedcommunitybank.com

Sign up & receive periodic product offers & information

Email Address



SUBMIT



SUCCESSFUL YIELDS BEGIN AT *United Community Bank*



Hartley



SERVING GENERATIONS WITH A PERSONAL TOUCH



KRISTY MILLS
ASSISTANT VICE PRESIDENT
United Community Bank

FRIENDLY AND QUIANT WITH A VISION AND DETERMINATION

are qualities that characterize Hartley, Iowa. The Hartley Office of United Community Bank would surely know. Together they've watched generations grow up, and served them with all their banking needs along the way.

"Hartley is a community that can come together and provide an opportunity for every age, and every age is valued and cherished," said Kristy Mills, UCB Assistant Vice President. The Hartley Community Center is a perfect example of this character.

After the idea for a new center started in 1987, a door-to-door fund drive raised over \$250,000 in just four short months. Every type of event and function has been held in the Community Center over the last 23 years that it has been open to the community.

Just as the Community Center serves every generation, so has the bank. Many customers have started out as a deposit customer, and then became a loan customer, and later an IRA customer, Mills said. It's not surprising that their kids later become deposit and loan customers as well. "Whether it's being a part of someone buying their first home or a new business venture . . ." Mills added. "It's our job, but it's so much more."

The serene and beautiful lobby of the Hartley Office is a small town bank in so many ways, but one that offers big bank services every day. Saturdays are the "big day" at the Hartley Office. With the lobby closed, and being the only bank open in town, the phone



Need a great place for all your personal and business events? Contact the Hartley Community Center at 712-728-3024 or 712-728-2045.

is continuously answered while service receipts are being pushed through the window. Darla Strait, Head Teller/Customer Service Representative, is especially known for the bright smile and personal touch she offers customers at the drive-up window.

Though the generations of residents have become familiar with the bright faces of the Hartley Office, new staff positions have recently been introduced at the office.

Dick Packebush, UCB Vice President, will be in the office each Wednesday to serve the commercial and agriculture needs of the community. "He really knows the lay of the land and has an incredible ability to fulfill the needs of customers," Mills said. Also, after serving as a part-time teller for the past year, Amy Van Sloten is now a full-time Loan Secretary.

All the Hartley Office employees enjoy watching generations of customers find success. Stop in and see how they can assist you and your family today.



Above, Darla Strait, Head Teller/Customer Service Representative, greets drive-up customers with a smile. United Community Bank has six conveniently located offices, staffed with friendly professionals. We answer our own phones. And, we still believe in face to face banking. Stop in, or drive through, for banking at its best!



Q & A

HOME MORTGAGE

with UCB's Nate Johnson and Kristy Mills

Q Is this a good time to buy, build or refinance?

A The record low interest rates are providing opportunities for anyone in the marketplace to buy, build or refinance. Recently, we have also seen an increase in home remodeling. We can help our clients make the best mortgage decisions to help insure financial success.

Q Is owning your home still a good investment?

A Traditionally, yes, owning a home is a good investment as home values, over time, have appreciated. With our low fixed rate mortgages, owning a home has never been more affordable.

Q What mortgage products and services do you offer?

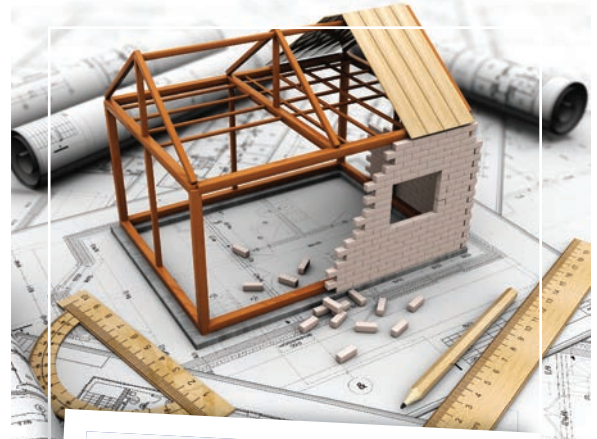
A Our goal is to make the home mortgage lending process as easy and enjoyable as possible. That's why we offer a variety of loans at competitive rates and flexible terms. From first-time homebuyers to West Lake Okoboji buyers – we have the products to accommodate all our diverse and unique clients.

Q What is the process to become pre-qualified?

A The pre-qualification process is now faster and easier than ever with UCB's [Online Mortgage Center](http://www.unitedcommunitybank.com) (at www.unitedcommunitybank.com). We're ready to show you how easy it is to buy or build a home or even refinance your current mortgage. Let us pre-approve your financing before you shop, assuring buyers and realtors you are a serious prospect, and making the process an enjoyable one.

Our loan officers are here to answer all questions you may have and to make the loan process quick and simple. Stop at any of our UCB locations today, or get started online with our Online Mortgage Center, Printable Mortgage Loan Application and handy Mortgage Payoff Calculator. We look forward to providing you with all the answers you need to be on your way.

Visit our Online Mortgage Center
www.unitedcommunitybank.com



**Buying, Building
or Refinancing?**

We Can Help!

**Now is a great time...
interest rates are at
near record lows!**

**United Community Bank
Mortgage Lenders**

Left to right: Tim Gunderson, Lake Park;
Kristy Mills, Hartley; Nate Johnson, Milford;
Laura VanderMeulen, Ocheyedan and
Seth Vogel, Lake Park/Okoboji.

(NMLS ID #: Tim Gunderson - 561495, Kristy Mills - 561496,
Nate Johnson - 561494, Laura VanderMeulen - 561500 and
Seth Vogel - 523261)

Member FDIC



Behind THE Scenes

UNITED COMMUNITY BANK



UCB'S DOWNTOWN MILFORD OFFICE

provides full-service banking and so much more! Home to 22 full-time employees, including the Information Technology Department, Data Processing, Marketing and Compliance Departments, as well as the Executive and Administrative Staff, this busy team keeps the bank running smoothly, efficiently and proactively.

Training is Key

The training facility is located at the downtown Milford Office – providing vital instruction on the ever-changing products and services available to customers. “Our training facility makes it comfortable and accessible for training to take place. Our knowledgeable staff contributes to the excellent customer service our customers have come to expect and depend on,” says Judi Luhrs, UCB’s Vice President/Marketing Officer. This

extensive background education leads to a more enjoyable and valuable customer experience. “All of our staff take the training process very seriously and many take advantage of the advanced schooling, education and certification opportunities United Community Bank supports and encourages,” says Donna Schmidt, Vice President.

Technology is Top Priority

United Community Bank offers six brick and mortar buildings for convenient banking throughout Northwest Iowa; however, their robust website is one of the best ways to bank anytime, anywhere. “Our website is a critical tool for our customers. We have recently made it mobile device ready so customers can have the full website experience on their mobile devices,” says Chris Stein, UCB’s Vice President of Technology.

Pictured from left to right: Chris Stein, Vice President of Technology, Donna Schmidt, Vice President, Lori Towne, Vice President of Operations, and Judi Luhrs, Vice President/Marketing Officer.



“Our customers love the convenience online banking provides. Some of the traditional online banking services such as balance inquires, transferring money, and paying bills online are utilized by our customers so often, we consider it our 24/7 lobby,” says Stein.



Keeping Customer Information Secure

Security is another critical part of UCB's strategy to provide the best customer service around. While the trend to outsource many banking functions continues across the industry, United Community Bank remains dedicated to fulfilling all data processing in-house. "Maintaining our customer's confidential banking information and data in-house allows us to act proactively when a customer calls. The information is immediately at our fingertips," says Lori Towne, Vice President of Operations.

UCB customers have the added benefit of customized checks – also produced in-house – for greater customer savings and fast turnaround times.



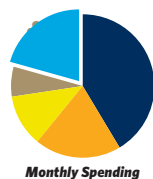
Pictured from left to right: Lyn Hicks, Executive Secretary, Melissa Helmers, Head Teller and Carolyn Jones, Teller are just a few of the friendly faces at UCB's downtown Milford location. Stop in to see the updated waiting area – a comfortable reception area for customers.

Behind the Scenes Data Processing

The bookkeeping team of Megan Wintz, Nancee Osman and Amy Bockman, in the data processing area work behind the scenes to process customer transactions.

See What's New at United Community Bank:

- **Mobile Banking:** Access your bank accounts via any mobile device.
- **Mobile Device Ready:** View us on all your mobile devices at www.unitedcommunitybank.com.
- **eAlerts:** Keep you informed. Create e-mail notifications to alert you to activity on your accounts.



- **eSpending:** Organize your finances with eSpending Reports.
- **Online Mortgage Center:** Apply for a mortgage in as little as 20 minutes. Find our handy "rate watch" alert and access our mortgage calculator.

popmoney®

- **Popmoney®:** is an easy, fast and secure online personal payment service that lets you send and receive money to and from others directly from your bank account.
- **Online Deposit Service:** Make deposits into your account electronically without ever going to the bank.
- **Online Money Manager:** Manage accounts across different portfolios.

Commitment

COMMERCIAL LENDING TEAM



WHERE BUSINESSES BANK

Trusted Advice | Expertise | Experience | Flexibility | Results

We've been part of Northwest Iowa for more than 81 years and we know a healthy business climate is essential to our community's growth and stability. United Community Bank is a strong and knowledgeable partner of area businesses.

Our decisions are made locally by commercial lenders you know. Working together, we develop financing options best suited to your unique situation.

Local decisions, knowledgeable officers, commitment to our area. It's the United Community Bank way. Doesn't your business deserve that kind of service?

Pictured from left to right: Dick Packebush, Vice President; Matt McHugh, Senior Vice President; Mark C. Fisher, President; Steve Feld, Executive Vice President; and Tim Gunderson, Assistant Vice President.



United Community Bank

BANKING FOR ALL SIZE BUSINESSES

At United Community Bank, we work with businesses in many different industries of all sizes and have helped drive their success. Below, you will find a list of businesses we are working with currently. How can we help your business?

RECREATIONAL

Marinas
Movie Theatres
Golf Courses
Hoist Manufacturers
Dock Companies
Resorts
Hotels/Motels
Motorcycle Dealers
Gun & Ammunition Dealers
Fishing Guides

HEALTH CARE/MEDICAL

Nursing Homes
Assisted Living Homes
Chiropractors
Dentists
Pharmacies

CONSTRUCTION

Excavation/Dirt Mover
Underground Pipe
Underground Wire
Gravel Excavation
Street & Parking Lot Paving
Road/Highway Barricade
Manufacturing
Trash Containers
Garbage Collection

AUTOMOTIVE

Car Dealers
Car Washes
Gas/Convenience Stores
Auto Body Shops
Auto Repair Shops

RESIDENTIAL/HOME

Home Builders
Apartment Builders
Plumbers
Electricians
Masonry Companies
Heating & Cooling Companies
Carpet Stores
Lawn Care & Maintenance
Greenhouses
Kitchen Cabinet Manufacturers
Landscapers
Roofing Companies
Tree Service Companies
Home Cleaning Companies
Laundromats
Storage Buildings

MUNICIPALS/ NON-PROFITS

Cities
Municipal Utilities
Schools
Hospitals
Churches and Camps

RETAIL

Grocery Stores
Hardware/Appliance Stores
Jewelry Stores
Clothing Stores
Flower Shops
Beauty Shops
Meat and Lockers
Wine/Liquor Stores
Antique Stores
Restaurants & Bars

SERVICES

Law Firms
Income Tax Professionals
Financial Service Professionals
Web Site Development
Trucking Companies
Cable TV Companies
Wireless Telephone Companies
Insurance Agencies
Appraisers
Day Care Centers
Printing/Marketing Companies
Newspaper Printing

OTHER

Pizza Dough & Sandwich
Manufacturing
Food Distribution Companies
Grain Elevators
Farm Equipment Dealers
Honey Wholesaler

BANKING PRODUCTS & SERVICES

BUSINESS ACCOUNTS

Different types of accounts for different business needs.

BUSINESS ACCOUNTS



- Checking Accounts
- Savings Accounts
- Cash Management Accounts
- Health Savings Accounts
- CDs
- IRAs

LENDING PRODUCTS

Expand your operations. Take advantage of new opportunities.

LOANS



- Business Loans
- Commercial Loans
- Agricultural Loans
- Real Estate Loans
- Operating / Line of Credit
- Fixed or Variable Rates

ONLINE BANKING

Control your cash flow and manage your accounts online. Simple. Convenient.

FEATURES

- Access and view account balances and history
- Transfer funds
- Make loan payments
- eStatements
- Bill Payment
- eAlerts
- Export to Quickbooks, Quicken & other software
- Reorder checks

ONLINE MONEY MANAGER

- Includes all Online Banking features
- Manage accounts across different portfolios
- Assign specific access rights to employees

ONLINE DEPOSIT SERVICE

- Deposit checks from your place of business

BUSINESS SWITCH KIT

Moving all your business accounts to United Community Bank has never been easier! For assistance, please contact a Customer Service Representative at any UCB location. Or, get started today at www.unitedcommunitybank.com.



Signature CHECKING

It's Smart. It's Simple. It Saves Time. It's Your Checking Solution. See which one is right for you.



UCB SIGNATURE FREE CHECKING

"I just want a free account that's really free"

- No Minimum Balance
- No Monthly Service Charge
- Free Unlimited Check Writing
- Free Starter Order of Personalized Checks



UCB SIGNATURE PLUS CHECKING

"We like free checks and interest"

- Interest Earned on Entire Balance
- Free Personalized Checks
- Free Unlimited Check Writing
- Free Small Safe Deposit Box for First Year
- Free Automatic Transfer – From Checking or Savings to Prevent Overdrafts
- Monthly Fee of \$5 is Waived if Minimum Daily Balance is \$1,500 and above



UCB SIGNATURE MONEY MARKET CHECKING

"I have a higher balance in my account and want unlimited transactions"

Enjoy all the benefits of UCB Signature Plus Checking *with*

- Competitive, Tiered Interest Rates
- Monthly Fee of \$10 is Waived if Minimum Daily Balance is \$5,000 and above



ASK ABOUT UCB BUSINESS CHECKING

"A perfect match for my bottom line!"

- No Monthly Service Charge

Services that free up your time and save you money

- ✔ Free Online Banking
- ✔ Free eStatements
- ✔ 24 Hour Phone Banking
- ✔ Free Bill Payment
- ✔ Free SHAZAM@Chek Debit Card
- ✔ Free Easy Save

✔ YOUR PERSONAL BANKER:

When you bank with us, you will have a dedicated UCB professional who cares about you and your family's financial needs.

Mobile Banking



Access Online Banking from your mobile device. Convenience on the go! Message and data rates may apply.

IT'S EASY TO OPEN YOUR NEW ACCOUNT. Visit or call your nearest United Community Bank location.

Signature Plus and Money Market Checking: Variable Rate - Rates may change at any time. A minimum balance of \$100.00 is required to open any checking account. Fees may reduce earnings. For complete information and a full disclosure on UCB checking accounts, please visit with one of our customer service representatives.

MEMBER FDIC



United Community Bank

IT'S EASY TO SWITCH!

Moving your accounts has never been easier with our quick and easy Switch Kit!

We're here to help you make the move!

VISIT OR CALL YOUR NEAREST UNITED COMMUNITY BANK LOCATION.



Contact your UCB Representative to make the switch: (from left to right above) Sue Schoning, Milford; Bev Darr, Milford; Vicki Peter, Okoboji; Second Row: Cheryl Bethke, Hartley; Laurie Glade, Ocheyedan; and Seth Vogel, Lake Park.



SEE YOU AT THE PARADE!

DATE	EVENT	TIME	PLACE
JUNE 8	Spencer Flagfest Parade	11:00	Spencer
JULY 13	Spirit Lake Days Parade	11:00	Spirit Lake
JULY 27	Milford Pioneer Days Parade	11:00	Milford
AUG 3	Farmers Appreciation Days Parade	10:30	Lake Park
AUG 3	Hartley Summerfest Parade	10:00	Hartley
AUG 10	Ocheyedan Days of Olde Parade	10:00	Ocheyedan



Look for us at your town celebration!



Thank You

FOR BEING A VALUED CUSTOMER

United Community Bank



United Community Bank

DEDICATED TO YOUR FINANCIAL SUCCESS



United Community Bank Staff together at the Okoboji Office

Left to Right: Amy Bockman, Lora Goodell, Darla Strait, Laura VanderMeulen, Cheryl Bethke, Rebeca VanderMeulen, Sue Schoning, Steve Feld, Nancee Osman, Laurie Glade, Lisa Nelson, Tim Gunderson, Rachel Vanden Berg, Donna Schmidt, Lynette Tracy, Chris Stein, Kami Eilers, Vicki Peter, Seth Vogel, Mark Fisher, Kristy Mills, Matt McHugh, LaDonna Hansen, Nate Johnson, Bev Darr, Judi Luhrs, Megan Wintz, Denise Barry, Todd Johnson, Lori Towne, Denise Tuinstra, Amy Van Sloten, Dick Packebush, Char Kremmin, Barb Brigham, Lyn Hicks, Melissa Helmers, Carolyn Jones, Jessica Paterson and Jeanne Schaa

Together, Making COMMUNITIES Great!

Local
Postal Customer

*****ECRWSEDDM****

PRESORTED
STANDARD MAIL
U.S. POSTAGE
PAID
ON DEMAND