



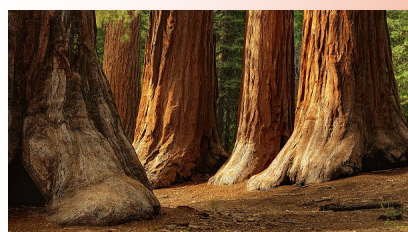
NSB Bank

2ND ISSUE 2025

KIRK'S KORNER

Kirk's View from the Canopy!

Here is a spot that is on my bucket list, and I hope to get there one day, the Giant Sequoia National Monument. On April 15, 2000, President Clinton created proclamation 7295 which preserved and protected this area and created the national monument.



The area covers about 328,000 acres in the Southern Sierra Nevada Mountain range in Eastern California, which is an ecosystem like no other. One of the tallest sequoias is 286 feet tall and has a circumference of 113 feet. This sequoia tree is comparable in height to a 26-story building. There are approximately 65-75 groves of giant sequoias in the Sierra Nevada Mountains. On average, they reach heights between 165-279 feet with trunk diameters ranging from 20-26 feet. The trees have an average life span estimated at 3,000 years. The heaviest sequoia tree "the General Sherman Tree" is estimated to weigh 6,167 tons.

An interesting fact about the sequoias is their bark is unusually fire resistant. Nearly all the older and larger trees have some sort of fire scars which cover a large area of the tree's base. The root system of the Giant Sequoia only goes down to about 6-14 feet, but they spread horizontally sometimes reaching 200 to 300 feet. This complex system can span over an acre of ground and contains 90,000 cubic feet of soil. The sequoias grow quickly due to the combination of ample moisture, sunlight, nutrient rich soil, and their natural resistance to fire. One of the current concerns for the giants is the western cedar beetle. I hope you have enjoyed this issue of Kirk's Korner. *Kirk*



Employee Spotlight



Nicole Tyler

This issue our spotlight is on Nicole Tyler. She is a systems operator at our Mason City West branch. Nicole has been with the bank for almost ten years in July, with NSB being her first ever banking job. She has been married for nine years and has two wonderful children, two dogs and two cats. They are an animal loving family and love to be outdoors. In her spare time she loves to read, garden, travel, and spend time with her family. A couple of things not many people know about Nicole is that she has been to 40 states and she was homeschooled during elementary through middle school.

"The creation of a thousand forests is in one acorn."

— RALPH WALDO EMERSON

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A tree has roots in the soil yet reaches to the sky. It tells us that in order to aspire we need to be grounded and that no matter how high we go it is from our roots that we draw sustenance.

— Wangari Maathai

LOOKING FORWARD

◆ **Mother's Day** - May 11th

◆ **Band Festival Parade** - May 24th

◆ **Memorial Day** - May 26th

◆ **NSB Shred Event** - Forest City - June 7th



◆ **Flag Day** - June 14th

◆ **Father's Day** - June 15th

◆ **Juneteenth** - June 19th



◆ **First day of Summer** - June 20th

◆ **Worth County Fair Hot Dog Feed** - June 21st

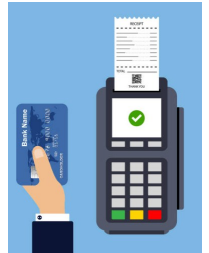
◆ **Indian Days Parade in Titonka** - June 21st

FUN FACTS?

2024 NSB Debit Card Statistics

Digital wallets are becoming popular with our customers. There were **64,881** transactions in 2024 averaging **5,406** transactions per month.

There were **1,577,780** point of sale transactions completed by NSB customers in 2024. **That is a lot of purchasing power for NSB customers!**



"A journey of a thousand miles begins with a single step." Lao Tzu

We are changing our hours, starting **June 7th, 2025** we will be closed on Saturdays at our **Titonka** and **Northwood** locations. Visit our drive up in Forest City and Mason City West on Saturdays or give us a call at (641) 423-7638 for your banking needs. Office hours are unchanged Mon-Fri.



We're Changing Our Hours

We will be closed Saturdays in Titonka and Northwood .

SHRED EVENT



NSB Bank's annual Shred Event will be held at our Forest City Branch (101 HWY 69 N) on Saturday, June 7th, 2025.

WELCOME TO THE TEAM!

Shaunna Harrand - Teller - Thompson

Lucia Banchs - Teller - Forest City

Victoria Mayo - Teller - West

Kristi Wiley - Teller Supervisor - Forest City

Alyssa James - Loan Processor - Forest City

Annamarie Block - Teller - Northwood



DID YOU KNOW?

Credit unions are tax exempt under section 501 C (1) (Corporations Organized Under Act of Congress) and exempt from corporate income tax. Credit unions pay no corporate tax.

Elder Abuse Statistics

In 2023 there were **101,068** complaints in the U.S. according the FBI. These complaints totaling **\$3.4 billion** in losses up **14%** from 2022. The average loss was **\$33,915** in 2023.

There were **5920** elder abuse complaints that lost more than **\$100,000**. From January 2024 to May 2024 elder abuse totaled **\$1.6 billion** in losses in five months.

Please be on the lookout and protect yourselves from elder abuse.

