



NSB Bank

4th ISSUE 2025

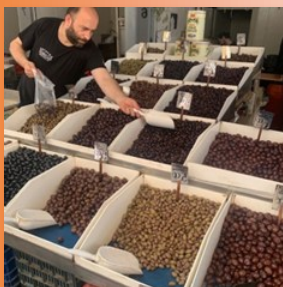
## KIRK'S KORNER

### Kirk's View from Athens Greece!

I was fortunate enough to take a trip this past June to Greece. It was a once in a lifetime trip!



Our first stop was Athens where we toured the ruins of the Parthenon and Acropolis. We saw one of the first Olympic Stadiums that would hold about 60,000 to 80,000 spectators. The history, the people and the food were simply amazing, and I don't have enough paper to put it all in words! Athens is a large metropolitan city with a population of about 3.6 million and Greece has a population of about 10 million.



If you like olives – then you have found your spot. Over 60 varieties of olives are produced in Greece ranging from the Kalamatta to the Koroneiki which is primarily used for olive oil production. The Greeks use olive oil for just about everything from daily health to filling oil lamps. We toured an olive estate that had been in the same family for five generations and had about 4,000 trees. They don't measure the farms by acres but rather by the number of trees.

The oldest olive tree in Greece is about 4,000 years old and still produces olives. Most of the olive trees are about 250 to 700 years old, most still produce olives.

The food was as good as I have experienced anywhere. The Greek salads, gyros, fava, moussaka, souvlaki, spanakopita and tzatziki. The Greeks still have open markets with fruits and vegetables along with fresh fish, beef, pork and chicken. In the next issue I will share the highlights from the second portion of the journey which included the islands of Mykonos, Kusadasi, Turkey, Patmos, Santorini, Monemvasia and Nafplio. I hope you enjoyed this edition of Kirk's Korner!

*Kirk*



### Employee Spotlight

This issue our spotlight is on Erin Zielske. She is a loan officer at our Forest City location. Erin has been with the bank 9 years. She lives in Forest City with her husband Jason, her daughter, and 2 ragdoll cats Ziggy and Zeus. In her spare time, Erin enjoys golfing and spending time with family. She loves to travel and when she is not out exploring new destinations you can find her cheering on the Vikings and Twins.



Erin Zielske

## Did You Know?

The IRS is no longer accepting paper checks effective 10-1-25 and is moving towards a transition to electronic payments. This is all part of a mandate to modernize the payment system.



<https://www.irs.gov/newsroom/irs-to-phase-out-paper-tax-refund-checks-starting-with-individual-taxpayers>



## THE COST OF AN AVERAGE CHECK

Federal Reserve data for the second quarter of 2025 showed 11 million checks are written everyday and for every check written, the fraud adds up to about \$4.79 per check before any recoveries. Businesses have estimated that each check costs about \$4.00 to process and costs the average bank about \$3.68 not including the costs of fraud and recovery. Check volume has dropped 83% in 25 years (Source: Federal Reserve and South State Correspondent).

## Looking Forward

- ◆ October 31st - Halloween
- ◆ November 2nd- Daylight Savings Time Ends
- ◆ November 11th- Veterans Day-Closed
- ◆ November 27th – Thanksgiving Day - Closed
- ◆ December 24th - Christmas Eve - Closing 1:00 PM
- ◆ December 25th - Christmas - Closed
- ◆ December 31st - New Year's Eve - Closing 2:00 PM



The bank has tickets to the NIACC's performing arts shows Dancing Queen: An ABBA Salute, Saturday, November 8, 2025, 7:00 PM and Artrageous, Tuesday, November 18<sup>th</sup>, 2025, 7:00 PM. Both shows will be showing at the NIACC Auditorium in Mason City, Iowa. If you are interested in a pair of tickets to either of these shows call Lisa Whipple at 641-423-7638. We will give the tickets away on a first come first serve basis until they are gone.

## Welcome

Hailey Young - Teller - East

Daniela Martinez - Teller - West

Leshia Viergutz - Teller - Thompson

Elizabeth Smith - Teller - Forest City

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at NSB  
Bank!



"AUTUMN, THE  
SEASON THAT  
TEACHES US THAT  
CHANGE CAN BE  
BEAUTIFUL."

HEATHER STILLUFSEN