



# KIRK'S KORNER

## Kirk's View of ATM history!

**Did you ever wonder where the automated teller machine and PIN came from? Here is a historical timeline:**

**First ATM (1967):**

John Shepherd-Barron designed the first ATM, installed in London, which used special radioactive paper vouchers rather than magnetic cards.



**First U.S. ATM (1969):**

Installed at Chemical Bank, New York, by Docutel's Don Wetzel, it introduced magnetic stripe technology.



**PIN Development (1970):**

James Goodfellow developed the Personal Identification Number (PIN) to secure transactions.



**Evolution (1970s-2000s):**

ATMs transitioned from offline to online systems, allowing cash withdrawals, deposits, and account transfers. By the 2000s, over 1 million ATMs were in use globally.

In the United States there are approximately 495,000 ATMs. Independent ATMs represent about 60% or 297,000 machines. The market grew by 21,000 machines from 2021 to late 2022 rebounding after the Covid pandemic. Atlanta, Phoenix and San Diego have the highest average ATM fees in the country at \$5.35. Las Vegas is also known for higher fees on average, at \$12.00 per transaction and as high as \$45.00 in high end resorts. It was rumored the ATM located on "The Hill" off of the UNI campus at one time was the busiest ATM in Iowa during the mid to late 1990's, as college kids would use it exclusively and take out \$5 here and \$10 there. They would use it multiple times a day! ATM features have advanced significantly over the years, with new drive-up units typically costing between \$35,000 and \$65,000. I hope you enjoyed this version of KK!

*Kirk*

### Employee Spotlight

This issue our spotlight is on Kristen Beckman. She joined the NSB team in the Titonka branch in September 2021, as a Teller/New Accounts Representative. She loves getting to know our customers on a personal level and helping them in any way she can with their financial needs. She especially loves the smiles she gets from the children and dogs when she gives them their treats. Kristen lives in Bancroft and between her and Jeff, they have 8 grown children and are blessed with 8 grandchildren. They enjoy remodeling their home and making it their own (ok, she really enjoys the end product more). When they are not remodeling, or visiting the grandchildren, they like antiquing and Kristen also enjoys decorating and photography.



**Kristen Beckman**

### Welcome

**Please join us in welcoming our new team members!**

**Jazmin Trunkhill**  
**Teller - Titonka**



**Dusty Murl**  
**AVP / Loan Officer -**  
**Mason City West**

**PUT THIS  
on YOUR  
CALENDAR!**

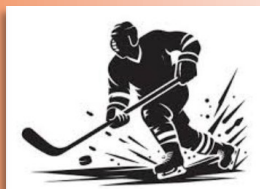


## NSB Bank's Shred Event

NSB Bank's annual shred event will take place at the Mason City West Office on Saturday, July 11th, from 9:00 to 11:00 am.

Shred your sensitive documents and bring a free will donation for the Hawkeye Harvest Food Bank.

## Employee Night Out



Our recent employee hockey night out was a great success with a fantastic turnout, despite the snowy weather. In addition to a fun evening, the bank successfully bid on a team-signed military appreciation jersey during the post-game auction.

## Looking Forward

**May 10th - Mother's Day**

**May 23rd - Band Festival Parade**

**May 25th - Memorial Day - Bank Closed**

**June 19th - Juneteenth - Bank Closed**

**June 20th - Worth County Fair Hot Dog Feed**

**June 27th - Titonka Indian Days Parade**

**June 21st - Father's Day and the First Day of Summer**



**Q** In 2025 the total debit card purchases (customer purchases) were how many dollars?

**A** \$54,764,381.00

**Q** What was the average ticket price on NSB Bank debit card purchases in 2025?

**A** \$42.49

**Q** What were the fraud losses in 2025 on NSB Bank Debit Cards?

**A** \$16,610



## Tips to Safeguard your Money During Summer Travel

**Notify the Bank:** Inform NSB Bank of your travel dates to prevent your cards from being blocked due to suspicious activity.

**Secure ATMs:** Only use ATMs located inside reputable institutions or well-lit areas to avoid card skimmers.

**Digital Security:** Avoid accessing bank accounts on public Wi-Fi; use a VPN if necessary.

**Protect Against Theft:** Use RFID-blocking wallets/sleeves to prevent digital skimming. Keep physical cash in a money belt or secure, hidden pouch.