

2025



COMMUNITY Impact Report



LETTER FROM THE PRESIDENT

As we reflect on 2025, one word stands out: *progress*.

This year marked one of the strongest performances in our history with results reaching levels not seen in more than two decades. That progress did not happen overnight. It was built through steady decisions, disciplined growth, and the trust placed in us by the customers and communities we serve.

For more than 140 years, Iowa State Savings Bank has been a constant presence in Southwest Iowa. Our responsibility has remained the same. Safeguard what matters. Support meaningful financial decisions. Invest in the places we call home. In 2025, that foundation grew stronger.

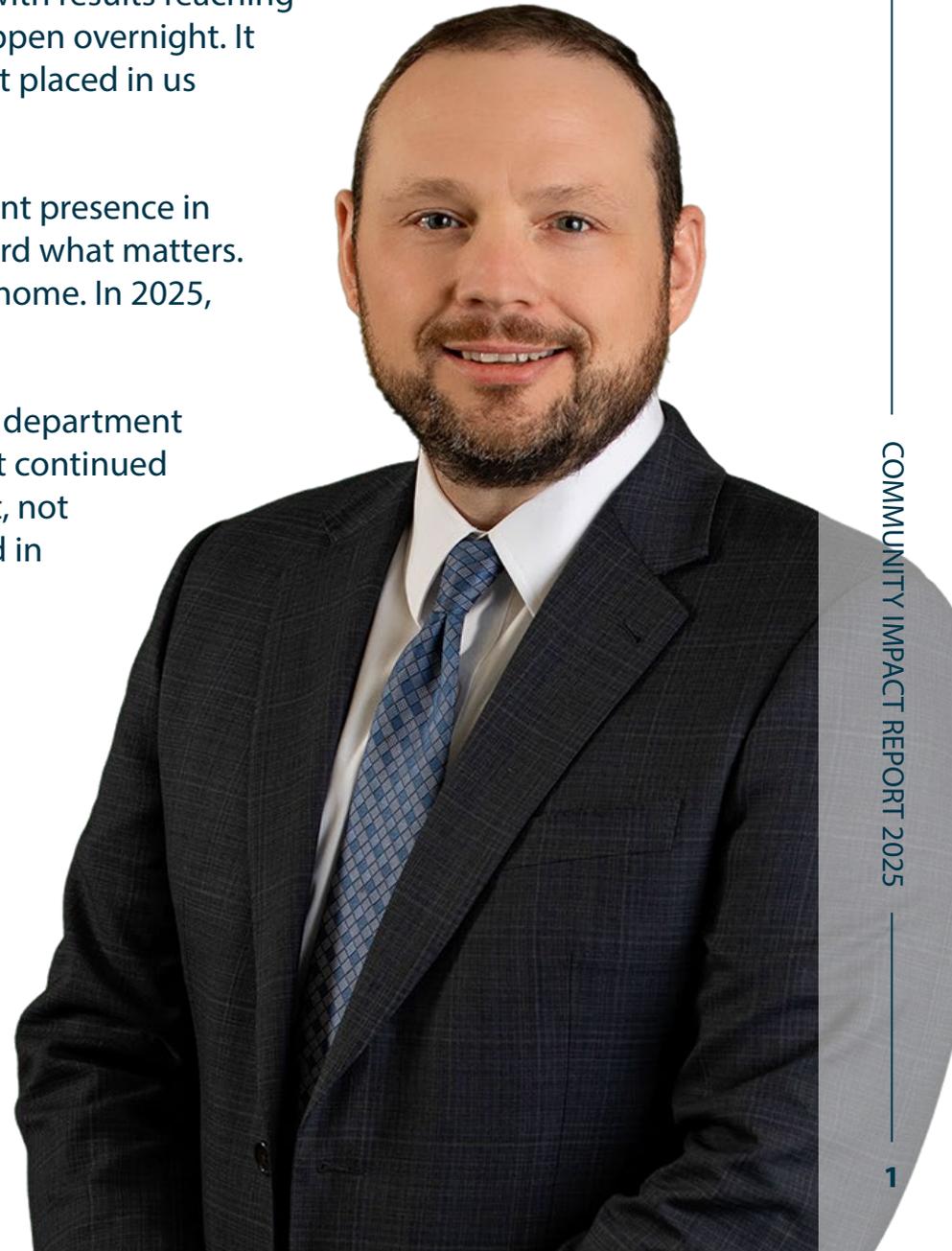
Deposits strengthened. Lending activity remained steady. Our Trust department expanded its stewardship of family assets. Community reinvestment continued across the five counties we serve. Each reflects careful advancement, not rapid expansion, strengthening the bank while remaining grounded in the relationships that built it.

We are grateful for the confidence placed in our bank. The progress outlined in this report belongs to our customers, our employees, and our communities. We remain focused on building strategically for the years ahead, ensuring Iowa State Savings Bank continues to serve as a stable and trusted financial partner.

Respectfully,



Adam Snodgrass
President & CEO





A LONG-STANDING PRESENCE IN SOUTHWEST IOWA

FOUNDED IN 1883

Iowa State Savings Bank was founded in Creston in 1883 by local investors who believed this community should have its own bank. More than 140 years later, that belief still guides us today.

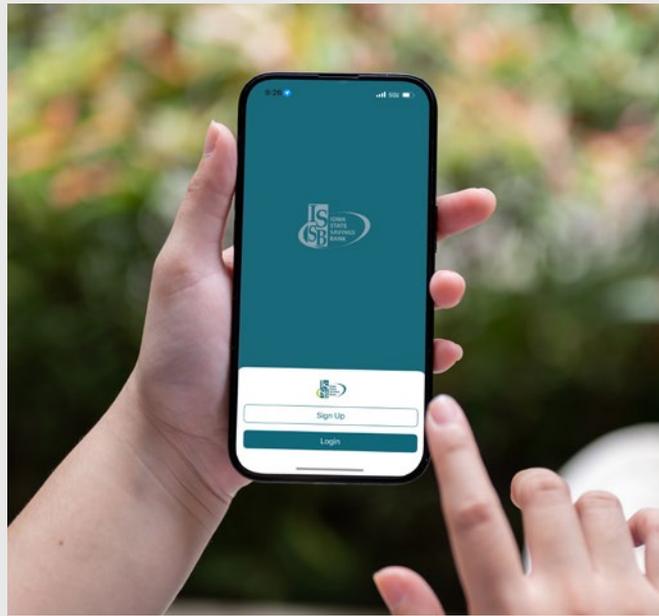
BANKING LOCAL STRENGTHENS SOUTHWEST IOWA

Banking local keeps more than money here. It keeps decisions, relationships, and progress close to home. Money deposited at a community bank stays in the communities it serves.



LOCAL RELATIONSHIPS

Families, farmers, and business owners across Southwest Iowa rely on trusted financial partners when making important financial decisions. Many of those relationships span generations and reflect the confidence placed in local institutions that understand our area.



MODERN TOOLS

Technology has changed how people manage their finances. Digital tools provide convenient and secure ways to bank while still keeping local decision-making and personal service.



LOCAL IMPACT

Strong community banks help strengthen the places they serve. Iowa State Savings Bank supports Southwest Iowa through financial contributions, volunteer leadership, and local partnerships.



INVESTING CLOSE TO HOME

In 2025, Iowa State Savings Bank committed **\$60,000 in multi-year pledges** to projects that will serve families and communities for years to come. Significant commitments were made to a local pool project, trails, fitness center, and historical society. Prior pledges and annual donations remain ongoing, reflecting continued follow-through on long-term commitments.

As the bank strengthens, so does its ability to invest locally. These efforts reflect continued commitment to Southwest Iowa.

◀◀◀ PARTNERSHIPS

For 47 years, Iowa State Savings Bank has been a sponsor of Hot Air Balloon Days in Creston.

A bank's impact extends beyond its balance sheet.

FAMILIES & COMMUNITY >>>

Iowa State Savings bank was proud to donate \$10,000 towards the Lenox Pool. This investment will specifically help to fund the Baby Pool project.



PARTNERSHIPS >>>

Iowa State Savings Bank was nominated by Lenox Community Schools for the Iowa Business Education Association Service to Business Education Award, recognizing partnership with students and educators.



INVESTMENT IS MEASURED IN MORE THAN DOLLARS

More than **2,000** volunteer hours were given throughout the year. Employees served on local boards, supported community events, and invested time in schools and nonprofit organizations across the five counties we serve.

COMMUNITY
EVENTS SUPPORTED

87

TOTAL VOLUNTEER
HOURS

2,000+

BOARDS, COMMITTEES &
ORGANIZATIONS SERVED

36





SUPPORTING FINANCIAL EDUCATION

Elementary Schools | High Schools | Southwestern Community College

Iowa State Savings Bank partners with local schools to support financial education from elementary classrooms to college programs. These efforts include annual book donations, classroom presentations, financial literacy programs, and financial support for school initiatives that benefit students across our region.

LOCAL SCHOOLS &
EDUCATION PROGRAMS
SUPPORTED

37

STUDENTS REACHED
THROUGH FINANCIAL
EDUCATION

1,253

BOOKS DONATED TO
ELEMENTARY STUDENTS

4,792
IN 5 YEARS

TWO GENERATIONS. ONE BANK.

Don Gordon has worked with Iowa State Savings Bank to grow his operation for nearly 50 years.

“My dad got married and started farming in 1948. I grew up here, stayed, and have been farming all of my life,” Don shared. “I bought my first farm in 1977. Everything we’ve done has been through the bank. We’ve grown step by step with Iowa State Savings Bank. We’ve always got along well with the people. ***We’ve never, ever thought about going anywhere else.***”

For Don and Joan, the relationship has always been rooted in familiarity and understanding.

“They make you feel welcome and important. They are really good at explaining the business side so you can understand, and they are always there to answer any questions we have,” stated Joan.

The next generation continues that partnership.

“I grew up going to the bank with my dad and I just kept going there,” Will Gordon said. “They first loaned me money for cattle. When I was buying the farm, Iowa State Savings Bank helped me quite a bit and gave me really helpful advice. Other places might not have done that. ***Even though we’re young, they’ve really given us a chance to start our own thing.***”

The Gordon’s story shows how relationships grow naturally at Iowa State Saving Bank. Built over time, carried across generations, and grounded in trust.





THE GORDON FAMILY
Joan, Don, Will, & Kacie

LOCAL DECISIONS AND REAL RELATIONSHIPS

Businesses and agricultural operations across Southwest Iowa rely on steady financial partners who understand how this area works. Decisions are made locally with experience in the cycles of farming, the realities of business ownership, and the long-term commitments involved.

SUPPORTING DAILY OPERATIONS >>>

As needs evolve so do the tools that support those relationships. New services were added in 2025 to help businesses protect their accounts, manage cash flow, and operate more efficiently.



Logan Larsen
Vice President, Ag & Commercial Lending

Shawna Parrish
Assistant Vice President, Ag Lending

Bob Miller
Vice President, Ag & Commercial Lending

Kevin Stewart
Executive Vice President

Positive Pay

Financial fraud continues to rise nationwide. Positive Pay helps businesses protect their accounts by identifying suspicious or unauthorized checks before they clear.

Remote Deposit Capture

Businesses operate across wide service areas and busy schedules. Remote Deposit Capture allows checks to be deposited directly from the office, improving efficiency.

8000+ CUSTOMERS

More than 8,000 customers rely on Iowa State Savings Bank for their financial decisions. That trust reflects relationships built over generations and a continued commitment to responsible banking.

SUPPORTING FAMILIES >>>

Families continue to build financial confidence as their needs grow. From everyday banking to long-term planning, Iowa State Savings Bank supports each stage of life.

Checking | Savings | Loans | Digital Banking

Greenlight

In 2025, Iowa State Savings Bank introduced **Greenlight**, a debit card and financial app that helps families teach saving, spending, and money management to kids.

NEW
in 2025

PLANNING FOR WHAT COMES NEXT

For some clients, the relationship with Iowa State Savings Bank extends beyond daily banking and lending decisions.

- » Estate Planning
- » Trust Administration
- » Long-Term Asset Management

In 2025, Iowa State Savings Bank continued to successfully grow its trust and fiduciary services, supporting clients with responsibilities that require discipline and sound judgment.

Acting as a fiduciary is not transactional. It involves managing assets with care, maintaining long-term focus, and providing continuity across generations.

««« **Rob Engler**
*Trust Officer &
Internal Legal Counsel*

««« **Kim Baker**
Trust Officer

Non-Deposit Investment Services are not insured by FDIC or any government agency and are not bank guaranteed. They are not deposits and may lose value.

The W.D. & SHIRLEY SCHAFER-RAY EDUCATIONAL TRUST



Stewardship is measured in the confidence families place in the bank to honor intentions and carry decisions forward over time as demonstrated through The W.D. & Shirley Schafer-Ray Educational Trust managed by Iowa State Savings Bank.

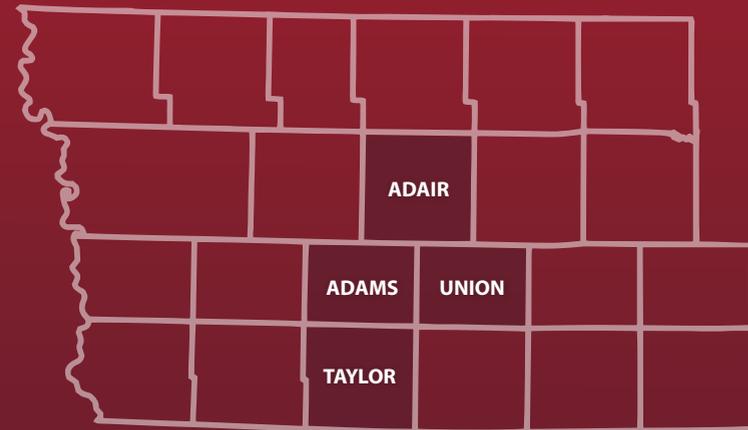


Dillon Starlin
Central College, Biochemistry



Madelyn Weston
*Southwestern Community College,
Marketing & Communications*

More than
\$940,500
has been awarded on behalf of the trust to
206 local scholarships across **4** counties



LEADERSHIP TEAM



Adam Snodgrass — *President & CEO*
Kevin Stewart — *Executive Vice President*
Becky Johnson — *Cashier & Senior Operations Officer*

Trisha Riley — *Relationship Banking Manager*
Kevin Wilson — *Operations Specialist*
Hannah West — *Human Resources/Marketing Officer*

BOARD OF DIRECTORS

John Linch
ISSB Chairman

John Nelson
Ames National Corporation

Amy Rieck
Greater Regional Health

Tia Samo
Alliant Energy

Adam Snodgrass
ISSB President & CEO

Mike Tamerius
Precision Optical Group

Kevin Stewart
ISSB Executive Vice President

Scot Trost
Ag Commodity & Livestock Producer

LEADERSHIP & LOCAL DECISION MAKING

Iowa State Savings Bank operates under the direction of an experienced leadership team and a committed board of directors.

Strategic decisions are made locally with careful attention to long-term stability and sound judgment. Leadership works closely with the board to ensure growth remains disciplined and aligned with the needs of the communities the bank serves.

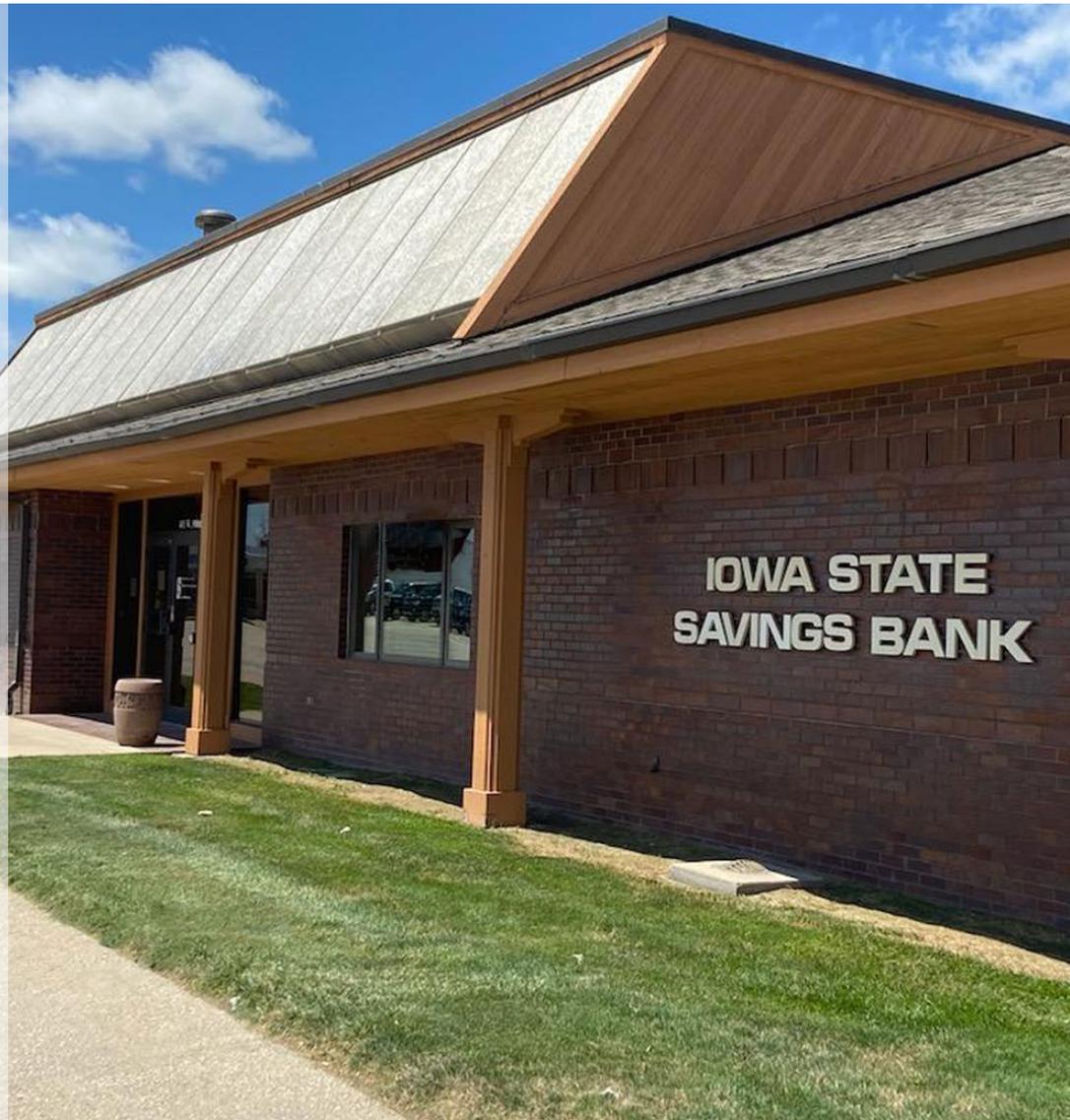
Clear structure and local decision making provide stability that keeps the bank steady through changing economic conditions. That framework allows Iowa State Savings Bank to move forward with confidence while remaining grounded in the principles that have shaped the bank for more than 140 years.

BUILDING WITH INTENTION

Iowa State Savings Bank remains focused on serving its communities with steadiness and care.

Behind the scenes, work is underway to strengthen systems and facilities. These efforts will enhance the experience customers have every day. Some improvements will be visible in the coming year. Others represent long-term investments designed to keep the bank strong and responsive well into the future.

The bank is prepared to support families, agricultural producers, and local businesses through changing conditions. Careful decision making will continue to guide lending, deposits, and trust services.





CONNECT WITH US

When important financial decisions arise, having the right partner matters. Our team is ready to help.

www.ISSBbank.com | 641-782-1000

