



## Big Lizards Invade!

This year the Blank Park Zoo got a little more interesting with the arrival of several new, exotic reptiles, and Iowa State Bank is partially to thank. Our CEO John Burgeson, his wife Colleen, and Iowa State Bank all contributed funds to create the

caiman exhibit in the zoo's Discovery Center.

This past summer, the center housed a rare, albino alligator which garnered national attention when it turned from white to pink and stayed

Say cheese! Caimans, like the one at left, are native to Cuba, Central America and the northern half of South America. Their diet consists of fish, amphibians, reptiles, water birds and, in dry periods, their fellow caimans.

that way for several weeks. The gator, ultimately nicknamed Pinky, turned that color due to the stress of his move from Florida, but eventually returned to his pigment-free state.

The reptile exhibit, currently home to a dwarf caiman, has been credited as one of reasons Blank Park Zoo has had a 42% increase in visitors this past year. The zoo is the second largest draw in the state, second only to the Iowa State Fair.

## ISB in the Community



### Des Moines Marathon

Iowa State Bank was a proud sponsor of the third annual

Des Moines Marathon, held October 17. More than 20 Iowa State Bank volunteers helped encourage the runners from our water station at the start line. Our very own Bill Finnegan, Asst. VP at our West Office, completed the half marathon.

### Habitat for Humanity Work Day

A special thank you goes to the 23 Iowa State Bank volunteers who participated in our second annual Habitat for Humanity Work Day on September 24. The group made great progress on the drywall at two different locations.



### Shoes That Fit

For the Shoes That Fit program, Iowa State Bank partnered with OnMedia to supply shoes and clothing to needy elementary school children. This was our biggest success yet. Thanks to all who contributed.

### Blood Drive

Iowa State Bank had great success in hosting our first ever Blood Drive on Friday, September 24. We had a total of 31 people roll up their sleeves to donate to the Blood Center of Iowa. This included 17 first-time donors.

### Jolly Holiday Lights

To expand the good work done by the Make-A-Wish Foundation of Iowa, Iowa State Bank volunteers gave up their Saturday on December 18th to help with the Jolly Holiday Lights program. In all, the program raised over \$13,000 to help area children.



Iowa State Bank

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DES MOINES

### Online Answers

Another way to stay on top of your account is by visiting Iowa State Bank online, where you can view your account activity, get current balances and more.

Simply go to [iowastatebanks.com](http://iowastatebanks.com) to enroll. It's extremely easy and takes just a few minutes to establish your online account.

# CLOSE TO Home

## Examine Your Accounts and Save

The close of one year and the beginning of another is traditionally a time of reflection and review. While we all gauge where we've been and where we're going, it's an excellent time to review your bank account information.

Spending a few minutes now examining your bank account can help you reduce the risk of fraud in the coming year. It also can save you time, money and inconvenience while allowing you to get the most from your relationship with Iowa State Bank.

A few things to consider:

Review the type of account(s) you have:

- Does it require a minimum balance?
- What charges does it have attached?
- Does it pay interest?
- Are there any fees you can avoid?
- Are there restrictions of which you're unaware?

It may be that changing to a different account type will save you money.

Make sure that you're receiving all of your bank statements.

- Does your bank have your current address?

- This will keep you fully informed and assure that your information stays out of others' hands.
- Does the bank have your home, work and cell numbers?

If the bank notices a case of fraud or suspicious activity in your account, reaching you immediately could be crucial.

Who has access to your account? If something were to happen to you, it's wise to have someone assigned to access your account.

Does the bank have a current signature card on file, and has your signature changed over the years? Visiting us about this can avoid confusion later and stop fraud.

Have there been any changes in your life? Marriage, divorce, a family death or a change of employment may all affect your account.

We invite you to give us a call on any of these matters. It's our goal to make your relationship with Iowa State Bank as efficient, convenient and secure as possible.



#### Capital

627 E. Locust  
288-0111

#### East

3818 Hubbell Ave.  
262-1630

#### West

3601 E.P. True Pkwy.  
223-0011

#### South

6410 SW 9th  
287-3750

#### Skywalk & Trust Services

612 Locust  
246-8240

Toll-Free 888-824-0111 • [www.iowastatebanks.com](http://www.iowastatebanks.com)

## “Customer Comments”

### Andy Lyons

Andy Lyons, a Des Moines-based commercial photographer, has been an Iowa State Bank customer since 1991 and he won't even think about banking anyplace else.

“This is my kind of bank. They conduct business on a very personal level. From the friendly ‘hello’ when you walk in the door to the gracious thank you as you leave, Iowa State Bank’s strong commitment to customer service is very evident. It’s the way I like to run my business and it’s with companies like this that I like to do business.”

Our relationship with Andy started when we hired him to create a video presentation for Iowa State Bank’s 50th anniversary video. “I learned a lot about the bank and what it stood for,” he says. “I was amazed how they knew customers by name and impressed with the friendly way they do business. Where I banked before certainly didn’t have it.” He then transferred all his accounts to us.

When asked how important it is to him that Iowa State Bank is a locally owned community bank, without hesitation he says, “It’s of the utmost importance. I like my money working here and, from the projects the bank has done, I’m impressed with their community involvement.”

“Iowa State Bank makes me feel like part of the family,” he adds. “And from what I’ve seen, they treat all their customers the same way. I think that’s how banking is supposed to be. I’m glad to part of the family here.”

## SBA Names Us a Preferred Lender

Whether you’re starting a business or expanding one, financing is critical to your success. At Iowa State Bank, you’ll discover commercial loan professionals who have the education and experience to help entrepreneurs avoid common mistakes.

To help benefit the area’s small business customers, Iowa State Bank became a Small Business Administration (SBA) Certified and Preferred Lender in 2004. Because of this, we can offer you quick turnaround and local decisions on our SBA loan products.

For the benefit of your business, we invite you to stop in and see what our team of commercial loan experts can mean to your business. When you do, you’ll receive a free copy of the Iowa Economic Development Small Business Resource Book.

Jim Ramsey, Rich Frye, Matt Marsh,  
Diane Bellizzi,  
Capital Office . . . . . 288-0111  
Steve Anderson, East Office . . . . . 262-1630  
Gary Calvert, South Office . . . . . 287-3750  
Bill Finnegan, West Office . . . . . 267-1101

## Manage Your Business on Your Schedule

Iowa State Bank’s Business Online Banking (otherwise known as BOB) gives you 24-hour access to your commercial accounts for the freedom to manage your business anytime and anywhere. BOB allows you to:

- Access deposit and loan balances
- Check statements for transaction activity
- Transfer funds and make loan payments
- Originate ACH transactions



BOB lets you view your accounts free of charge; there is also no set up cost or annual fee. Only if ACH transactions are used is a modest fee charged. Visit [iowastatebanks.com](http://iowastatebanks.com) to see a demonstration.

## Merchant Services

To better meet the needs of small businesses, Iowa State Bank has a credit card payment processing program. This merchant card program lets businesses be more competitive and increase revenue through expanded payment services. To begin accepting credit card payments or to enhance your current situation, we invite you to contact Carrie Hoegh at 223-0011.

## New Branch Office to Break Ground



Iowa State Bank President Steve Henry has recently unveiled plans for a new branch office to be erected at the corner of 128th and Hickman in Urbandale. Construction schedules call for ground to be broken on the new bank this March, with a late 2005 completion date.

The bank will exhibit a unique architectural design, and will contain space for retail businesses in addition

to bank offices. Plans currently call for a gourmet coffee shop next to the bank.

“We are very pleased to bring Iowa State Bank services to the Urbandale area,” says Steve. “This expansion is possible because more and more customers are demanding local ownership and community involvement from their bank, which is what they find at Iowa State Bank.”

## News & Notes

### Bank-wide Service Certification

In 2004 we began a training series called the Customer Service Certification Program. Employees attended six training sessions and were also required to take and pass six tests in order to become “Certified”. We feel that there is no better investment than to train and prepare our staff to deliver the highest quality service to our customers.

### Tom Nelson Wins Mortgage Award

Tom Nelson, VP and Mortgage Loan Officer, was recently named to the Iowa Mortgage Association’s President’s Club/Winners Circle.

This award was for Tom’s outstanding mortgage production in

Iowa. Iowa State Bank is proud to have Tom as one of its excellent employees who continues to strive for the best performance on the job.

### West Office Observes First Decade

Our West Office achieved a milestone last month when it celebrated its tenth year of operation in West Des Moines. Thanks for making our move west such a longstanding success!

### Best of Show Advertising Honors

At the 2004 Central Iowans in Radio and Television awards, Iowa State Bank received first place awards for its “Defender” radio and television commercials, including a best of show award for television.



### Jeff Wisecup

Vice President & Trust Officer

### Tammy Wilson

Vice President & Trust Officer

Jeff Wisecup began putting his 20 years of trust and investment experience to work for Iowa State Bank customers last April. It’s been a great fit for all concerned. “I enjoy working for Iowa State Bank, where we have more decision-making capabilities,” says Jeff. “Because we’re locally owned, we can help our customers more. We’re able to offer more flexibility and personal attention.”

When the prospect of joining Iowa State Bank’s trust team materialized, Jeff seized the opportunity. “The Trust Department here has such a good reputation in town, I already knew about my co-workers,” says Jeff, which speaks volumes about the quality of our trust team.

Tammy joined Iowa State Bank as a Mortgage Loan Officer at the Capital Office on September 20th, 2004, bringing with her 17 years experience in banking and mortgage lending. She works closely with realtors, attorneys, abstract companies and appraisers to ensure that the home buying process is handled in a timely manner without confusion or stress on everyone involved.

As a Mortgage Loan Officer, Tammy’s goal is listening to her customers, determining their needs and working hard to find the right mortgage product for them. “The best part of my job is when customers smile and thank me for helping them with everything,” she says.