



# KIRK'S KORNER

## Kirk's View from 30,000 feet over a beach!



Since we are in the middle of January 2025, I thought I would reflect on a warmer part of the country for this edition.

I had not vacationed at the beach (spending a lot of time in the mountains of Wyoming) until I was married and had two girls. My wife, growing up in North Carolina, had an affection for the beaches of the Carolinas. Once we started visiting the coastline it was hard not to go back year after year. One of my favorite beaches is Emerald Isle on the Crystal Coast area and this sleepy town comes alive in May through September every year. It is one of my favorite spots in the country!

This beach originated in 1920 when Henry Fort, who owned the land and beaches wanted to start a destination spot for tourists. It never really took off until 1951 when seven individuals purchased the 12-mile stretch of the island for \$350,000. The parcel was divided up into 54 blocks of 1,000 feet each. The seven owners drew from a hat for ownership blocks. Their plan was to make it a very family orientated beach and limit commercial development. In 1960 ferry service began and things started to grow and take off. Then in 1971 the Cameron Langston Bridge was built to provide better access to Emerald Isle. The bridge spans the intercoastal waterway and offers spectacular views of the Bogue Sound.



Wildlife is very prominent at Emerald Isle from dolphins to sharks, but my favorite is the sea turtles, which come back in May through September for nesting. Typically, there is a nest or two on the beach that is guarded and protected by volunteers to insure a safe departure for the hatchlings and their return to the ocean. I hope you have enjoyed this edition of KK! I also wanted to take a moment and thank all our customers for their business and allowing us to serve you in 2024! We strive daily to do the best job for you that we can, if you have any suggestions please do not hesitate to stop in or send me an email. Wishing everyone enormous success in 2025!

*Kirk*



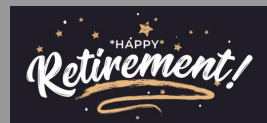
**Jeff Reimers**

## EMPLOYEE SPOTLIGHT

This issue our spotlight is on Jeff Reimers. He is a vice president at our Mason City East branch. Jeff has been with the bank 11 years in April and has a total of 23 years in banking. He lives in Rockwell with his wife Becky and their 3 children. In his spare time, Jeff enjoys attending his children's events, farming with his dad, working on numerous construction projects, golfing, hunting, fishing, and following the Iowa Hawkeyes.

*Happy Retirement*

**Deb Uken**



# Don't Forget Your IRA Contributions

The last day to contribute to your IRA for 2024 is April 15, 2025.

You can contribute to your IRA for a given year anytime between January 1st and the tax-filing deadline of the following year.

The amount you can contribute may be reduced depending on your income.



## Customer Highlights for 2024

### Thank You For Your Business and Support

New Loans for the year 1053 or 4 loans per day.

Loan growth for 2024 \$24.7 million.

Deposit growth for 2024 \$19.6 million.

ATM transactions for 2024 were 99,346 transactions throughout the year.

272 transactions per day and 11 transactions per hour.



## Customer Debit Card Volume 2024

Our customers used their debit cards to spend \$36.7 in 2024. A monthly average of \$3 million dollars was spent. \$4,195 per hour and \$70 per minute was collectively disbursed for customer transactions.



## Looking Forward

- ◆ February 2nd - Groundhog Day 
- ◆ February 9th - Super Bowl Sunday
- ◆ February 14th - Valentine's Day 
- ◆ February 17th - Presidents' Day - Closed
- ◆ March 9th - Daylight Savings Time Begins
- ◆ March 17th - St. Patrick's Day 
- ◆ March 20th - First Day of Spring



The NSB Trailer was used by 26 customers in 2024 and traveled 3592 miles this year helping our customers and employees move college students, make household moves and helping non-profit groups.



## Welcome To our Team



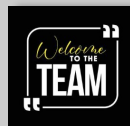
**Samantha Herman**  
Teller Supervisor  
Northwood

**Tamara Johnson**  
Teller - West



**Sydney Wurtzel**  
Teller - East

**Sara Lorentzen**  
Teller - Northwood



NSB Bank employees wore pink on Friday, October 25th in honor of Breast Cancer Awareness Month. We also donated that week's jeans money contributions to Crop for the Cure. It was a fun way to support a great cause.