UNITED in YOUR success is more than just a slogan... It's the way we do BUSINESS!

United Bank & Trust Company
100 YEARS OF STRENGTH, STABILITY, INTEGRITY, QUALITY, VALUE AND SERVICE

www.ubtc.net
A MESSAGE FROM THE PRESIDENT

On Tuesday, October 6, 2015, United Bank & Trust Company turns 100 years old. We are proud to have officially provided 100 years of service to our friends and neighbors. Rich in history and nestled in the heartland, UBTC is proud to call Franklin County home.

Our roots date back to 1915, where our charter originated in Hansell. We operate from that banking charter today, as it was the only banking charter to survive the Great Depression in Franklin County. Through the years UBTC has expanded and grown, and today, we are not only the oldest bank headquartered in Franklin County, but the largest as well.

Our success over the last 100 years has been defined by two things – people and technology. UBTC’s ability to develop enduring relationships with both customers and employees is a cornerstone to our success. Additionally, technology continues to evolve and us with it. At UBTC we look to build upon our past to create a better future.

It is my pledge and commitment to our customers, communities and employees that we will continue to hire the best people and stay on the cutting edge of evolving bank technology, as both will continue to define us over the next 100 years.

Please join us in Alden, Dows, Hampton and Sheffield on Friday, October 9, for an all-bank open house. We will be hosting a “Century of Service Celebration” with refreshments and door prizes. I encourage you to stop by so that we may thank you for your business.

We look forward to serving you the next 100 years!

President & CEO,
United Bank & Trust Company

A PART OF HISTORY: Hansell and Dougherty

ABOVE: Arlene Noss, Ethel Conners and Charlie Brown

When a robber demanded money in 2003, Ethel stood her ground. ‘I don’t think so,” she said.

A PART OF HISTORY: Dougherty


Scourge of bank robbers, keeper of the straight-and-narrow and Dougherty volunteer and historian, Ethel Conners is an important part of UBTC’s history. As branch manager of the Dougherty office of United Bank & Trust Company from 1949 through 2007, she was known to ask a customer if they really needed to withdraw that much money and what they planned to do with the cash. Ethel turned money over to a gun-toting bank robber in August of 2000 but when another robber demanded money in 2003, she stood her ground. ‘I don’t think so,” she said. Ethel faithfully served UBTC and her customers for 58 years.

James E. Coonley

FOUNDING FATHER

As the founding father of United Bank & Trust Company, James E. Coonley is an important part of our story. He was the Franklin County Attorney from 1935 to 1943 and the Hampton City Attorney from 1972 until his passing in 2003. James practiced law uninterrupted for 69 years and was involved in several banking organizations culminating in the formation of UBTC.

In 1949, he bought controlling interest of Farmers State Bank of Dows, including the Popejoy office. In 1955, he added the Sheffield Savings Bank, with branch offices at Dougherty and Hansell.

In 1984 the Coonley family purchased Alden State Bank. United Bank & Trust Company was formed in 1993, when Farmers State Bank of Dows was merged into Sheffield Savings Bank. In 1995, Alden State Bank was merged into UBTC and in 1999 the Hampton location was added.

James E. Coonley is affectionately remembered by UBTC employees for his wit, three-piece suits and bow ties.

Dougherty alarm system on display at Hampton UBTC office

The vault in the old Dougherty bank had an alarm system and time lock that shot tear gas if the vault was opened prior to the expiration of the time lock. The original O.B. McClintock Company burglar alarm system was manufactured in Minneapolis, MN and is currently on display in the Hampton UBTC office.
1915: Corporate Birthday of the Bank; Hansell Savings Bank granted a charter by the State of Iowa

1949: James E. Coonley buys controlling interest of Farmers State Bank of Dows and its Popejoy office

1993: Farmers State Bank of Dows merges with Sheffield Savings Bank; the bank’s name is changed to United Bank & Trust Company

1999: United Bank & Trust Company buys the U.S. Bank office in Hampton

1915: CORPORATE BIRTHDAY OF THE BANK; Hansell Savings Bank granted a charter by the State of Iowa

1930: The Great Depression; Hansell Savings Bank is the only bank in Franklin County to survive the Depression

1935: Sheffield businessmen purchase Hansell Savings Bank, relocate its charter to Sheffield, and change its name to Sheffield Savings Bank; Hansell and Dougherty become offices

1949: James E. Coonley buys controlling interest of Sheffield Savings Bank

1955: James E. Coonley buys controlling interest of Sheffield Savings Bank

1966: Sheffield Savings Bank builds a new office across the street from their existing bank

1980s: The Iowa Farm Crisis hits, affecting thousands of farm families and many agricultural banks

1984: Alden State Bank purchased by Coonley family

1985: A new office is built in Dougherty

1993: Farmers State Bank of Dows merges with Sheffield Savings Bank; the bank’s name is changed to United Bank & Trust Company

1998: Dows office is remodeled

1999: UBTC website, www.ubtc.net, online banking and online images are launched; United Bank & Trust Company buys the U.S. Bank office in Hampton; State law requires the bank to relocate its charter to Hampton

2001: A new office is built in Alden

2002: Hansell and Popejoy offices close; buildings donated to the towns

2003: Developed and trademarked FARMTRAC®, a financial and risk management program used by farm customers to manage their operations

2005: A new office is built in Hampton

2006: E-Statements are launched

2008: UBTC reaches 100 million in assets

2010: UBTC Mobile Banking is launched

2012: UBTC is registered and a new logo created; UBTC reaches 150 million in assets

2014: iPhone, iPad and Android UBTC apps with Mobile Check Deposit are launched; Dougherty office is closed

2015: UBTC CELEBRATES 100 YEARS OF SERVICE

Hansell Safe

This rare money vault was originally located in the Hansell office of United Bank & Trust Company and is now on display in the Hampton location. Weighing over three tons, the vault was designed to be freestanding, whereas most banks built vaults inside thick walls. It has three doors, each with a separate combination. The middle door is one foot thick and is also protected by a time lock. Despite the vault’s large size and solid steel construction, the interior compartment is only about eighteen inches in diameter. Victor Safe Company made the safe in the early 1900’s, and their slogan “Fire, Moh, and Burglar Proof,” appears on the sides of the vault.

Sheffield Counter

After the Great Depression struck, President Roosevelt temporarily closed all banks by declaring a “bank holiday” in March of 1933 to stop the money panic gripping the nation. The only bank in Franklin County to survive the Depression was the Hansell Savings Bank. Its main office was moved to Sheffield in 1935, and the Hansell office was maintained as a branch. This photo shows the interior of the bank in Sheffield as it was prior to the Depression era.

Pleasant Hill Village

In 1985 United Bank & Trust Company built a new office in Dougherty. The former bank building in Dougherty had a beautiful ornate oak teller line dating from the early 1900’s, complete with marble baseboards and frosted etched glass. The vault in the original bank featured an alarm which sounded a loud exterior horn and discharged tear gas within the vault if a robbery was attempted. In order to preserve the heritage of this bank, the antique teller line was donated by United Bank & Trust Company to the Franklin County Fair and the Franklin County Historical Society, to furnish the bank in Pleasant Hill Village.
When you walk into the Hampton UBTC office you can’t help but notice the Fire & Ice artwork (above), which includes a 10-foot fountain beneath an 8-foot mobile. A blue cube is incorporated into the fountain design. Each of the cube’s six sides reflect one of the timeless principles that United Bank & Trust Company is built upon – strength, stability, quality, integrity, value and service. The two curving uprights signify the bank’s customers and communities and the ring that rests upon the uprights represents how UBTC is dependent upon support from its customers and communities. The mobile works with the fountain as one art piece. The red and yellow placed in the center give the illusion of fire which appears to warm the pale blue hanging ice sheets, melting them into the water that flows into the fountain below.

“Working for UBTC for the past 16 years has been a great experience. I appreciate the local decision making and focus on supporting our communities.
- Deanna Harms

Past UBTC Hampton location footprints

The current UBTC Hampton office location was once the home of a DX gas station, a Pizza Hut and a historical house that was moved to the Sheffield area.

Above & left: In 2012 & 2013 UBTC hosted the UBTC 5k run-walk to raise money for Maynes Grove.
UBTC’s most tenured employee, Barb Swanson, has been with the bank for 41 years. She started her career at UBTC on July 1, 1974.

Sheffield staff pictured from left to right
Front row: Ashley Francis, Receptionist/Loan Secretary; Jenny Jones, Bookkeeping & Teller; Barb Swanson, Personal Banking Officer; and Jenna Orozco, Bookkeeping & Teller
Back row: Theresa Jeffrey, Teller; Arlene Noss, Vice President, Cashier & COO; Alyssa Noss, Bookkeeping & Teller; Grant Petersen, Vice President; and Jane Weiland, Consumer Loan Officer

Above & left: Whether it’s hosting a luncheon to support a local cause or dressing up for Halloween, the UBTC staff is always invested in its local community.

Lobby
Monday—Thursday: 9:00 AM—3:00 PM
Friday: 9:00 AM—5:00 PM
Saturday: Closed

Drive-Thru
Monday—Thursday: 8:00 AM—3:00 PM
Friday: 8:00 AM—5:30 PM
Saturday: 8:30—11:30 AM

ATM
24-hr. ATM in entry vestibule

Location
202 Gilman Street
Sheffield, IA 50475

Phone: 641-892-4110
Fax: 641-892-4597
DOWS


RIGHT: Dows staff pictured from left to right, Front row: Lynette Mossman, Loan Officer and Andrea Jones, Personal Banking Officer 
Back row: Susan Bakker, Teller; Don Bosch, Personal Banking Officer and Taunya Heft, Bookkeeping & Drive-Up Teller

CELEBRATIONS & PARADES

Dows is known for their Corn Days celebration and parade. Throughout the years the UBTC staff has enjoyed coming up with unique parade floats and entries.

LOBBY
(CLOSED NOON — 1 PM)
Monday—Thursday:
9:00 AM—3:00 PM
Friday: 9:00 AM—4:00 PM
Saturday: Closed

DRIVE-THRU
Monday—Thursday:
8:00 AM—3:00 PM
Friday: 8:00 AM—5:30 PM
Saturday: 8:30—11:30 AM

ATM
24-hr. ATM in entry vestibule

LOCATION
101 W Ellsworth Street
Dows, IA 50071

PHONE: 515-852-4151
FAX: 515-852-3571

ABOVE: Farmers State Bank of Dows, Popejoy Office

RIGHT: Original Farmers State Bank of Dows, Dows Office
Alden staff pictured from left to right:
Front row: Mary Jo Pommrehn, Bookkeeping & Drive-Up Teller and Jolene French, Teller
Back row: Amy Carson, Teller; Shawn Loughren, Vice President and Brenda Bradley, Personal Banking Officer

LOBBY
Monday—Thursday: 9:00 AM—3:00 PM
Friday: 9:00 AM—5:00 PM
Saturday: Closed

DRIVE-THRU
Monday—Thursday: 8:00 AM—3:00 PM
Friday: 8:00 AM—5:30 PM
Saturday: 8:30—11:30 AM

ATM
24-hr. drive-up ATM on site

LOCATION
914 Main Street
Alden, IA 50006

PHONE: 515-859-3391
FAX: 515-859-3390

Alden Bank Through the Years

RIGHT: In 1968, construction to modernize the Alden State Bank was underway. The entire second story was removed and a ground level addition, as well as a drive-up window were added.

BELOW: In 2001, a new office was built on the south side of Alden.

I enjoy the check creation process from start to finish and answering all of the questions about it from interested customers.
- Amy Carson, UBTC

In-house check printing is a unique feature that United Bank & Trust Company has offered since 1998. The capability to create their own checks allows UBTC to provide quick turnaround and reduced check prices to customers. The equipment looks intimidating but according to Amy Carson, Alden UBTC staff member, “It’s really quite fun to run. I enjoy the check creation process from start to finish and answering all of the questions about it from interested customers.”
ALL-BANK OPEN HOUSE

“Century of Service” celebration

FRIDAY, OCTOBER 9 • 9 AM — 4 PM
Alden, Dows, Hampton & Sheffield

REFRESHMENTS AND DOOR PRIZES