



The Quarterly Newsletter



Staff Spotlight



Emily Sosa

Customer Service Representative

Emily grew up in Buffalo, NY, and moved to Iowa with her family almost four years ago. She met the love of her life, Jeff Sosa, in her last year of college at ICCC, and they got married a year and a half later. Emily is relatively new to the banking world, but she did work at an accounting firm during tax season for the last three years. She joined Wayland State Bank in June 2022. In her free time, Emily loves cooking delicious meals and watching *The Office* with her husband.

Tips for a Budget Friendly Holiday Season

Shopping for the holidays can be a stressful experience, but it doesn't have to be. Planning ahead can help make sure that you don't overextend yourself when shopping for loved ones.

As you start making your shopping lists this holiday season, consider these seven steps to help keep your budget in check.

1. Make lists. Write down the names of everyone you wish to buy a gift for this holiday season and the items you would like to purchase. Create another list for holiday supplies (food, decorations, etc.) that you will need for your celebrations.

2. Stick to your budget. Now that you know what you need to buy, it's time to budget. Set a dollar amount you will spend on presents for each person on your list, as well as a dollar amount you will spend on other supplies. Pledge to not go over those amounts.

3. Take advantage of big sale days. The weekend after Thanksgiving, there are three big shopping days that offer opportunities to hunt down deals. If you don't mind fighting the crowds, you can save a lot on big-ticket items on Black Friday (Nov. 25).

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4. Use credit wisely. Credit cards can help you get through the expenses that come with the holidays, but it's crucial that you don't rely on them too heavily. If you rack up too much credit card debt during the holidays, you could end up paying for them longer than you planned. Once the holidays are over, it's easy to put off next year's holiday season until November. It may be wiser for you to start saving for next year right away. By putting away just \$50 per month into a savings account, you will have \$600 saved for holiday expenses by the time the next season comes around.



WSB Holds Food Drive

Wayland State Bank held a food drive in honor of the Winfield Mt. Union and WACO football game. Both the Winfield and the Wayland branch challenged their communities to donate their non-perishable items to try and collect more than the other branch. This led all the way up till the football game and the winning branch this year was the Winfield branch. In addition, Wayland State Bank donated \$100 each to the Winfield Food Pantry and the Wayland Food pantry.



WSB Crew in the Concession Stand

Some of the Wayland State Bank staff took to the concession stand for the football game at WACO against Winfield Mt. Union. It was a super busy and fun night getting to serve our communities from both Wayland and Winfield. From left to right we have Chad Hudson, Emily Sosa, Mekenzie Edwards, Jenny Batten and Braden Blake.

School Spirit Friday



This football season, both WACO and WMU teams made it to the playoffs. WSB Staff showed their support for their teams by sporting the school colors. Top picture L to R: Elizabeth Hanshaw, Emily Sosa, Theresa Ferdig, Bob Meyer and Braden Blake. Bottom picture L to R: Traci Nicholson, Klay Edwards and Mekenzie Edwards.

JOIN US FOR OUR
*Annual
 Holiday
 Open House*
 ON DECEMBER 2



Community minded-just like you.

Wayland-205 W Main St Mt. Pleasant-301 S Main St
 Winfield-109 S Locust St

