

# Lyndon State Bank Newsletter

## Quick Links

[LSB Community Calendar](#)

[LSB Helpful Links and Services](#)



## CHECK OUT OUR NEWEST PRODUCT LINEUP!

1. [Hometown Anywhere Mobile Banking](#)
2. [Remote Deposit](#)
3. [Peer 2 Peer \(P2P\)](#)
4. [Online Banking](#)
5. [Bill Pay](#)
6. [Cash Management](#)

LSB Presents \$1,000 to LHS!



Abby Criqui, President  
Kolsyn Bergkamp,  
Treasurer

LSB Presents \$1,000 to MDCVHS!



MDCV Class President

Greetings!

## → PRESIDENT'S LETTER

We are on the final stretch of 2020 and I think it is safe to say we are all limping to the finish line. Nothing will shock us after this year and I am certain we have all strengthened our resolve for any future obstacles. We have all had to adapt to new ways of doing things and missed some traditional things we have done. However, we still have plenty to be thankful for this year. At the top of the list is a slower daily pace and more family time and with Thanksgiving and Christmas just around the corner I suspect those days will have even greater meaning this year.

As this year wraps up, we hope to see you out and about at the many not-yet cancelled events, including the Lyndon Fall Festival, football t-shirt toss, Christmas parade and our annual open house. Keep checking the community calendar on our website for any changes. The next newsletter will not be out until 2021, so we want to wish you a very safe and happy Halloween, Thanksgiving and Christmas and thank you for your support and understanding throughout this crazy 2020. God Bless

A handwritten signature in blue ink, reading "Abby Criqui".

## → Important Dates

Columbus Day- Oct. 12th  
Halloween-Oct. 31st  
Veterans Day- Nov. 11th  
Thanksgiving Day- Nov. 26th  
Christmas Day- Dec. 25th  
New Years Eve- Dec. 31st  
New Years Day- Jan. 1st



### Rewards Plus



Are you wanting to check your debit card rewards points but forgot your password? Call 1-800-787-0932 to reset your password.

Check your rewards points [Here](#)

### Double Rewards!



Get 2X points when you use your debit card on all purchases November 27th thru December 31st!



## Account Spotlight: Interest Bearing Checking Accounts!

This quarters account spotlight is for our interest-bearing checking accounts! Both accounts offer Free debit card, Free money orders, and variable interest rates. Come in or call any of our three branches for more information.

**Lyndon Fall Festival 2020**  
7am – 10pm  
Saturday, Oct 3rd

**City Park**  
Pancake Feed by Lions Club 7-9am  
Car Cruise-In at City Park 9-2  
Visit Bailey Log House 10am

**Jones Park**  
Tiger Trot 5k for Elsie Stout Memorial Scholarship 7am

**Around Town**  
Scavenger Hunt (starts at Lyndon Pride Booth) all day  
Lyndon Saddle Club "Raceo" (unique horse races) 10am  
Transformation Tour at Lyndon Guesthouse 9-6

**Courthouse Square**  
Food Sales all day (See food flyer)  
Prayer Station by Billy Richmond  
Lyndon Carnegie Library book sale 9-3  
Period Clothing showcase  
Mountain Men camp 10-2  
Pumpkin Painting sponsored by AdVanced Title 10am  
Horseshoe Pitch sponsored by Lyndon Rec 10am  
Art Show at City Hall 10-2  
Yard Games on the courthouse lawn 10- sundown  
Author Courtney Turcotte Bond book signing at Chapters 11-1  
Kids Treasure Hunt Sponsored by Citizens State Bank 11-3  
Minnow Races sponsored by Melvern Lake Marina 1pm  
Osage County Dist 5 Fire Dept Touch a Truck 4pm  
Chili Cook-off 4:30 (entry forms on Facebook, at Lyndon State Bank and Liberty Realty)  
Caricatures by Shannon at City Hall 10-2  
Kids art activities at City Hall sponsored by Hanna's Auto Repair 2pm  
150<sup>th</sup> Anniversary T-Shirts for sale all day  
Harvest Farm Equipment sponsored by Sloop Sales and Hook Repair

**Hwy 75 Band concert 6pm-10**





## Lyndon State Bank Three Locations



Lyndon Branch  
817 Topeka Ave  
Lyndon, KS 66451  
(785) 828-4411

Melvorn Branch  
102 Main  
Melvorn, KS 66510  
(785) 549-3311

Topeka Branch  
1535 SW Fairlawn  
Topeka, KS 66604  
(785) 228-1133



Lyndon State Bank  
Open House!



Our open house  
will be  
on December 11th  
more details to be  
announced!

## Traditional IRA

A Traditional Individual Retirement Account (IRA) is a tax deferred savings plan to encourage you to save money for retirement. The earnings in the IRA remain tax deferred until you make withdrawals from the account. Individuals who are under age 72 for the entire tax year and have earned compensation or received alimony may contribute to an IRA.

## Roth IRA

A Roth IRA Account is an Individual retirement account in which participants make non-deductible contributions to save for retirement. Unlike a traditional IRA where your earnings are tax-deferred, Roth IRA's earnings can be tax-free. With a Roth IRA, unlike a Traditional IRA, you can continue to make contributions even after you have reached age 72, provided you have income.

## Traditional IRA & Roth

The amount a qualified IRA owner is allowed to contribute in the tax year 2020 is \$6,000.00. Qualified individuals that are over the age of fifty can make additional catch-up contributions for \$1,000.00.

You are permitted to annually contribute the maximum amounts below or 100% of your earned compensation and alimony: whichever is less:

### Maximum Contribution Limits

Year	Under Age 50	Over Age 50
2020	\$6,000.00	\$7,000.00

Traditional and Roth IRA owners may also make contributions to both a Traditional and a Roth IRA however, it is important that your combined contributions may not exceed the maximum contribution limit in a given tax year.

At Lyndon State Bank your IRA investment are insured thru FDIC up to \$250,000.00. All IRA accounts are insured separately from any other non-retirement accounts you may have with us.

You can open your IRA any time until your federal tax return is due which is normally, April 15 of the following year, excluding extensions. To open an IRA call or come in any

Lyndon State Bank to talk with us. We would be happy to explain the benefits of an IRA and our investment programs.

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### Christmas Club Savings Accounts!

Its never too early to start saving for the holidays. With our Christmas Club Savings account its easier than ever. Deposit into it all year long and we cut you a check in November with interest!

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