UNITED BANK & TRUST COMPANY MAIN OFFICE (CT 3602.00) 400 CENTRAL AVENUE EAST HAMPTON, IOWA 50441-0555 (641) 456-5587

HOURS: LOBBY M-TH 9:00 AM – 3:00 PM FRIDAY 9:00 AM – 4:00 PM

DRIVE-UP M-TH 8:30 AM – 4:30 PM FRIDAY 8:30 AM – 5:00 PM SATURDAY 8:30 AM – 11:00 AM

BRANCH LOCATIONS

Sheffield Office (CT3601.00) 202 Gilman Street Sheffield, Iowa 50475-0647 (641)-892-4110 Hours: Lobby: M-TH 9:00 am – 3:00 pm Friday: 9:00 am – 4:00 pm Drive-up: M-TH 8:00 am – 3:00 pm Friday: 8:00 am – 5:00 pm Saturday: 8:30 am – 11:00 am Dows Office (CT6804.00) 101 West Ellsworth Street Dows, Iowa 50071-0230 (515) 852-4151 Hours: Lobby: M-TH 9:00 am – 12:00 pm (by appointment) 1:00 pm – 3:00 pm Friday: 9:00 am – 12:00 pm 1:00 pm – 4:00 pm Drive-up: M-TH 8:00 am – 3:00 pm Friday: 8:00 am – 5:00 pm Saturday: 8:30 am – 11:00 am

Alden Office (CT4804.00) 914 Main Street Alden, Iowa 50006 (515) 859-3391 Hours: Lobby: M-TH 9:00 am – 3:00 pm Friday: 9:00 am – 4:00 pm Drive-up: M-TH 8:00 am – 3:00 pm Friday: 8:00 am – 5:00 pm Saturday: 8:30 am – 11:00 am

BRANCH OPENINGS AND CLOSINGS

2020 – 2023 No Openings or Closings

LENDING SERVICES OFFERED

Real Estate Loans

- 1-4 family residential
- Rural acreage
- Farmland
- Commercial
- HELOC

Agricultural Loans

- Operating line of credits
- Livestock loans, both feeder and breeding
- Machinery and equipment purchases
- Farm improvements
- Livestock facilities
- Grain storage facilities
- Farm buildings
- Vehicles
- Down payment loans for farm purchases collateralized by assets other than the real estate being purchased
- Soil and water conservation
- Loans for tiling and other drainage
- FmHA guaranteed and subordinated loans

Commercial Loans

- Capital loans incident to purchasing businesses
- Operating loans
- Inventory purchases
- Machinery and equipment purchases
- Furniture and fixtures
- Vehicles
- SBA guaranteed loans

Personal Consumer Loans

- Automobiles
- Consumer goods
- Personal expenses
- Recreational vehicles
- Home improvements
- Ready reserve