

# Hills Bank and Trust Company

Dear Friends,

The flood of 2008 has brought devastation and destruction to our communities. We are so sorry for any loss you may have experienced to your home, property, crops, or livestock. The effects of the flood waters are vast and bring stress to everyday functions. Hills Bank and Trust Company and our employees are here to help you in any way that we can. Please contact one of our lenders about the Hills Bank Disaster Assistance program.

To aid in the recovery process, we have compiled resources and program information to assist you. This includes contact information, applications, and a matrix to help you determine the aid you need and/or qualify for. If you have any questions, please contact the appropriate Hills Bank personnel as outlined on the enclosed sheet.

Once again, we extend our sincere concern for the disruption and loss you have experienced. We are available to help and wish to assist you to make your recovery as quick and smooth as possible. We wish to lend a hand now and in the days to come.

Sincerely,



Dwight O. Seegmiller  
President



# Contacts for *Agricultural Customers*

## Hills

131 Main St, PO Box 160  
Hills, IA 52235

**Sarah Gould**  
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**Tim Smith**  
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**Don Wilson**  
(319) 679-2141  
don\_wilson@hillsbank.com

## Kalona

120 5th St, PO Box 1210  
Kalona, IA 52247

**Dave Hochstetler**  
(319) 656-5804  
dave\_hochstetler@hillsbank.com

## Mount Vernon

720 1st Ave SE  
Mount Vernon, IA 52314

**Mike Turner**  
(319) 866-7034  
mike\_turner@hillsbank.com

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## Online Resources

### **Informational & Government Assistance**

FEMA: [www.fema.gov/assistance](http://www.fema.gov/assistance)

Small Business Administration: [www.sba.gov](http://www.sba.gov)

Centers for Disease Control and Prevention: [www.cdc.gov](http://www.cdc.gov)

Iowa Department of Public Health: [www.idph.state.ia.us](http://www.idph.state.ia.us)

Iowa State University: [www.extension.iastate.edu/disasterrecovery](http://www.extension.iastate.edu/disasterrecovery)

American Red Cross - Grant Wood Area Chapter: [www.grantwood-redcross.org](http://www.grantwood-redcross.org)

United Way of Eastern Iowa: [www.uweci.org](http://www.uweci.org)

American Institute of CPA:

<http://tax.aicpa.org/Resources/AICPA+Releases+Updated+Disaster+Casualty+Loss+Tax+Practice+Guide.htm>

EFR Employee Assistance Program: <http://flood.efr.org>

Environmental Protection Agency: [www.epa.gov/mold/flood/index.html](http://www.epa.gov/mold/flood/index.html)

Internal Revenue Service: [www.irs.gov](http://www.irs.gov)

State of Iowa: [www.flood2008.iowa.gov](http://www.flood2008.iowa.gov)

Iowa Attorney General: [www.iowa.gov/government/ag/](http://www.iowa.gov/government/ag/)

Iowa Department of Revenue: [www.state.ia.us/government/drf/index.html](http://www.state.ia.us/government/drf/index.html)

Iowa Insurance Division: [www.iid.state.ia.us](http://www.iid.state.ia.us)

Iowa Small Business Development Center: [www.iowasbdc.org](http://www.iowasbdc.org)

National Flood Insurance Program: [www.floodsmart.gov](http://www.floodsmart.gov)

### **City Government and Communities**

City of Cedar Rapids: [www.cedar-rapids.org](http://www.cedar-rapids.org)

City of Coralville: [www.coralville.org](http://www.coralville.org)

City of Hills: [www.hills-ia.org](http://www.hills-ia.org)

City of Iowa City: [www.icgov.org](http://www.icgov.org)

City of North Liberty: [www.northlibertyiowa.org](http://www.northlibertyiowa.org)

City of Palo: [www.paloia.govoffice2.com](http://www.paloia.govoffice2.com)

Corridor Recovery: [www.corridorrecovery.org](http://www.corridorrecovery.org)

\*Hills Bank and Trust Company has provided this information to their friends and neighbors to help with the recovery process.  
Further research is suggested.

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Cedar Rapids • Coralville • Hills • Iowa City • Kalona • Lisbon • Marion • Mount Vernon  
North Liberty • Wellman • 1-800-HILLSBK • hillsbank.com • Member FDIC

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## IOWA STATE EXTENSION OFFICE CROP INSURANCE

This spring has been quite frustrating and things do not look like a return to normal any time soon. If you have questions concerning prevented planting, replanting, or changing crop plans as they relate to crop insurance. Information on those topics can be found as follows:

The publication that explains both the replanting and delayed/prevented planting provisions in the multiple peril crop insurance policies is posted at:

<http://www.extension.iastate.edu/agdm/crops/pdf/a1-57.pdf>

There is also a decision aid spreadsheet that goes along with it, at:

<http://www.extension.iastate.edu/agdm/crops/xls/a1-57delayedplantingevaluator.xls>

Farm Loan Programs:

<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=fmlp&topic=efl>

You may also contact ISU Extension Ag Business Management Specialists Jim Jensen at 319-385-8126 or Bob Wells at 641-673-5841.

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