



Chamber Business Profile

TruBank

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When a customer walks into any of TruBank's branches, Vice President and Oskaloosa Branch Manager Jill Ewing hopes the experience feels welcoming and familiar, not transactional. "You walk into the bank, and people know you," Ewing said, describing the kind of community banking she believes still matters in Iowa towns where relationships often matter as much as interest rates.

TruBank's roots stretch back to 1883 in Lucas, Iowa, where it began as Farmers' and Miners' Bank. The Oskaloosa branch can date its beginning to 1937. With over 140 years of community banking and 89 years in Oskaloosa, the bank's focus has remained consistent: serving Iowa communities through local decision-making and a relationship-first approach. That longevity also applies to its Oskaloosa employees too. Ewing has been working at the Oskaloosa branch for 35 years and Head Teller, Jenni Ver Steegh, has been there for over 25 years.

Today, TruBank operates eight branches across seven Iowa communities, including Oskaloosa, What Cheer, Newton, Indianola, Norwalk, Des Moines, and West Des Moines. Unlike national banks, President Clint Welling says TruBank remains solely Iowa-based, a defining difference in how the bank operates and reinvests.

"Everything we do is Iowa-based and focused," Welling said. "You're not just a number".

The services may sound familiar to anyone who has used a community bank. TruBank offers checking and savings accounts, certificates of deposit, money markets, and lending services ranging from personal auto and home loans to agricultural financing and commercial loans and lines of credit. The bank also works with municipalities, schools, nonprofits, churches, and homeowner associations, supporting a wide range of financial needs across its markets.

But Donald Crall, Vice President & Loan Officer in Oskaloosa, says the real distinction is not the products themselves. "Checking accounts are kind of the same. Loans are about the same," he said. "I think it's our relationship with our customers and the speed in which we can serve them". That relationship often extends beyond the bank walls, with staff members seeing customers at church, in local grocery stores, or at community events.

One example of that connection came when a local farmer approached the bank about buying land. Crall said he has built relationships with his borrowers so that when they share about their interest in buying land at an upcoming auction, he already understands their operations and can give them the nod to buy the land. Another example was when a customer had the opportunity to purchase a neighboring business but was unsure whether to take the risk. TruBank helped finance the transition after reviewing the plan. "He said, 'I've never

taken a chance on myself,” Chief Financial Officer Ben Currie recalled. “And he really appreciated TruBank backing him up”.

The bank also invests in local causes. You’ll see them at nearly all the area Oskaloosa events. They have popped popcorn on Thursday evenings during the Oskaloosa City Band concerts for 35 years. TruBank has also participated in Friday After Five, Thankful Thursday, Sweet Corn Serenade, Art on the Square, and more. Ewing and her team enjoy helping and seeing everyone gather together. There are also niche community projects: sponsoring disc golf initiatives in central Iowa, being the presenting sponsor for the National Balloon Classic, and supporting the Des Moines Metro Opera.

For Oskaloosa Real Estate Loan Officer Tracy Davis, TruBank’s community involvement illustrates the broader role community banks play in local economies. Customer deposits become loans for neighbors buying homes, starting businesses, or managing agricultural operations. “The more that we grow, the more we can put back into our community,” she notes.

That commitment also shapes future projects. The Indianola branch recently completed renovations following a 2021 fire, and the bank is always exploring additional services to service customers and communities. Growth is not about expansion for its own sake but about finding ways to better serve existing customers while remaining flexible for employees and communities alike.

At a time when digital banking and financial technology platforms are increasingly popular, Ewing encourages customers to consider where their money goes. “What are those companies doing for you and our Oskaloosa?” she said, referring to national and online-only platforms. She argues that local deposits help fund community donations, employee investments, and technology upgrades that directly benefit Iowa residents.

The approach reflects a deliberate philosophy. Rather than concentrating donations in a few large sponsorships, TruBank often distributes smaller contributions across many organizations, allowing the bank to support a wider range of community needs.

As TruBank continues to serve customers across central Iowa, Crall and Davis agree the mission remains straightforward: know customers by name, invest locally, and help communities grow together. In an industry defined by numbers, they both believe the bank’s long-term success still comes down to relationships that begin at the teller window and continue across the towns it serves.
