## DONOR STORIES

## DENISE A. SMOCK "Denise Smock Scholarship"

The Denise Smock Scholarship Fund was established by Banklowa as a way to honor Denise A. Smock. The following comments about Denise were shared by the Banklowa president/CEO:

She was described as the "heart and soul of Banklowa operations"; the type of leader that the entire bank family respected and appreciated, as well as being open and honest as a confidant and sounding board. She was the person in Independence that reportedly knew about all



DENISE A. SMOCK

bank operations and could fix and correct all problems. She was the one everyone called when they needed assistance. Even the fellow area bankers or vendors themselves called upon her for troubleshooting advice. Whenever a new committee or project team was formed, Denise's peers would say, "We need her." Her expectations, work ethic, and dedication were high – for herself and others at Banklowa. She served as a model for others at Banklowa to follow and learn from for many years to come.

Earnings from the fund, along with family donations, will provide a yearly scholarship for a deserving, graduating senior from either the Oelwein or Independence Community Schools, to create more opportunity through their hard work and dedication, to pursue an education in the world of finance.

Denise A. Smock was born on November 5, 1960, to Patricia (Dibble) Arthaud and the late Robert J. Arthaud in Hazleton, Iowa. She grew up in Hazleton along with two sisters and a brother, attending the Hazleton

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Elementary School. She graduated from Oelwein Community Schools in 1979 and went on to receive her general banking diploma and bank operations diploma from The American Institute of Banking.

Denise began work at the Farmers Bank (now Banklowa) in Independence, Iowa, in 1979. She worked as a digital computer operator, later holding several other positions, and since 1999, was a senior vice president of operations/cashiers of the eight office locations.

As a senior management team member, Denise had the opportunity to see service benefits at work, whether it be computer conversions, construction projects, employee events, or customer functions. Denise knew others would be recipients of her work. She was also an active supporter of the Independence Fourth of July festivities, Farmers' Day in Jesup, and the Breast Cancer Walk. Seeing the active volunteerism of her banker father and teacher mother likely influenced her dedication, hard work and service to others. Denise knew the importance of serving others and paying it forward.

Denise and her husband, David J. Smock, married on May 18, 1990.