

CITY STATE BANK SPIRIT

Grimes • Indianola • Madrid • New Virginia • Norwalk



PRESIDENT'S LETTER

Why Bank with City State Bank?

Selecting a bank for many people is a difficult task. Some select purely on location, convenience, or merely appearance of the bank. Others choose banks based on strength of relationships with bank personnel. While none of the reasons are incorrect, I have asked myself, why would I choose to bank at City State Bank? Here are my top ten reasons:

- 1) Our **caring employees** are the best in our industry. They focus on really knowing our customers and their families. Our people are involved in our communities.
- 2) We **focus on the relationship** rather than the transaction. Our customers are our friends; we really look out for the best financial interest of our customers even if we have to say "no" once in a while. An example would be that our bank did not get into the "subprime" lending which was not good for anyone in the long run.
- 3) **Local decisions** - Our loans and deposit decisions are made in each of our local markets. They are not made by corporate types living on the east or west coasts.
- 4) We are a **family-owned business** that understands other family-owned businesses and the issues they face. There is very little government influence over our decisions; we did not accept any TARP funds.
- 5) We heavily **support our local schools, charities, cities, churches, families and individuals in need**. Our bank contributed to over 150 local organizations this past year.
- 6) Our **bank's financial condition is rock solid**.
- 7) We have all the **modern platforms and conveniences** of the larger institutions, yet you get to bank in a small town atmosphere.
- 8) **Our employees answer our telephones**.
- 9) **Deposits are invested locally to grow the tax bases of the communities we serve**. We are not gathering deposits to make loans on the coasts.
- 10) You can **bank from your home, your phone, or your business** with City State Bank. We have all the modern technology.

I can tell you we truly appreciate your patronage and your account at our bank really does matter. Please tell a friend about your experience at City State Bank.

Sincerely,

Steve Albrecht

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SPIRIT. DRIVE.
RELATIONSHIP.

GET YOUR PHOTO DEBIT CARD TODAY!



Photo debit cards work exactly like our regular debit cards, but with the added advantage of having your photo on them. With an initial cost of only \$10, it is a great way to step up your security...and in a world full of identity theft issues, it's just another way City State Bank is helping you protect yourself. Stop in today to apply!

Molly McWilliam of our Grimes office



www.citystatebank.com



SPIRIT. DRIVE.
RELATIONSHIP.



CITY STATE BANK STARLIGHT CINEMA SERIES

- June 12: City State Bank presents the outdoor movie 'Journey to the Center of the Earth' rated PG at Memorial Park in Indianola, beginning at 9:15 pm.
- July 10: City State Bank presents the outdoor movie 'Madagascar 2' at McCord Park in Indianola, beginning at 9:15 pm.
- August 15: City State Bank Starlight Cinema Series presents the outdoor movie 'Finding Nemo' rated G at Veterans Memorial Aquatic Center in Indianola, beginning at 8:15 pm. Come early to see a SCUBA demonstration at 6 pm and watch or be part of the cardboard boat races at 7 pm!



City State Bank
is proud to sponsor
this fun family event.

PRODUCT FOCUS: LIFE INSURANCE

We all feel over insured as we make payments for auto, home, and health insurances. While no one can argue against the need for any of these insurances, life insurance is ignored too many times.

Although property & casualty and health insurance costs have risen — life insurance premiums have steadily declined. Coverage amounts as well as premium costs should be periodically reviewed to make sure you are not only properly insured, but that you are also making the most of your dollars spent.

If you have not reviewed your current universal, whole or term life policies, **now is a great time to give Chad or Wade a call.** Contact Chad Stevens at 515-981-1400 or cstevens@citystatebank.com or, Wade Lawrence at 515-986-2265 or wlawrence@citystatebank.com. This could be valuable time spent for your peace of mind, and for your family's as well.



OVERDRAFT PRIVILEGE... BOUNCE-PROOF YOUR CHECKING!

What is Overdraft Privilege?

- It is a program designed to give you peace of mind that if you inadvertently overdraw your account, the bank can cover it. This also helps you avoid merchant fees and potential embarrassment of returned checks and ACH items.

• How can I get it?

- It's easy! Just call your local office and ask to speak with a personal banker.

• How much does it cost?

- The program itself is FREE to use!
(Keep in mind, the \$25 per item overdraft charge still applies.)



Bounce-proof your checking account today!

Subject to bank discretion. Fee of \$25 per item will be imposed for overdrafts created by checks, in person withdrawals, ATM withdrawals, or by other electronic means. Payment of your overdrafts is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits or you have too many overdrafts. Overdraft Privilege balances must be paid within 20 days. The bank has the right to require payment to bring account current immediately after an overdraft. Member FDIC.

GET TO KNOW CITY STATE BANK...MADRID TELLERS!



At City State Bank, we pride ourselves on knowing our customers and recognizing you when you come into the bank. Now is your chance to get to know us!

Madrid Tellers (L-R): Deb Pommier (part-time teller), Dana Simons (full-time, Head Teller), Jennifer Burkhart (part-time teller), Kelly Carter (full-time teller)

Summer Events AT City State Bank

JUNE

- 13: Grimes Funtastic Days-Join us after the parade in the Grimes bank parking lot for FREE ice cream sundaes!
- 17: Indianola Chamber Golf Outing-we'll be sponsoring a hole
- 22: Norwalk Chamber Golf Outing-we'll be sponsoring a hole



JULY

- 3: Norwalk's Party Before the Works at Kelly Cortum, Inc.-we are a sponsor!
- 4: Norwalk 4th of July Celebration (look for us in the parade)
- 11: New Virginia Old Settlers Days (look for us in the parade)
- 17: Root Beer floats served in all locations from 3-6 pm
- 20: Warren County Tractor Ride
- 21: Ragbrai overnight stay in Indianola-look for our employee volunteers
- 31: Madrid Customer Appreciation Day celebrating 75 years in Madrid
- 31-August 8: Indianola National Balloon Classic -we are a sponsor!

AUGUST

- 7: Indianola Customer Appreciation BBQ from 11am-1pm
- 13 or 14: Dallas Center-Grimes Teachers Breakfast
- 17: I-35 Teachers Breakfast
- 18: Madrid Teachers Breakfast
- 19: M St. M Teachers Breakfast
- 21: Norwalk Teachers Breakfast
- 21: Norwalk Customer Appreciation Day from 11am-1pm
- 24: Indianola Teachers Breakfast



2ND QUARTER DONATIONS

- Iowa Prayer Breakfast
- Za-Ga-Zig
- Light the Night Walk for Leukemia & Lymphoma Society
- RUNorwalk
- Warren County Fair
- Iowa Lions Club Foundation
- Grimes Easter Egg Hunt
- Grimes Funtastic Days
- Grimes Funtastic Days Run
- Dallas County Fair
- Indianola Starlight Cinema Series
- Madrid Little League
- Madrid Performing Arts Council
- Martensdale St. Marys Baseball & Softball

MISSION STATEMENT

The City State Bank Spirit drives us to provide service and solutions exceeding customer expectations.



EVENTS

- **Teach Children to Save** - Tuesday, April 21st marked this year's 'Teach Children to Save' day. To commemorate this event, City State Bank welcomed nearly 1500 elementary kids to tour our locations throughout the week. The kids were able to see the machines the bank uses including the coin counter, coin roller, bill counter, and the drive thru. Each student got a chance to try and lift \$1000 in quarters, learned different coin combinations to make a dollar and guessed how much change was in a bowl. The tours concluded with what seemed to be the highlight...root beer floats!



Pictured are some of the students from Mrs. Schmaizl's 1st grade class in Norwalk's Oviatt Elementary.



Mrs. Hauge's 1st grade class from Grimes' South Prairie Elementary smiles for the camera after their tour of the Grimes location.

- **RUNorwalk** - The 9th annual RUNorwalk took place on Saturday, May 9th with 250 participants. It is a great event that showcases the town of Norwalk with a run/walk through the community and is sponsored by the Norwalk Chamber, Anytime Fitness and City State Bank. Bank employees were waiting at the finish line handing out Gatorade, water and bananas to those completing the event.



Our CSB employees at the RUNorwalk event from L-R: David Albrecht, Scott Griese, Jan Sparks, Taylor Griese (daughter of Scott Griese), Holly Albrecht, Amanda Reid

CONTACT INFORMATION

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