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PRESIDENT'S LETTER

Summer is upon us and I'm sure that everyone is busy with ballgames, grilling, swimming, family vacations, and all the joys that summer brings. Here at City State Bank, things are busy as well. We are in full swing volunteering and donating to the many community events that take place throughout the summer. It is great to see the time and energy put into showcasing these communities that we call home, and I am quite positive that you will see a City State Bank employee giving of their time at nearly every event.

This year, we have the added bonus of having RAGBRAI come past our Norwalk location at 801 Main Street, on their way to Indianola. Both locations are busy planning for the event and it should be a huge day with so many expected to ride this leg of the route.

Our new Norwalk location at 1225 Colonial Circle is coming along as well, and we are thrilled with the progress. It's always a good feeling to see the drawings and plans really taking shape. We are still on-track to be into the new building in early September. I was just there yesterday and paint is going on the walls and lights are being hung. Our community room is going to be a great addition for community members to use throughout the year, as well as for employee trainings. (I've included a few photos below so you can take a look).

As a reminder, we are still keeping our facility at 801 Main, but now we will have two locations to better serve you in Norwalk.

As you get busy with the hustle and bustle of summer, please remember to take a moment to really enjoy it. Catch a concert, jump into the pool, take a road trip, or enjoy the many events in our communities and throughout Des Moines. We will see you there!

Sincerely.

Steve Albrecht









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SPIRIT. DRIVE. RELATIONSHIP.



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UPCOMING EVENTS

- Thursday, July 4th: Norwalk 4th of July celebration...look for us in the parade!
- July 12-14: New Virginia Old Settlers Days...look for us in the parade and volunteering at various events.
- Friday, July 19th: Root Beer Floats served at all locations from 3-5 pm.
- July 22-26: Christmas in July in New Virginia. Stop in to our NV bank location to sign up for prizes and for Christmas Cookies on Friday.
- Tuesday, July 23rd: Warren
 County Tractor Ride we will be serving the afternoon snack.
- Tuesday, July 23rd: RAGBRAI comes through Norwalk and into Indianola. Look for us volunteering throughout our communities.
- July 26-August 3: Indianola National Balloon Classic – proud to be a sponsor of this event.
- August: We will be serving breakfast to all of the teachers and staff at our local schools on their first day of in-service. It is our privilege to welcome them back for another year of the learning, excitement, and fun that they bring to the children of our communities.
- Sunday, September 1st:
 Norwalk Music Fest-proud to be the stage sponsor of this event. For information, visit norwalkmusicfest.com.

NEW EMPLOYEES AT CITY STATE BANK

You may have noticed a few new faces at City State Bank! We are pleased to welcome the following employees to our team. Please contact them for all of your home loan, insurance, and banking needs.



Ben Smith

Ben has been added as a mortgage lender to our new Clive Office and comes to us with 10 years of mortgage lending experience. He grew up in the small town of Guthrie Center, and currently lives in Adel. Ben and his wife, Cerissa, have two boys, Crew and Lenox that enjoy fishing, golfing, and being outdoors. For all of your Purchase or Refinance needs, please contact Ben at 641-757-7946 or at bsmith@citystatebank.com.

Cole Adair

Cole is an Insurance Agent at our Grimes Insurance Services location. He has been in sales for nearly 11 years and lives in Perry with his wife, Jenny, who teaches first grade there, and their three sons (Luke, Drew, and Will). He enjoys golfing, baseball, and coaching his kids' sports teams. For personal or commercial insurance needs, contact Cole at 515-986-3306 or at cadair@citystatebank.com.



Daniel Obley

Daniel is a Commercial and Ag Loan Officer in our Norwalk office. He grew up on a family farm in Norwalk where his family has been farming in the area for over 73 years. He is a graduate of lowa State University and spends his free time hunting, farming and with friends and family. Please contact Daniel for all your banking needs at 515-981-1377 or by emailing him at dobley@citystatebank.com.

Join us in honoring our local heroes with **\$500 OFF** closing costs.

CITY STATE BANK COUPON

\$500 OFF

Closing costs on purchase of a new home.*

*Restrictions apply: Coupon must be presented at time of application. Must be single family, owner occupied. Applies to 15, 20, or 30 year fixed rate loans only. Subject to credit approval. The \$500 off closing costs will be shown as a credit on the mortgage loan closing disclosure. Not valid with any other offers. Expires 12/31/2019.







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RAGBRAI - XLVII

The Register's Annual Great Bicycle Ride Across lowa is coming through central lowa and we couldn't be more excited! City State Bank is proud to sponsor community events in both Norwalk AND Indianola on Tuesday, July 23rd, as we welcome RAGBRAI riders travelling form Winterset to Indianola. Be on the lookout for City State Bank employees volunteering throughout the day, where officials are estimating it could be one of the largest attendances in RAGBRAI history.



Friday, Sept. 13 7:30 pm

Incredibles 2 (PG)
Show Sponsor: Dental Professionals, PLC

Indianola Outdoor Movie Series

2ND QUARTER **DONATIONS**

- Dallas County Fair
- DC-G Booster Club
- · Girls on the Run
- Grimes Governors Days
- Grimes Public Library **Summer Reading Program**
- Indianola Parks and Rec **Starlight Movie Series**
- Leukemia Lymphoma Society of Iowa
- Madrid Girls Softball
- New Virginia Library Summer **Reading Program**
- Norwalk Kiwanis
- Norwalk Middle School **Band Camp**
- Norwalk Parks and Rec
- Norwalk Police Bike Safety Week
- Norwalk Public Library Summer **Reading Program**
- Norwalk Soap Box Derby
- Ragbrai Indianola
- Ragbrai Norwalk
- Ringgold County Fair
- Safari Club of Iowa
- Warren County Fair
- Warren County Freedom Rock
- YMCA of Greater Des Moines

MISSION STATEMENT

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





Giving back to our communities for over 120 years!



"This is a great project for our community, our school, and for the employees, customers, and families that will use it for years to come. I am excited to announce that

CITY STATE BANK DONATED \$100.000

to the CSB Charitable Foundation to be used towards the new Norwalk Physical Education Competition Center. We are proud to have supported this community for over 120 years, and we are proud to be a leader in helping this project move forward."

~ Steve Albrecht, City State Bank President

CONTACT INFORMATION

Norwalk 801 Main St Norwalk, IA 50211 Clive, IA 50325 515-981-4234

Martensdale

368 N. Hwy 28

641-764-2265

Clive 12871 Univ Ave #180 100 NE Jacob St 515-981-1381

Martensdale, IA 50160 Mount Ayr, IA 50854

Mount Ayr

103 W. South St

641-464-3555

Grimes, IA 50111 515-986-2265

Indianola 1510 N. 1st St 515-961-7000

Madrid 105 E. 2nd St Indianola, IA 50125 Madrid, IA 50156 515-795-3807

Trust & Investments* 1104 Sunset Dr. Ste B Norwalk, IA 50211 515-981-1400

316 S. Kennedy Ave Madrid, IA 50156 515-795-5112

Insurance Services**

1037 Sunset Dr

515-981-0434

Norwalk, IA 50211

219 S.E. Main Street Grimes, IA 50111 515-986-3306

* Not FDIC insured. Not deposits or other obligations of bank and are not guaranteed by bank. Are subject to investment risk, including possible loss of principal. **Not a deposit. Not FDIC insured. Not insured by any federal government agency. Not guaranteed by the bank. May go down in value.

New Virginia

641-449-3314

New Virginia, IA 50210

501 West St