



the *Compass*







WINTER 2025

A quarterly newsletter from the Select 50 Club at Community State Bank



New Journeys Ahead

Connect With Us!

-  515.252.7587
-  select50@bankcsb.com
-  BankCSBIowa
-  /community-state-bank-ia
-  bank_csb
-  @BankCSB



According to Karla & Angela



Welcome to The Compass!

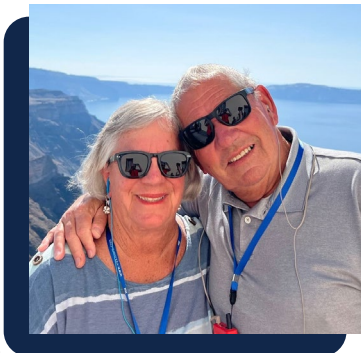
A fresh take on our quarterly newsletter

Welcome to a new year and a new Select 50 quarterly newsletter: The Compass! We hope you enjoy the fresh new look and expanded format.

As always, you will learn about our amazing adventures and travel opportunities. The Compass will also include useful information from our expanded Wealth Management team at CSB as well as updates on new bank products and promotions.

This new year marks a special milestone for Select 50 - our **20th anniversary**. As we reflect back on 20 years of memories made, we are filled with excitement for another year of exploration and what's to come! If you haven't traveled with us for awhile - or ever - we hope you will consider joining us on an adventure. Happy 2025!

+ A WORD FROM OUR **TRAVELERS**



"We have traveled with the CSB Select 50 group for the past six years. Karla and Angela work hard to make each trip a special experience for everyone. A wide variety of trips are offered each year. We have gone on day trips, thrifty trips, and international trips. The trips have always been interesting and fun. We plan to keep traveling with CSB Select 50."

John & Jan Kovacs





ST. LOUIS, MO • BOTANICAL CENTER



Happenings

Year End in New Mexico and St. Louis

Two bus trips capped off the Select 50 Club adventures for 2024. Picture-perfect weather accompanied our group as we made our way down to Albuquerque and Santa Fe. We enjoyed a week of gorgeous scenery, great food, and a few kicks on Route 66! Then we all enjoyed a merry time in St. Louis for a fun-filled holiday getaway. We hope you will join us in 2025 by registering for one of our memory-making adventures. Look inside for all the exciting details!



ALBUQUERQUE, NM • OLD SANTA FE TRAIL

ST. LOUIS, MO • UNION STATION

UPCOMING

Trips & Events

Walking Difficulty

Little



Light



Possibly Stairs



Mostly walking
& stairs



Sensations of Lyon and Provence River Cruise

Travel Dates: July 8 - 19, 2025

Starting at \$5,035 per person (double)
\$7,929 per person (single)

A vacation that is both relaxing and exciting is exactly what to expect on our Southern France river cruise! A three-night stay along the French Riviera in stunning Nice, including a tour of famous Monte Carlo, precedes our seven-night cruise on the Rhone and Saone Rivers. Ports of call include Chalon-sur-Saone, Lyon, Tournon, Viviers, Avignon, and Arles. With included and optional excursions, you can choose your activity level at every stop along the way. Go for a guided bike tour or a hike while in port or relax onboard with a glass of wine. The beauty of Southern France is waiting for you!

Register now!

Registration closes April 2, 2025, OR when cabins are sold out.



LAST CHANCE Switzerland!

Travel Dates: May 27 - June 4, 2025

\$6,599 per person (double)
\$7,579 per person (single)

Come explore beautiful Switzerland with the Select 50 Club! What could be lovelier than springtime near mountains, lakes, and cheese and chocolate factories? We will see the best that Switzerland has to offer from boats, trains, and even an aerial cable-car. 4-star hotel accommodations await us in Lucerne, Lausanne, and Zurich with visits to St. Gallen, Lugano, Brienz, Bern, Geneva, and several others! You will not want to miss your chance to see the Matterhorn, visit quaint villages, indulge in fine cuisine (fondue, anyone?), experience a fun and lively folklore show, and so much more. Join us on this serene and picturesque adventure!

Register Now!

Registration will close January 24, 2025



+ To register or check availability for upcoming trips, please call the Select 50 line: 515-252-7587

Scan to learn more about all the upcoming Select 50 Club trips and events





SOLD OUT!

Alaska! By Land and Sea

Travel Dates: August 18 - 29, 2025

This trip has it all by offering a 4-night land adventure PLUS a 7-night Alaskan cruise. Highlights of the exhilarating land portion of this adventure include a visit to a gold mine, a narrated river cruise, tours of Fairbanks and Denali, a ride in a deluxe dome car on the Alaska Railroad, a visit to a recreated Athabaskan village, delicious meals, and a dogsled ride! After all the excitement on land, the fun continues aboard the Celebrity Summit for a 7-night cruise starting in Seward. Relaxation and adventure in one exciting vacation? Yes, please!! NOTE: A valid passport is required as we will disembark in Vancouver, British Columbia.

Registration closed. This trip is full, but we can place you on a wait list. Call to inquire.



Annual Select 50 Member Luncheon

Wednesday, February 19, 2025 | Noon - 2 p.m.

\$36 per person

One of our favorite events of the year, our Annual Member's Luncheon, will once again be held at the fantastic Trostel's Greenbriar in Johnston! Say hello to your Select 50 team, get reacquainted with fellow Club members, and meet some new friends while enjoying a delicious meal. It's a lovely way to spend an afternoon and welcome the new travel year.

Mark your calendar! Registration begins January 22, 2025



Mystery Day Trip

Tuesday, April 29, 2025 | 8 a.m. - 7 p.m.*

\$145 per person

Where will our first mystery trip of the year take us? The itinerary details are under lock and key, but we'll give you a few hints...there will be friends, food, and fun! Our springtime mystery trip will be a wonderful day to go exploring parts unknown with the Select 50 Club. Are you ready to join the merriment? Please note, there are stairs at the venues of our mystery destination, so we've rated this adventure accordingly.

** Specific timing and details provided to registrants in advance of the trip.*

Mark your calendar! Registration begins January 22, 2025



Reminder: Select 50 Club members are given priority for registration. Non-member guests will be placed on wait-list status and added if space is available, for an additional fee. Reservations are taken starting on the registration date, not before.

Looking Ahead

Here is a look at our scheduled upcoming events, and extended trips we are pursuing/considering in the next couple of years!

2025

January

- 1 Bank Closed - New Year's Day
- 20 Bank Closed - MLK Jr. Day

February

- 1 Finland Trip
- 17 Bank Closed - Presidents' Day
- 19 Annual Select 50 Member Luncheon - Registration Required

March

- 20 Brazil & Argentina Trip

April

- 29 Mystery Day Trip

May

- 27 Switzerland Trip

July

- 8 Southern France River Cruise

August

- 18 Alaska by Land and Sea Trip

2026

Looking Ahead 2026 - Date and Trips TBD

- Eastern Caribbean Cruise
- Sicily/Malta
- Kenya/Tanzania
- West Virginia
- Scotland
- Extended Bus Trip



UPDATE: The REAL ID (Gold Star) effective date has been extended until May 7, 2025. A REAL ID driver's license will be required for domestic commercial flight starting on that date.

Earn **4.00% APY** and get **\$250***

When you open an **Edge Checking by Community State Bank™** account today!

New Edge Checking by Community State Bank™ bonus offer details: One bonus allowed per new account. Bonus offer is \$250.00. Bonus will be paid within 30 calendar days of when the following occurs: 1) open a new checking account, which is subject to approval with a \$100 deposit within 30 calendar days of opening the account; 2) a minimum of 2 reoccurring direct deposits have occurred; 3) and the debit card has been used a minimum of 15 times during qualifying period. Examples of direct deposits would be an electronic deposit of your paycheck, pension or government benefits from your employer or the government. Person to person payments (such as Zelle, Venmo or CashApp) are not considered a direct deposit or debit card transaction. **Additional terms of the bonus offer includes:** Offer valid only when opening an Edge Checking by Community State Bank™. Account must be opened a minimum of 90 calendar days. Requirements must be met within the 90 calendar days of account opening. Offer is limited to one per customer and account (including signers on joint accounts). Offer is not available for existing Community State Bank personal checking account customers (including signers on joint accounts) or those who have closed a CSB personal checking account within the past 12 months. Your account must be open, in good standing and must have a balance greater than zero when the cash bonus is paid. Cannot be combined with other offers. Accounts and offers are only eligible to Iowa residents. We will deposit your bonus into your new checking account within 30 calendar days after you have met all offer requirements. Cash bonus will be reported to the IRS for tax purposes and you are responsible for any applicable taxes. Consult your tax advisor. Promotion ends 06/30/2025 and is subject to change without notice.

Annual Percentage Yield (APY): Rates may change after account opening. APY is accurate as of January 9, 2025, and is not an introductory rate. Rates will be paid only for that portion of your daily balance in each tier. 4.00% APY is for daily balances up to \$25,000. To obtain the premium APY and ATM refunds, you must have an opening deposit of \$100 and meet the following requirements listed above for the Edge Checking account by Community State Bank™: 1) a minimum of 15 VISA® debit card transactions posted per statement cycle. ATM transactions do not count towards this total; 2) set up a minimum of one direct deposit; 3) Receive your monthly statements for this account electronically. Personal online banking enrollment and a valid email address are required to receive electronic statements. An interest rate of 3.93% will be paid only for that portion of your daily balance that is \$25,000 or less. The APY for this tier will be 4.00%. An interest rate of .34% will be paid only for that portion of your daily balance that is greater than \$25,000. The APY range for this tier will be 4.00% to 1.07%. If your daily balance is \$25,000 or less and you have not met the account requirements, the interest rate and annual percentage yield paid on that portion of your balance will be .10% APY. If your daily balance is \$25,000 or more greater than \$25,000 and you have not met the account requirements, the interest paid on that portion of your daily balance will be .01% with an annual percentage yield range of .10% to .03%.

ATM Refunds: Maximum ATM fee refund of \$20 per statement cycle. Must meet account requirements.

A \$3.95 monthly statement fee will be assessed on accounts that do not sign up for e-Statements within 90 days of account opening. Fees may reduce earnings. Member FDIC.

Refer a Friend

+ Invite a friend to open any checking account with CSB and you'll both earn **\$200***

***To receive the \$200 Refer-A-Friend bonus, all of the following criteria must be met:** 1) Refer someone to open a qualifying checking account, which is subject to approval; 2) set up a reoccurring direct deposit or direct debit, posted per statement cycle; 3) the debit card has been used at least once. Once the qualifying activity has been met, the \$200 bonus will be paid within 30 calendar days provided both the current client and referred account are not closed or restricted at the time of payout. Direct deposits examples are an electronic deposit of your paycheck, pension or government benefits from your employer or the government. Person to person payment (such as Zelle, Venmo or Cash App) are not considered a direct deposit or debit card transaction. Direct Debit examples would be a car payment, mortgage, rent payment or another household bill. **Additional terms of the bonus offer include:** Account must be opened a minimum of 90 calendar days and have a positive balance at time of bonus payment. Bonus will be applied as a credit to the account. Requirements must be met within 90 calendar days. New client cannot have a previously closed CSB checking account within the past 12 months. Only new checking clients eligible. Health Savings Accounts are not eligible for bonus offer. Cannot be combined with other offers. Available to Iowa residents only. Promotion ends 06/30/2025 and is subject to change without notice. Refer-A-Friend bonuses are unlimited per client and will be reported to the IRS as applicable. Clients will be responsible for applicable taxes on this bonus. Consult your tax advisor.

Annual Percentage Yield (APY) will range from 0.00% - 4.00% depending on the account type that is opened. Rate may change after account opening. Fees could reduce earnings. APY range is accurate as of January 9, 2025 and is not an introductory rate. Minimum opening deposit requirements range from \$25 - \$100, depending on the account type that is opened.

Important Information: Due to the confidential nature, we cannot disclose any information about qualifying accounts opened by the friends you invite. Member FDIC.

Meet our expanded **Wealth Management** team!

Cathy and Ryan would love to meet with you.

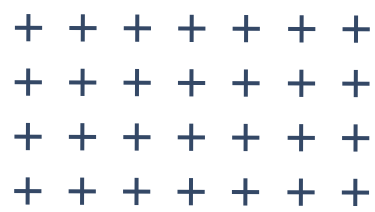
Contact Cathy at:
515.416.9854
cadams@bankcsb.com




Cathy Adams
SVP, Wealth Management

Ryan Meeks
VP, Sr. Portfolio Manager

Estate Planning | Investment Services | Trust Services | Financial Planning



Karla Carnahan
Select Club Specialist
kcarnahan@bankcsb.com



Angela Carroll
Select Club Specialist
acarroll@bankcsb.com

Participants registering for Community State Bank's Select 50 club tours, a program administered by Community State Bank, must be physically able to participate in all stated itinerary items. Any person who cannot travel independently and who would need special assistance must be accompanied by a companion who will be able to assist and assume responsibility for this person. CSB's Select 50 club reserves the right to decline participation on any tour in which the participant's capabilities are determined by CSB's Select 50 club to not meet the needs of the tour. Neither CSB's Select 50 club personnel nor its suppliers may assist with medications or physically aid participants on the tours. Special dietary requirements must be indicated at the time of the reservation and every effort will be made to accommodate the request. However, no guarantees can be made that venues will be able to accommodate the request.