

the Compass

FALL 2025

CSB COMMUNITY
STATE BANK

select
50
20 YEARS

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



The Select 50 Club is your ticket to adventure!

Connect With Us!



515.252.7587



select50@bankcsb.com



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According to Angela and Sonja

Now as the season begins to shift, we're starting to see exciting changes take shape. We anticipate great things ahead! Our new Select 50 group leader Sonja McEnany has been busy getting up to speed with guidance and valuable support from Karla and Angela.

As we approach fall, we look forward to football, fall colors, and sweater weather. This moment brings a promise of new energy, thoughtful planning, and a sense of togetherness.

We invite you to join us on our upcoming travel adventures. New experiences, new connections, and unforgettable memories await!

Happenings



We've had such a lovely summer with our Select 50 friends! The 5th annual Ladies' Day in June ushered in summer with a "colorful" event in Ankeny. Our ladies enjoyed a beautiful afternoon of fashion, friendship, and a delicious catered lunch. In July, we journeyed to Europe for a Southern France river cruise. Stunning views, gourmet cuisine and wine, and exceptional tours made for a fantastique vacation! The club also spent an entertaining day in Dyersville for a Field of Dreams July Mystery trip. We escaped the heat of August with a land and sea tour of Alaska. Our travelers experienced breathtaking scenery and a literal "boatload" of fun on the ship!



Welcome, Sonja!

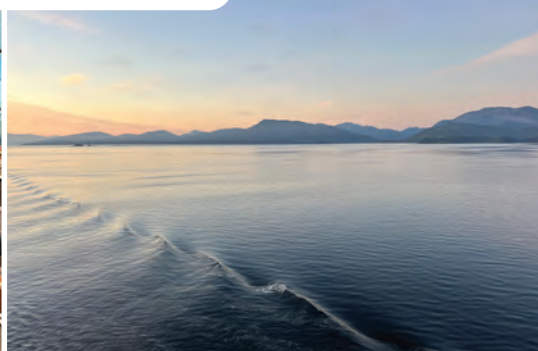
Hello,

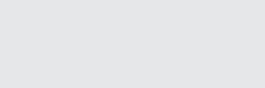
My name is Sonja McEnany. After 24 amazing years with Community State Bank, I am thrilled to begin a new chapter as Select Club Specialist - joining Angela and following in Karla's footsteps. This new role is an exciting opportunity, and I cannot wait to begin all the adventures with you!

Outside of work, I love spending time with my family and cheering on the Iowa Hawkeyes. I also enjoy traveling with my husband, family, and friends.

I am truly looking forward to all the new experiences with this new role and meeting club members!

Sonja McEnany
Select Club Specialist





UPCOMING

Trips & Events

Walking Difficulty

Little

Light

Possibly Stairs

Mostly walking & stairs



Sicily & Its Isles with Malta

Travel Dates: April 27 – May 13, 2026

\$8,848 per person (double occupancy) / \$9,948 (single occupancy)

Sicily and Malta, two island paradises nestled amongst the deep blue waves of the Mediterranean, are beckoning! We invite you to come learn what you will discover when you join us for this unique, small group exploration. The adventure begins with a pre-tour extension starting in Sliema, Malta, a welcoming resort town with a lively waterfront promenade. After an exciting 3-night stay on this island, you will hop on a ferry to begin a tour that highlights the best of Sicily! Palermo, Monreale, winery tour, olive oil farm, Valley of the Temples, Mount Etna, and so much more!

Register Now! Registration is open for this trip! Call the Select 50 line now to register.



Scotland Discovery

Travel Dates: July 13 – 22, 2026

\$6,489 per person (double occupancy) / \$7,589 (single occupancy)

This incredible tour will take you from Glasgow, Scotland's Victorian City, all the way up to the Orkney Islands and back down to Edinburg, with so many amazing stops along the way! You will want to break out your finest tartan as you are immersed in Scottish culture, cuisine, and history. Highlights of this delightful tour include a bagpipe demonstration, whisky tasting, Isle of Skye, Loch Ness, Sheepdog demonstration, and a Scottish cooking demonstration. Visit castles, venture out on a ferry, and more!

Register Now! Registration is open for this trip! Call the Select 50 line now to register.



Kenya & Tanzania

Travel Show: Tuesday, November 4, 2025
5:00PM at Ankeny White Birch Branch

Travel Dates: September 2 – 16, 2026

If you've ever dreamed of being on a safari in the shadow of Mt. Kilimanjaro, seeking "Big 5," this adventure is a must! Highlights of this once-in-a-lifetime expedition include Nairobi, Out of Africa Farmhouse, Amboseli National Park, Shanga jewelry workshop, Serengeti, Lake Eyasi, multiple game drives, David Sheldrick Wildlife Trust, and so much more! You will have opportunities to chat with locals and purchase their handmade wares. Several nights will be spent in deluxe tents and safari abodes as you are immersed in the stunning nature of Africa. Join Select 50 for our African Safari: Kenya and Tanzania Travel Show to hear every thrilling detail!

Register now! Call the Select 50 line to register for the Travel Show.



Holiday Mystery Trip

Thursday, December 4, 2025
6:45AM - 9:00PM (approximately)

\$185

It's time once again to kick off the holiday season with a festive day trip! We invite you to join your Select 50 team for a day of mystery and merriment as we travel to parts unknown. Lunch and dinner are included, singing along to carols is optional! Break out your favorite Christmas sweater and get ready for a jolly day of fun – just don't ask us where!

Mark your calendars! Registration begins on Wednesday, October 15, 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



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.

Private Banking has Arrived at CSB!

When CSB launched Wealth Management services in January 2024, our goal was to pair this with concierge-like attention for our clients’ general banking experience. We are excited to announce we have reached our goal with the launch of Private Banking services!

What is Private Banking

Private Banking at CSB is about creating synergy - financial synergy. By aligning banking, investments and planning, we create powerful opportunities for your money to work with you and for you. We combine decades of expertise to tailor innovative strategies to unlock greater value from your wealth all while providing protection and efficiency.

How Does it Work

Private Banking at CSB will align a Private Banker with our high-net-worth clients to take the time to understand your family, business, and financial goals. Skip the teller line or waiting on hold! Your Private Banker provides you with a hands-on experience to elevate your banking services, customize lending solutions, personalize wealth planning, and get you access to exclusive benefits and community events all while tracking your financial goals and preserving your wealth for generations to come.

Our Approach

We ensure every part of your financial life works together – maximizing results, simplifying decisions, and building lasting confidence. In turn, you benefit from the peace of mind that every financial decision is tailored to your unique short and long-term goals.

Private Banking offers not just financial services, but a trusted partnership that simplifies complexity, unlocks opportunities, and helps you protect and grow your legacy.



Meet Vice President of Private Banking Jeremiah (J.R.) Boeckermann, AWMA®

Hometown: Minneapolis, Minnesota

Education: Bachelor’s in Accounting and Minor in Economics, Metro State University – MN

Credentials: Accredited Wealth Management Advisor®

Background: Over 15 years experience in banking, lending, goal planning, and wealth management services

Specialty: Delivering tailored financial solutions and strategies to high-net-worth individuals and their family

Approach: Building long-term relationships grounded in trust, security, and understanding of client’s personal and financial goals

Outside of work: Whether it's sports, nature, or adventuring at the cabin up north, I enjoy doing so with my wife and two children

Contact: jboeckermann@bankcsb.com or 515.727.8859



Visit [BankCSB.com/Wealth](https://www.bankcsb.com/Wealth) to learn more.

Investment products offered through Community State Bank’s Wealth Management & Trust Services Department. Not FDIC Insured. No Bank Guarantee. May Lose Value. Not a Deposit. Not Insured by any Federal Government Agency.



RECEIVE A

\$400

CASH BONUS

when you open an **Edge Checking by Community State Bank™** account.

Offer good through **December 31, 2025.**

New Edge Checking by Community State Bank™ bonus offer details: One bonus allowed per new account. Bonus offer is \$400.00. Bonus will be paid within 30 calendar days of when all of 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 deposit transactions have occurred; 3) a minimum of 15 Visa® debit card transactions have been posted 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. Qualifying Visa® debit card transactions are defined as point-of-sale transactions made with your Community State Bank debit card that are completed using a PIN (personal identification number), signature, contactless, or mobile wallet (e.g., Apple Pay, Google Pay, Samsung Pay). ATM transactions do not count towards this total. Debit card transactions authorized but not yet posted do not count toward the debit card requirement. Transactions must have posted to the account by the last business day of the qualifying period.

Eligibility: This offer is available exclusively to new consumer checking customers. All account owners, primary and joint, must be new to the bank or have not had a closed CSB personal checking within the past 12 months. Offer is not available for existing CSB consumer checking account customers. Minor accounts are eligible only if the minor is a new consumer checking account customer and is the primary account owner. The primary account owner is the owner whose Taxpayer Identification Number, such as Social Security Number, is assigned to the account and has tax responsibility. You are only eligible for one checking account cash bonus; you cannot open multiple checking accounts and receive multiple cash bonuses; bonus is only paid to the primary owner.

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. Your account must be open, in good standing and must have a balance greater than zero at the end of the 90th business day. 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 12/31/2025 and is subject to change without notice.

Annual Percentage Yield (APY): Rates may change after account opening. APY is accurate as of July 1, 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 within 30 calendar days of opening the account and meet the following requirements 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 per statement cycle; 3) Receive your monthly statements for this account electronically. Primary account holder must enroll in online banking with eStatements. A valid email address is required to receive electronic statements. 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 Cashapp) are not considered a direct deposit. Qualifying VISA® debit card transactions are defined as point-of-sale transactions made with your Community State Bank debit card that are completed using a PIN (personal identification number), signature, contactless, or mobile wallet (e.g., Apple Pay, Google Pay, Samsung Pay). Debit card transactions authorized but not yet posted do not count toward the debit card requirement. Transactions must be posted to the account by the last business day of each statement cycle. 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 107%. 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 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%.

Non-CSB ATM Refunds: Maximum non-CSB ATM fee refund of \$20 per statement cycle. Must meet the Edge Checking requirements to obtain refunds. 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 **\$100***

BankCSB.com/Refer | 515.331.3100 | Promo good through 12/31/2025

*** Community State Bank Refer-A-Friend bonus offer details:** To receive the \$100.00 Refer-A-Friend bonus, all of the following criteria must be met during the qualifying period. 1) Refer someone to open a consumer checking account, which is subject to approval; 2) Newly referred account must have at least one direct deposit or direct debit; 3) the VISA® debit card must be used at least once. Once the qualifying activity has been met, the \$100.00 bonus will be paid within 30 calendar days provided both the current client and referred account are not closed 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 Cashapp) are not considered a direct deposit. Direct Debit examples would be a car payment, mortgage, rent payment or another household bill. Qualifying VISA® debit card transactions are defined as point-of-sale transactions made with your Community State Bank debit card that are completed using a PIN (personal identification number), signature, contactless, or mobile wallet (e.g., Apple Pay, Google Pay, Samsung Pay). ATM transactions do not qualify. Debit card payments authorized but not yet posted do not count toward the debit card requirement. Direct deposits, direct debits and debit card transactions must have posted to the account by the last business day of the qualifying period.

Additional terms of the bonus offer include: Account must be opened a minimum of 90 calendar days and have a balance greater than zero at the end of the 90th business day. 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. Cannot be combined with other offers. Available to Iowa residents only. Promotion ends 12/31/2025 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. Member FDIC.

Annual Percentage Yield (APY): Will range from 0.00% - 4.00% depending on the account type that is opened. Additional account requirements will apply to the Edge Checking account to obtain the premium 4.00% APY. Rate may change after account opening. Fees could reduce earnings. APY range is accurate as of July 1, 2025, and is not an introductory rate. Minimum opening deposit requirements range from \$25 - \$100, depending on the account type that is opened. Visit www.bankcsb.com for more information on our consumer checking products.

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

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

October

- 6 Mackinac Island Thrifty Trip
- 13 Bank Closed - Columbus Day

November

- 4 Kenya/Tanzania Travel Show
- 11 Bank Closed - Veterans Day
- 27 Bank Closed - Thanksgiving

December

- 4 Holiday Day Trip
- 25 Bank Closed - Christmas

January

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

February

- 16 Bank Closed - Presidents' Day
- ? Annual Members Luncheon

2026

- Sicily/Malta
- Scotland
- Kenya/Tanzania
- West Virginia
- Thrifty Bus Trip



Angela Carroll
Select Club Specialist
acarroll@bankcsb.com



Sonja McEnany
Select Club Specialist
smcenany@bankcsb.com

"A journey of a thousand miles begins with a single step." - LAO TZU

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.