

the *Compass*

FALL 2026

CSB COMMUNITY
STATE BANK

select
50

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



**From Iowa to destinations around
the world, the Select 50 Club takes
you places-your ticket to adventure
and new connections *start here!***

Connect With Us!

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According to **Angela and Sonja**



More Than a Journey

One of the things we love most about Select 50 is seeing new faces, new friendships and new connections develop along the way. We've been thrilled to welcome more new travelers recently-many of them friends and family members of our current travelers, as well as new members who have discovered Select 50 and decided to join our adventures.

What makes it even more special is seeing those connections continue long after the trips are over. A fellow traveler can quickly become a good friend, and before you know it, you're looking forward to seeing each other on the next adventure.

Because Select 50 is about so much more than just the places we go. It's about the people we meet, the friendships we make and the memories we create together along the way. And that's what makes every journey a little more special.



Kenya and Tanzania



East Coast - Thrifty Bus Trip



Kenya and Tanzania



Scotland



East Coast - Thrifty Bus Trip



Happenings



What an incredible season of travel it has been! Our travelers have been busy making memories from Scotland to the East Coast and all the way to Kenya and Tanzania in Africa.

In **Scotland**, Select 50 members explored the country's breathtaking green landscapes, ventured to the Orkney Islands by ferry, visited one of only two working sheep farms, learned about herding sheep and we even tried our hand at sheep shearing!

Our **Thrifty Coach Trip to Atlantic City, Cape May and Philadelphia** brought lots of fun along the beautiful East Coast — from riding the iconic ferris wheel in Atlantic City and searching for Cape May diamonds at Sunset Beach to exploring Philadelphia and enjoying our first Philly cheesesteaks!

And then there was **Kenya and Tanzania, Africa** — where unforgettable wildlife encounters awaited around every corner. From safari adventures and up-close animal sightings to experiencing the unique adventure of staying in tented accommodations, it was a journey filled with moments we'll be talking about for years to come.

Three incredible journeys. Countless memories. And plenty more adventures ahead!



Scotland



Kenya and Tanzania



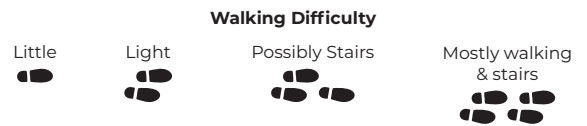
Kenya and Tanzania



Scotland

UPCOMING

Trips & Events



Antarctica: The White Continent

Travel Dates: January 23 - February 3, 2028

Starting at \$17,149.00 per person (double occupancy)
\$31,449.00 per person (single occupancy)

Have you ever dreamed of visiting all seven continents? Now is your chance to make Antarctica your grande finale! Our Select 50 journey begins in Buenos Aires and takes us south to Ushuaia, Tierra del Fuego, before boarding a smaller expedition ship bound for the spectacular White Continent. Experience the legendary Drake Passage, Zodiac excursions, expedition landings, unforgettable encounters with penguin colonies, fascinating onboard educational sessions-and, for the adventurous even a polar plunge! This is more than a vacation; it's a once-in-a-lifetime opportunity to set foot on your seventh and final continent.

Space is reserved on a first come first serve basis for this once in a lifetime opportunity!

Register Now! Call the Select 50 line now to reserve your spot today!



A Very Merry Ames Adventure

Travel Dates: December 9, 2026

6:30 AM - 7:00 PM

\$210.00 per person

Gather your friends, climb aboard, and make a day of it! Whether you're looking for a little holiday inspiration, a fun day out, or simply some time to relax and enjoy the season, this holiday getaway to Ames, Iowa is the perfect way to celebrate.

Come create, taste, shop and make some merry memories with us!

Mark your calendars! Registration begins October 15, 2026.



An Intimate Voyage to the Caribbean's Best-Kept Secrets

Travel Show: Wednesday, November 4, 2026

5:00 PM at our Headquarters in Ankeny: 2750 NE 36 St. Ankeny, IA. 50021

Travel Dates: November 4 - 16, 2027

What if your next Caribbean adventure could take you beyond familiar-and into the islands' best kept secrets?

Join us for a glimpse into an extraordinary small-ship luxury cruise through some of the Caribbean's most captivating and lesser-known islands. Our journey begins with two nights in vibrant San Juan, Puerto Rico, followed by a spectacular island-hopping adventure through beautiful tropical destinations filled with turquoise waters, white-sand beaches, lush landscapes, fascinating cultures and unforgettable experiences. We'll finish our journey in Bridgetown, Barbados, with two relaxing nights to savor this beautiful island before heading home.

Curious where this incredible journey will take you? Join us at our Travel Show and discover the islands, the experiences, and all the special details that make this adventure one you won't want to miss! Call the Select 50 line now to sign up for the travel show.

Register Now for Travel Show Call the Select 50 line now to reserve your spot today!

+ 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





Thrifty Coach Trip: Amelia Island, St. Augustine and Jacksonville, Florida

Travel Dates: April 3 - 11, 2027

\$1,265.00 per person (double occupancy) / \$1,614.00 per person (single occupancy)

When winter has you dreaming of sunshine, it's time to board a motorcoach and head south! Join us for a fun-filled Thrifty Coach getaway to Amelia Island, historic St. Augustine, and sunny Jacksonville, Florida.

Sit back, relax, and let us do the driving while you discover the charm, history, and coastal beauty of Florida. Explore the fascinating history of Amelia Island along with having time to stroll along Fernandina Beach. Then step back in time in St. Augustine on a guided trolley tour through the nation's oldest city. Finally, relax and soak in the scenery as we cruise the beautiful St. Johns River, taking in Jacksonville from a whole new perspective.

Leave winter behind and come along for the ride

Mark Your Calendars! Registration begins October 15, 2026.



Wonders of Thailand

Travel Dates: February 18 – March 5, 2027

\$7,149.00 per person (double occupancy) / \$8,249.00 per person (single occupancy)

Discover the magic of Thailand on a journey from Bangkok's glittering temples and tuk-tuk rides to Sukhothai's ancient ruins and Chiang Mai's mountain charm. Enjoy cultural encounters, observe elephants in their natural setting in ChangChill, savor delicious local flavors, and finish by relaxing on the tropical shores of Phuket. An unforgettable Thai adventure awaits.

Register Now! Only 2 spots remaining! Call the Select 50 line now to register.



Gems of Eastern Europe Land & River Cruise

Travel Dates: June 11-24, 2027

\$7,071.00 per person (double occupancy) / \$12,239.00 per person (single occupancy)

Who's ready to check five countries off your bucket list-all in one unforgettable adventure?

Join your Select 50 friends for a 14-day adventure through Hungary, Croatia, Serbia, Bulgaria, and Romania. After our land tours, we will board the Emerald Star River boat featuring a scenic 7-night cruise along the legendary Danube River.

Experience Hungarian horse farms near Budapest, tour vibrant Belgrade with a traditional folklore show, explore ancient Lepenski Vir, taste Bulgarian wines, discover Bucharest, and spend three nights in enchanting Transylvania, including a visit to Dracula's Castle.

Five countries. One river. One extraordinary journey. Some adventures are worth saying yes to. This is one of them!

Register Now! A few spots remain! Call the Select 50 line now to reserve your spot today!



New England Rails and Sails - **SOLD OUT**

Travel Dates: October 1-9, 2027

\$4,799.00 per person (double occupancy) / \$6,598.00 per person (single occupancy)

Fly with Select 50 as we experience the breathtaking beauty of New England at peak fall color-touring both rail and sail. This unforgettable journey features three scenic rail excursions, including the Conway Scenic Railroad and Essex Steam Train, plus three memorable cruises, from Casco Bay to an exciting whale watch.

Travel the stunning Kancamagus Highway through the White Mountains, enjoy a panoramic tour of Boston, visit charming Kennebunkport, overnight in North Conway, and relax with a two-night stay at Foxwoods Resort Casino.

Crisp air, colorful landscapes, coastal charm, and camaraderie of Select 50-this is New England at its finest.

The trip is full. Please call the Select 50 line to be placed on our wait list.

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 *Tailored to You*

At CSB, our Wealth Management and Private Banking team works to provide a seamless, personalized experience for clients. Through dedicated support, customized solutions, and a commitment to understanding your goals, we deliver the concierge-style service and financial expertise you deserve.

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, Brandy McDowell

Hometown: Randolph, Iowa

Education: Bachelor of Science in Mass Communications, Iowa State University

Background: Over 20 years experience in banking, lending, and wealth management services

Specialty: Building trusted relationships with high-net-worth clients while delivering customized banking, lending, and wealth solutions

Approach: I work collaboratively with clients to anticipate needs, simplify complex financial decisions, and deliver thoughtful, personalized solutions

Outside of work: I love spending time with my husband and our three boys with family bike rides and enjoying water sports, family vacations, and staying active in our community and the boys' schools

Your Private Banking Team

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Looking for a checking account that rewards you?

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Looking Ahead

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

2026

October

5 West Virginia

November

11 Bank Closed - Veterans Day

26 Bank Closed - Thanksgiving

December

9 Ames, Iowa Holiday Day Trip

25 Bank Closed - Christmas Day

2027

- Thailand
- Amelia Island, St. Augustine & Jacksonville, FL (Thrifty Bus Trip)
- Eastern Europe River Cruise
- New England Rails and Sails (Domestic Flight)
- Caribbean Cruise

2028

- Antarctica



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Sonja McEnany
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"The world is a book, and those who do not travel only read one page." - ST. AUGUSTINE

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.