

the Compass

SUMMER 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!

-  515.252.7587
-  select50@bankcsb.com
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According to

Angela and Sonja

+



We are excited to share that we are getting settled into our new offices at our brand-new headquarters! It has been a busy and exciting time, and we are grateful for all the support and encouragement along the way.

We would like to extend a heartfelt thank you to everyone who attended our ribbon-cutting celebration. It was wonderful to see so many familiar faces helping us celebrate this exciting new chapter.

As we continue to settle in, we invite you to stop by and visit us. We look forward to welcoming you into our new space, sharing upcoming travel adventures, and helping you plan your next journey. Thank you for being part of our Select 50 Club-we can't wait to see you soon!



Ribbon Cutting at the CSB Headquarters

Ladies' Day Outing



Happenings

+

This season has been filled with wonderful memories, laughter and new adventures! Our Select 50 ladies enjoyed a special **Ladies' Day outing** with a trip to **Le Claire, Iowa** where we spent the day getting creative and making beautiful candles and bouquets of flowers. We also enjoyed a delicious lunch, explored charming local shops, visited a local winery, and shared plenty of fun and fellowship before heading home.

Our Select 50 adventures didn't stop there! Our travelers also returned from an unforgettable international journey through **Malta and Sicily**. Along the way, we immersed ourselves in the local culture and flavors through unique hands-on experiences and discoveries but also formed lasting friendships and shared memories that will be treasured for years to come. From visiting wineries and learning the art of pasta making to discovering how capers are harvested and learning about Sicily's famous pistachios and olives. We visited an olive farm and learned about the historic salt pans of Sicily, gaining a deeper appreciation for the tradition, agriculture, and rich heritage that make the region so special. Sicily and Malta are absolutely beautiful!



Malta & Sicily

Ladies' Day Outing



Malta & Sicily



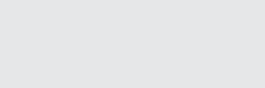
Malta & Sicily



Ribbon Cutting at the CSB Headquarters



Malta & Sicily



UPCOMING

Trips & Events



Antarctica
Travel Show: Tuesday, July 28, 2026
5:30PM at our Headquarters in Ankeny-2750 NE 36th St., Ankeny, IA 50021
Travel Dates: Coming soon in early 2028

Have you ever dreamed of visiting all seven continents? Now is your chance to make that dream come true. Join us for a special travel show and discover an extraordinary Antarctica expedition in early 2028. Learn about this once-in-a-lifetime journey featuring Buenos Aires, Ushuaia and Tierra del Fuego, a crossing of the legendary Drake Passage, Zodiac safaris, close-up encounters with penguin colonies, expedition landings, an optional polar plunge, and enriching onboard educational presentations-all while sailing aboard an expedition ship designed to bring you closer to the wonders of the White Continent.

Attend our travel show and see if Antarctica is the final stamp in your seven -continent journey!

Register Now! Registration is open now for this travel show. Call the Select 50 line!



New England Rails and Sails
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.

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



Gems of Eastern Europe Land & River Cruise
Travel Dates: August 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. Fourteen incredible days-shared with your Select 50 friends.

Register Now! 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



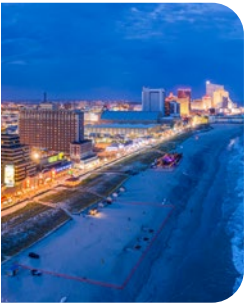
Walking Difficulty

Little

Light

Possibly Stairs

Mostly walking & stairs



Thrifty Coach Trip: Atlantic City, Cape May & Philadelphia
Travel Dates: August 8-16, 2026
\$1,650.00 per person (double occupancy)/\$2,150.00 per person (single occupancy)

Board a luxury motor coach and join us for an unforgettable East coast getaway featuring Atlantic City, Cape May and Philadelphia. Enjoy a casino stay and free time in Atlantic City. Explore Philadelphia's rich history on a guided tour which will include Independence Hall, Betsy Ross' House, The Mint, The Federal Reserve, The Holocaust Memorial, Logan Circle, Penn's Landing and "The Rocky Steps" at the Philadelphia Museum of Art. In charming Cape May, take in the beauty of Victorian architecture with a trolley tour, a visit inside a historic home and a guided oceanside excursion featuring the Cape May Lighthouse.

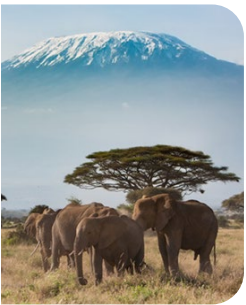
Register Now! Spots filling fast! Call the Select 50 line now to reserve your spot.



Fall Mystery Trip
Wednesday, September 30, 2026
6:30AM – 9:00PM APPROXIMATELY
\$170

Leave the planning to us and simply enjoy the journey. Don't miss your chance to join us for a surprise-filled autumn adventure. The destination remains a secret, but you can count on a day of fun, laughter and unforgettable memories. Reserve your spot today and let the mystery begin!

Mark your calendars! Registration begins on Monday, July 20, 2026.



African Safari: Kenya and Tanzania
Travel Dates: September 2 – 16, 2026
\$10,899.00 per person (double occupancy)/\$11,899.00 per person (single occupancy)

Dreaming of a safari beneath Mt. Kilimanjaro? This journey delivers it all – Nairobi, the Out of Africa Farmhouse, Amboseli, Serengeti, Lake Eyasi, the David Sheldrick Wildlife Trust, multiple game drives, and more. Enjoy opportunities to chat with local artisans and purchase handmade wares. Your stay will include several nights in deluxe tents and safari lodges as you immerse yourself in Africa's stunning wildlife and landscapes.

Register Now! This trip has limited spots still available. Call the Select 50 line to reserve your spot today!



Almost Heaven! In West Virginia
Travel Dates: October 5 – 10, 2026
\$3,989 per person (double occupancy)/ \$4,735.00 per person (single occupancy)/ \$3,759 per person (triple occupancy)

Embark on an autumn journey inspired by John Denver's "Almost Heaven, West Virginia," exploring the Appalachian region's stunning landscapes. Travel from Charleston to New River Gorge National Park, featuring a peaceful float on the New River, scenic overlooks, and the iconic New River Gorge Bridge. Discover regional history and culture at the Beckley Exhibition Coal Mine, Tamarack, and charming Lewisburg. Enjoy two nights at The Greenbriar Resort, including a tour of its Cold War bunker, and conclude with a visit to Monticello and a scenic drive along Skyline Drive in Shenandoah National Park. This unforgettable getaway blends scenery, history, and culture.

Register Now! Call the Select 50 line now to register.



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.

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.

Qualified Charitable Distributions



Darcy Stroinski*
VP, Senior Financial Advisor
515-252-1277



David Bondura*
Officer, Financial Advisor
515-252-1195

Setting up a Qualified Charitable Distribution (QCD) can be a smart financial move, especially for those individuals who are 70 ½ or older and have an IRA.

1. Tax-free donations – The amount you donate through a QCD is excluded from your taxable income. This is different from taking regular distributions and then donating them, which would still count as income and require you to itemize deductions to get your benefit.
2. Satisfies Required Minimum Distributions (RMD) – If you're 73 or older and taking your RMDs from your IRA, a QCD can count toward your RMD while avoiding the income tax that would otherwise apply.
3. No need to itemize deductions – Because QCDs reduce your taxable income directly, you get the tax benefit even if you take the standard deductions, which most people do now after the 2017 tax law changes.
4. May reduce other tax liabilities – Lowering your adjusted gross income (AGI) through the use of QCDs can help reduce the amount of social Security subject to tax, lower Medicare premiums (IRMAA surcharges) and improve eligibility for some tax credits or deductions.
5. Support charitable causes – You get to contribute to causes you care about in a tax-efficient way.

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



LOCATED AT COMMUNITY STATE BANK

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Main Location: 817 N Ankeny Blvd., Ankeny, IA 50021 • 515-331-3100 • www.bankcsb.com/financial-advice

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Investing in Volatile Markets



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VP, Senior Portfolio Manager
515-416-9801

Stock markets around the world have been volatile to begin 2026. Clients and colleagues occasionally ask if we are worried or if they should make changes to their accounts. While none of us enjoy seeing our investment balances decline, the answer is almost always no.

Every pullback or correction or bear market is unusual, but volatility in stock markets is not. Even the best years in the stock market have (sometimes large) drawdowns. Volatility is something to expect and plan for.

A volatile or declining stock market is, however, a great time to check up on a few things with any investment advisors you work with.

1. Asset allocation - Stocks have historically been very trustworthy to earn inflation-beating returns over long periods of time, but stocks are not trustworthy to do so over short timeframes. Dollars that need to be withdrawn or spent in the next handful of years should generally not be invested in stocks.
2. Diversification – If all the investments in your portfolio are going up or down together, you probably aren't very well-diversified.
3. Taxes – Volatile markets can be good opportunities to harvest tax losses (or gains!) or to evaluate converting some pre-tax account dollars into a Roth IRA.
4. Rebalancing – Part of “buy low, sell high” means buying stocks when they have declined. Rebalancing back to a target allocation or getting some spare cash invested are good ways to systematically buy stocks after they have declined.

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



WEALTH MANAGEMENT

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.

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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

July

- 4 Bank Closed - Independence Day
- 6 Scotland

August

- 8 Thrifty Bus Trip

September

- 2 Kenya/Tanzania
- 30 Mystery Trip

October

- 5 West Virginia

2027

- Thailand
- Amelia Island, St. Augustine & Jacksonville, FL
- Eastern Europe River Cruise
- New England Rails and Sails
- Caribbean Small Luxury Cruise

2028

- Antarctica
- Rhine & Moselle River Cruise



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"Of all the books in the world, the best stories are found between the pages of a passport." - UNKNOWN

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.