

# the *Compass*

WINTER 2026

**CSB** COMMUNITY  
STATE BANK **select** 50

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



**The Select 50 Club is your  
ticket to adventure!**

**Connect With Us!**

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According to

**Angela and Sonja**



**HAPPY NEW YEAR!**

We hope you enjoyed a joyful and relaxing holiday season surrounded by family, friends, and all the comforts of home. As we step into a brand-new year, we are both so extremely excited for all the experiences that lie ahead! Thank you for being part of our travel community — your enthusiasm, friendship, and sense of adventure make every journey so incredibly special!

Here's to another year filled with new sights, new stories and new memories shared together!





## Happenings +

This past fall, our Select 50 Club enjoyed a series of memorable trips filled with great experiences, delicious food, and even better, great company. We began with a delightful visit to **Circa '21** for *Come From Away*, where we enjoyed a touching performance along with a tasty lunch. It was a perfect one-day getaway and a wonderful time shared by all. Our next adventure was a thrifty bus trip to **Mackinac Island**, where we spent a full day on the island, visited the impressive Soo Locks and toured historic Mackinac City. One of the trip highlights was enjoying a narrated horse-drawn carriage tour of the island and of course, no visit could be complete without sampling the island's famous fudge, a sweet treat everyone enjoyed. What made this bus trip special was watching a group of many first-time travelers come together. By the end of this journey, those who started as strangers truly left as friends! In December, we enjoyed the fun of a mystery day trip—this time to **Omaha**, where we explored the festive holiday attractions and discovered the charm of the Old Market along with several delightful surprises along the way. All of these shared experiences remind us what makes traveling together so meaningful: the laughter, the companionship and the friendships that grow with every adventure.

# Trips & Events



## Annual Select 50 Member Luncheon

**Wednesday, February 19, 2026**  
**12:00PM at Trostel's Greenbriar in Johnston**

\$38

We're excited to welcome you back to our Annual Member's Luncheon at Trostel's Greenbriar in Johnston. Enjoy great food, warm conversation, and a chance to reconnect with fellow members as we celebrate community and kick off a new travel year together!

**Mark your calendars! Registration begins on Friday, January 16, 2026.**



## Almost Heaven! In West Virginia

**Travel Show: Tuesday, March 10, 2026**  
**5:00PM at Ankeny White Birch Branch**

Travel Dates: October 5 – 10, 2026

Embark on an unforgettable autumn adventure inspired by the spirit of John Denver's "Almost Heaven, West Virginia." Journey through rolling hills and misty mountains as we explore the Appalachian region's most breathtaking landscapes. Our trip begins in Charleston and continues to the spectacular New River Gorge National Park and Reserve, which includes a peaceful float on the New River, and stops at the Canyon Rims Visitor Center, and the iconic New River Gorge Bridge. Tour the Beckley Exhibition Coal Mine, discover local artistry at Tamarack, and experience the charm of Lewisburg. Spend two memorable nights at The Greenbriar Resort with a tour of its Cold War bunker, followed by a visit to Monticello before ending with a scenic drive along Skyline Drive in Shenandoah National Park. This journey blends scenery, history, culture, and nature - an autumn getaway to treasure.

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



## Circa '21 Dinner Playhouse Matinee

**Wednesday, March 18, 2026**  
**8:00AM - 7:30PM APPROXIMATELY**

\$150

Join us for a club favorite – a trip to the Circa '21 Dinner Playhouse in Rock Island, IL for a matinee of Honky Tonk Angels. Enjoy a heartwarming, foot-stomping musical featuring over 30 beloved country hits as three women chase their dreams in Nashville. With great hospitality and a full dinner-theatre experience, this is an adventure you won't want to miss!

**Mark your calendars! Registration begins on Friday, January 16, 2026.**



## 6th Annual Ladies' Day: LeClaire, Iowa

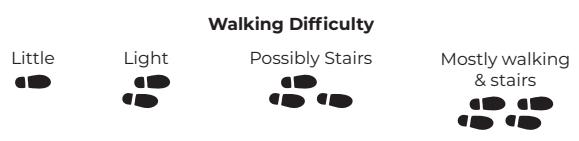
**Wednesday, April 15, 2026**  
**6:45AM – 6:30PM APPROXIMATELY**

\$170

Gather your girlfriends and treat yourself to a delightful day in the picturesque river town of Le Claire, Iowa-where boutique shopping, a café lunch, local wineries, hands-on crafts, and laughter-filled moments come together for a perfect ladies' getaway. Sorry guys-this trip is just for the ladies.

**Mark your calendars! Registration begins on Friday, January 16, 2026.**

**+ 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





## **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! Join us to learn what awaits on this unique small-group adventure. Begin with a 3-night pre-tour stay in Sliema, Malta, a welcoming resort town with a vibrant waterfront. Take a ferry to the the island of Sicily to explore highlight such as Palermo, Monreale, a winery and olive oil farm, the Valley of the Temples, Mount Etna and more!

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



## **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 amazing stops along the way! You will want to break out your finest tartan as you are immersed in Scottish culture, cuisine, and history. Trip highlights include 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 for availability.



## **African Safari: Kenya and Tanzania** **SOLD OUT** **Travel Dates: September 2 – 16, 2026**

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.

**This trip is full!** Call the Select 50 line now to be placed on our waitlist



## **Wonders of Thailand** **Travel Show: Wednesday, February 11, 2026** **5:00PM at Ankeny White Birch Branch** **Travel Dates: February 18 – March 5, 2027**

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!** Registration is open for this trip! Call the Select 50 line now to register for the Travel Show.

**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.

# 2026 Tax and Savings Updates from CSB Wealth Management

With the start of a new year, you may be taking a fresh look at your finances. The CSB Wealth Management team is here to help. As we kick off 2026, we're meeting with clients about new savings and tax updates. The IRS has announced cost-of-living adjustments and higher contribution limits for retirement and health savings accounts. We'll also see changes from the One Big Beautiful Bill Act (OBBA), passed in 2025.

## Here are some key updates taking effect this year:

### Medicare Part B Premiums (Based on Modified AGI)

Single	Married Filing Joint	Monthly Premium
<\$109,000	<\$218,000	\$202.90
\$109,000-\$137,000	\$218,000-\$274,000	\$284.10
\$137,000-\$171,000	\$274,000-\$342,000	\$405.80
\$171,000-\$205,000	\$342,000-\$410,000	\$527.50
\$205,000-\$500,000	\$410,000-\$750,000	\$649.20
>\$500,000	>\$750,000	\$689.90

### Medicare Part D Premium Surcharges (Based on Modified AGI)

Single	Married Filing Joint	Monthly Surcharge
<\$109,000	<\$218,000	\$0
\$109,000-\$137,000	\$218,000-\$274,000	\$14.50
\$137,000-\$171,000	\$274,000-\$342,000	\$37.50
\$171,000-\$205,000	\$342,000-\$410,000	\$60.40
\$205,000-\$500,000	\$410,000-\$750,000	\$83.30
>\$500,000	>\$750,000	\$91.00

### OBBA Changes (Phaseouts Based on Modified AGI)

New Provision	Amount	Phaseout Begins
Age 65+ Deduction	\$6,000/person	\$75,000 Single, \$150,000 MFJ
Qualified Tip Income Deduction	Up to \$25,000	\$150,000 Single, \$300,000 MFJ
Qualified Overtime Income Deduction	Up to \$12,500/person	\$150,000 Single, \$300,000 MFJ
Qualified Auto Loan Interest Deduction	Up to \$10,000	\$100,000 Single, \$200,000 MFJ
State and Local Tax Deduction	Up to \$40,000	\$500,000
Charitable Deduction for Non-Itemizers	Up to \$1,000/person	
Charitable Deduction Floor for Itemizers	0.5% of AGI	

	2026	2025
<b>Social Security</b>		
Cost of Living Adjustment	2.8%	2.5%
Wages Subject to Social Security Tax	\$184,500	\$176,100
<b>Medicare</b>		
Part B Base Premium	\$202.90	\$185
Part B Deductible	\$283	\$257
Part D Out-of-Pocket Limit	\$2,100	\$2,000
Part D Maximum Deductible	\$615	\$590
<b>Gifting</b>		
Qualified Charitable Distribution Maximum	\$111,000	\$108,000
Annual Gift Exclusion Amount	\$19,000	\$19,000
<b>Taxes - Standard Deductions</b>		
Single/Married Filing Separate	\$16,100	\$15,750
Married Filing Jointly	\$32,200	\$31,500
Head of Household	\$24,150	\$23,625
<b>Retirement Accounts</b>		
<b>IRA/Roth IRA</b>		
Contribution Limit	\$7,500	\$7,000
Catch-up for Age 50+	\$1,100	\$1,000
<b>401(k)/403(b)/457(b)</b>		
Contribution Limit	\$24,500	\$23,500
Catch-up for Age 50+	\$8,000	\$7,500
Catch-up for Ages 60-63	\$11,250	\$11,250
<b>HSA (Health Savings Account)</b>		
Contribution Limit - Individual	\$4,400	\$4,300
Contribution Limit - Family	\$8,750	\$8,550
Catch-up for Age 55+	\$1,000	\$1,000

**Let's Talk!** We're here to help you develop a strategy for 2026 and answer any questions you might have about the changes going into effect. To visit with the CSB Wealth Management Team about these changes or any other investment or Trust needs, contact:

**wealthmanagement@bankcsb.com**

**515-416-9854**



Visit [BankCSB.com/Wealth](http://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.



# 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

## January

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

## February

- 11 Thailand Travel Show
- 16 Bank Closed - Presidents' Day
- 19 Annual Members Luncheon

## March

- 10 West Virginia Travel Show
- 18 Circa '21

## April

- 15 Ladies' Day Event
- 27 Sicily/Malta

## May

- 25 Bank Closed - Memorial Day

## June

- 19 Bank Closed - Juneteenth

2027

- Thailand
- Eastern Europe River Cruise
- New England
- South Pacific Islands Cruise

## July

- 4 Bank Closed - Independence Day
- 13 Scotland

## August

- 8 Thrifty Bus Trip

## September

- 2 Kenya/Tanzania
- 29 Mystery Trip

## October

- 5 West Virginia



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*“Traveling leaves you speechless, then turns you into a storyteller.”* - IBN BATTUTA

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.