



the *Compass*

SPRING 2025

CSB COMMUNITY STATE BANK



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



Your Ticket to Adventure

Connect With Us!

-  515.252.7587
-  select50@bankcsb.com
-  [BankCSBlowa](#)
-  [/community-state-bank-ia](#)
-  [bank_csb](#)
-  [@BankCSB](#)



According to Angela & Karla



Celebrating *20 years* of Select 50

It started 20 years ago with just **5 people** traveling to Scotland. Since that time, the Select 50 Club has taken hundreds of adventurers to **6 continents**, more than **55 countries**, nearly every state in America, and all parts of Iowa.

We have traveled by airplane, ship, bus, train, riverboat, hot air ballon, gondola, ferry, subway, camel, horse carriage, and tram. We've stood on top of mountains, cruised down rivers, sailed crystal blue seas, walked in deserts, lounged on beaches, and trekked through snow. We've eaten sushi in Japan, tzatziki in Greece, cheese in Wisconsin, crepes in France, and pasta in Italy. We've sipped Guinness in Ireland, wine in Croatia, coffee in Egypt, and coconut water in Honduras. We've met people from all walks of life and made dear friends along the way.

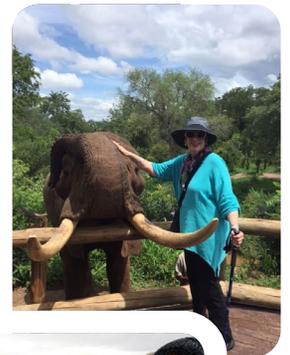
Often, we are asked, "What has been your favorite trip?" It's truly impossible to choose as each destination is so different and offers its own unique hospitality and charm. What makes each trip the "best" are the people who go with us. Thank you to each and every traveler who have made the Select 50 Club a success over the last 20 years!

We invite you to join us on one of our amazing journeys and kick off the next 20 years of adventure!

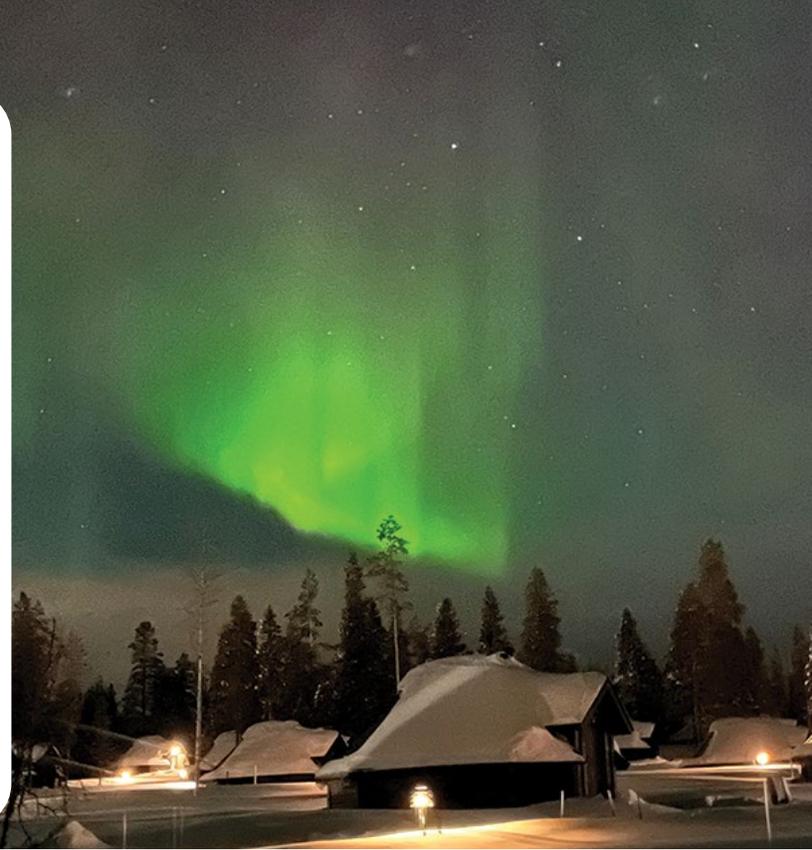
MEMBER LUNCHEON • 2025



AFRICA • 2018



ICELAND • 2017



NORTHERN LIGHTS • FINLAND

+ Happenings

Everyone has heard the question, “Is it cold enough for you?” After visiting the **Arctic Circle in Finland**, we can answer with a qualified and resounding, “YES!!” The Select 50 Club went on a most unusual winter getaway to a land even colder than the one we left. The temperatures in Lapland, Finland may have been brutal, but the scenery, food, and dogsled ride were definitely heartwarming! Another freezing day didn’t deter our brave Club members from enjoying our **annual luncheon** at the fantastic Greenbriar restaurant in Johnston. Very soon, it won’t be long until people are asking, “Is it hot enough for you?”

Happy Spring!



DOG SLEDDING • FINLAND

CHOCOLATE FACTORY • FINLAND

UPCOMING

Trips & Events

Walking Difficulty

Little



Light



Possibly Stairs



Mostly walking & stairs



LAST CHANCE

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 will close April 2, 2025, or when cabins are sold out.



Eastern Caribbean Cruise Winter Getaway

Travel Show: Tuesday, May 13, 2025 | 5:00 PM
White Birch branch in Ankeny

Travel Dates: January 24 - February 1, 2026
Starting at \$3,489 per person (double)
\$4,569 per person (single)

Is there a better way to shake off the winter doldrums than by going on a Caribbean cruise? We are happy to present a Travel Show for an Eastern Caribbean cruise aboard the magnificent Norwegian Aqua! Part of NCL's innovative Prima Class ships, the Aqua will take us on a voyage beginning with an overnight stay in Miami to ports of call in Puerto Plaza, St. Thomas, Tortola, and Great Stirrup Cay. There is never a dull moment when sailing on an NCL ship. From the excellent entertainment and dining venues on board to the optional shore excursions, you'll have the time of your life! Come and hear every sensational detail!

Register now!

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

+ 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: Mackinac Island

Travel Dates: October 6 - 11, 2025

\$887 per person (double)

\$1,092 per person (single)

Are you ready to board a luxury motorcoach and set off for Northern Michigan? Our Thrifty Trips are always so much fun, and Mackinac Island will be no exception! Highlights include a tour of Mackinac Island by horse and carriage, Soo Locks cruise in Sault Ste. Marie, Mackinac Point Lighthouse, and the Mackinac Island Ferry. There will be free time to explore the quaint island and perhaps visit the famous Grand Hotel!

**Mark your calendar! Registration begins Wednesday, April 16, 2025.
Call the Select 50 line to reserve your spot.**



5th Annual Ladies' Day: Color My World!

Wednesday, June 18, 2025 | 11:30 AM - 3:30 PM

\$75

Calling our Select 50 Ladies! Join us for a lovely, colorful afternoon at the Agency Iowa building in Ankeny's prestigious District area. We will enjoy a delicious catered lunch, a style show presented by a local boutique, two lucky ladies will be chosen to have a color analysis done by our special guest, and a couple of other surprises! Gifts and prize drawings will round out a beautiful afternoon dedicated to you! Sorry, guys - as always, this day is just for the ladies!

**Mark your calendar! Registration begins Wednesday, April 16, 2025.
Call the Select 50 line to reserve your spot.**



July Mystery Trip

Tuesday, July 29, 2025 | 6:30 AM - 7:30 PM (Approximately)

\$145

As usual, there are not many details to share about this day of mystery! Dress casually, wear some comfy shoes, and get ready to have a fun-filled day with your Select 50 pals! A little sunscreen wouldn't hurt - after all, it's July in Iowa!

**Mark your calendar! Registration begins Wednesday, April 16, 2025.
Call the Select 50 line to reserve your spot.**



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.

What is Your **Financial Personality?**



Brianna

Age 30. Early career. Married. Young children. Started saving for retirement.

Wants help:

- Understanding employment benefits
- Prioritizing retirement savings options
- Investing for growth
- Saving for kids' college

Worried about:

- Managing debt
- Having the right kind of insurance
- Getting a will in place



Karriem

Age 45. Mid-career. Kids in college. Good start saving for retirement.

Wants help:

- Moving an old 401(k) to an IRA
- Investing for growth
- Being more tax efficient
- Evaluating options for saving
- Identifying and mitigating risks with insurance
- Building an estate plan to protect family

Worried about:

- Being able to retire someday
- Getting kids through college
- Aging parents

A CSB Financial Advisor may be a good fit for Brianna and Karriem.

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



LOCATED AT COMMUNITY STATE BANK

*Registered representative of and securities and investment advisory services offered through Cetera Advisor Networks LLC. Member FINRA/SIPC, a Broker-Dealer and Registered Investment Advisor. CSB Financial Advisors and Cetera Advisor Networks LLC are not affiliated.

Investments are: Not FDIC insured, not insured by any Federal Government agency, not a deposit, not bank guarantee and may lose value.

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

All investing involves risk, including the possible loss of principal. There is no assurance that any investment strategy will be successful. For a comprehensive review of your personal situation always consult with a tax or legal advisor. Neither Cetera Advisor Networks LLC nor any of its representatives may give legal or tax advice.

Before deciding whether to retain assets in a 401(k) or roll over to an IRA, an investor should consider various factors including, but not limited to, investment options, fees and expenses, services, withdrawal penalties, protection from creditors and legal judgements, required minimum distributions and possession of employer stock. Please view the Investor Alerts section of FINRA website for additional information. These examples are hypothetical only, and do not represent the actual performance of any particular investments. Investments in securities do not offer a fixed rate of return. Principal, yield and/or share price will fluctuate with changes in market conditions and when sold or redeemed, you may receive more or less than originally invested.



Naomi

Age 60. Retirement on the horizon.

Wants help:

- Getting organized and simplifying
- Transitioning from saving to withdrawing
- Investing through life transition
- Being more tax efficient
- Understanding Social Security/pension options

Worried about:

- Replacing paycheck when done working
- Running out of money in retirement
- Health insurance and Medicare
- Elderly parents' health and finances



Steve

Age 75. Comfortably retired.

Wants help:

- Simplifying
- Withdrawing efficiently from retirement accts
- Investing conservatively
- Being more tax efficient
- Passing money to family or charity

Worried about:

- Outliving assets
- Affairs in good order for next generation
- Declining health and health care costs
- Losing financial independence

CSB's Investment and Trust department may be a good fit for Naomi and Steve.

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.

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 deposit transactions 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 March 15, 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; 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. 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 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 APY range of .10% to .03%.

Non-CSB ATM Refunds: Maximum non-CSB ATM fee refund of \$20 per month. Must meet the Edge Checking by Community State Bank™ 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 **\$200***

***To receive the \$200 Refer-A-Friend bonus, all of the following criteria must be met:** 1) Refer someone to open a consumer 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 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. **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. 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. Member FDIC.

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 March 15, 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.

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

April

29 Mystery Day Trip

May

13 E. Caribbean Cruise Travel Show
26 Bank Closed - Memorial Day
27 Switzerland Trip

June

18 Ladies' Day Event
19 Bank Closed - Juneteenth

July

4 Bank Closed - Independence Day
8 Lyon & Provence River Cruise
29 Mystery Day Trip

August

18 Alaska! By Land & Sea Trip

September

1 Bank Closed - Labor Day
17 Day Trip TBA

October

6 Mackinac Island Thrifty Trip
13 Bank Closed - Columbus Day

2026

Looking Ahead 2026

- E. Caribbean Cruise
- Sicily/Malta
- West Virginia
- Scotland
- Kenya/Tanzania
- Thrifty 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.



Karla Carnahan
Select Club Specialist
kcarnahan@bankcsb.com



Angela Carroll
Select Club Specialist
acarroll@bankcsb.com

A journey is best measured in friends, rather than miles - TIM CAHILL

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.