

CITY STATE BANK SPIRIT

Grimes • Indianola • Madrid • Martensdale • New Virginia • Norwalk



PRESIDENT'S LETTER

Like many of you, I receive several magazines at my office and I skim through them when I have a minute or two and try and glean some useful information. Recently I received the current 'Selling Power' magazine, but what caught my attention, was that it was touted as being 'The Motivation Issue'...and what perfect timing. After a few months of cold weather and grey skies, I thought maybe we could all use a bit of motivation, and nothing makes you more ambitious than spring weather and new opportunities. I came across one of the articles that I thought was especially useful, not only for business, but in life as well, and a good teaching point for those of you with children, no matter what their age. I thought I would pass it along.

People who want to win have to take the initiative. To capitalize on opportunities, give your attitude a jump start and take action with these tips.

1. **Set goals.** Purpose gives meaning to life, so figure out where you want to go and make definite plans to move in the right direction. Establish goal deadlines for a sense of urgency and to maintain your forward momentum. Take Stephen Covey's advice: "Begin with the end in mind."
2. **Give yourself a pep talk.** As Earl Nightingale once said, "We become what we think about most of the time." Develop a vision of the person you want to be and review it often. Always accentuate the positive in yourself and others.
3. **Network with winners.** The attitudes and habits of those you associate with are bound to rub off on you, so choose your friends wisely. Choose a positive trait from each of your friends and try to enhance that trait in yourself.
4. **Compete with yourself.** Instead of constantly comparing yourself to others, work to improve on your own past performance. Your effort to continuously achieve more than you have before will help you stay competitive with others, as well.
5. **Learn every day.** Every day holds new lessons for those willing to learn. Expect to make mistakes, but be sure to analyze them to find out where you went wrong and how to avoid repeating them.

Sincerely,

Steve Albrecht

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SPIRIT. DRIVE.
RELATIONSHIP.





SPirit. DRive.
RELATIONSHIP.



UPCOMING BANK EVENTS

- **April 6:** City State Bank is proud to sponsor the Norwalk PTO Fun Night! Stop in to Lakewood Elementary from 5-8 pm and join the fun. Dinner is also available (pizza, chips, brownies). See you there!
- **April 22-26:** We will be giving bank tours to local elementary classes throughout the week in honor of 'Teach Children to Save' day, which is on Tuesday, April 23rd.
- **May 11:** RuNorwalk-Sign up now to participate in the annual RuNorwalk event, which includes an 8k run, 5k walk and a Kids Fun Run. The event is sponsored by City State Bank, the Norwalk Chamber and Anytime Fitness. Look for our employees at the finish line where we will be handing out Gatorade and bananas. To enter, or for more information, contact the Norwalk Chamber Office at 515-981-0619.
- **May 27:** Memorial Day Observed-Bank Closed
- **June 6-8:** Grimes Governors Days-Join us in the Grimes bank parking lot after the parade for FREE ice cream sundaes on Saturday, June 8th.



PRODUCT FOCUS: VISA® GIFT CARDS

Looking for the perfect graduation gift?
Ask about our Visa® Gift Cards!



A Visa® Gift Card can be used anywhere Visa® is accepted! Restaurants, stores, movie theaters, clothing stores, school supplies, gas, the list goes on and on! You decide the value of the card, we program it, and you give it. The perfect gift for them and perfectly easy for you.

Cost to purchase is only \$4.95, so stop in today and check it off your list.

PRODUCT FOCUS: OVERDRAFT PRIVILEGE

At times, unanticipated expenses or unforeseen problems can leave you with too little cash in your checking account. Having a check returned due to insufficient funds can be a costly, inconvenient and potentially embarrassing experience.



At City State Bank, we do not encourage overdrafts. As always, we encourage you to manage your finances responsibly. However, we want to save you from the additional merchant fees and possible damage to your credit history that might result if a check is returned. That is why we provide 'Overdraft Privilege,' a special service for City State Bank's checking customers.

Overdraft Privilege is a discretionary service that is provided to eligible accounts. Your account will have a limit that you are allowed to overdraw, provided your account is in 'good standing'. (For example, we typically do not pay overdrafts if your account has not been positive within the last 30 days, you are not making regular deposits, or you have a past due loan, garnishment, or levy). Transactions will be approved, up to this limit, even if you do not have sufficient funds in your account. Please be aware that this is intended for inadvertent or occasional use, such as a balance miscalculation or unexpected expense. You are encouraged to setup an automatic transfer from a savings account as a first line of defense against overdrafts.

Overdraft Privilege is automatically provided to eligible accounts and there is no charge unless you use the service. If you do not overdraw your account, you will never be charged an Overdraft or Return Item fee. If you prefer not to have Overdraft Privilege on your account please call 515-981-4234 and we will remove it.

If you want to have Overdraft Privilege cover ATM and everyday debit card transactions in addition to checks and ACH items, YOU MUST OPT IN.

How do you Opt In? Just call or stop in to your local branch and let us know. Have peace of mind knowing ODP is there if you need it!

Subject to bank discretion. Overdraft charge of \$25 per item imposed for overdrafts created by checks, in person withdrawals, ACH, Point-of-Sale, ATM withdrawals or by other electronic means. Payment of your overdraft is discretionary and we reserve the right not to pay. For example, we typically do not pay if your account is not in good standing, you are not making regular deposits, or you have too many overdrafts. Overdraft Privilege balances must be paid within 30 days. The bank has the right to require payment to bring the account current immediately after an overdraft.

GIVE YOUR CHILDREN THE TOOLS THEY NEED TO BE GOOD MONEY MANAGERS

Strong financial skills are as important to your child as good nutrition and exercise. When your child knows how to handle money confidently, they will make better decisions as they get older that will have a positive impact on nearly every aspect of their lives. Using everyday situations as teachable moments, you can build on your child's knowledge from pre-k to college.

Pre-K through Elementary School: Let your child see you handle money. Talk about what you do at the bank, at the ATM and at the register. Explain where the money comes from and how it gets there. Talk about the decisions you make while you are shopping.

Middle & High School: Introduce lessons on credit, retirement savings and charitable giving as your child begins to earn money of their own. Help them with goal setting and encourage entrepreneurial endeavors.

College & Beyond: Sit with your adult child and talk about paying for college loans, taking their first job, and long-term investments. Explain your expectations on their financial contribution if they still live at home and what you are willing to do to help them become truly independent.

Don't forget that every child's path to successful financial management begins with an active savings account. Stop by and open your child's account today.



Remember
Tuesday,
April 23rd is
Teach Children to
Save Day!

SPRING INTO ACTION WITH THESE GREAT RATES!

Are you looking for ways to improve your home's value this spring? Need to get a new car? Want to take a vacation? Why not use the equity you've already built to help you do it? Our home equity lines of credit can help you afford projects both large and small, and with a rate like this, now is a great time to get started!

3.25% APR*

10 year term, variable rate

*Rate is variable and may change. APR shown above assumes automatic payment from a City State Bank deposit account, if not automatic payment then APR will be 3.75%. Floor equal to initial rate, maximum annual percentage rate that can apply during the line of credit is 14%.

4.25% APR**

5 year term, fixed rate

**APR shown above assumes automatic payment from a City State Bank deposit account, if no automatic payment then APR will be 4.75%.



Offer is subject to credit approval and underwriting. \$15 annual maintenance fee applies. Adequate homeowners insurance is required. To open the line of credit, third party fees generally total about \$200. Home Equity loan may be tax deductible, see your tax professional. \$10,000 minimum loan amount.



1ST QUARTER DONATIONS

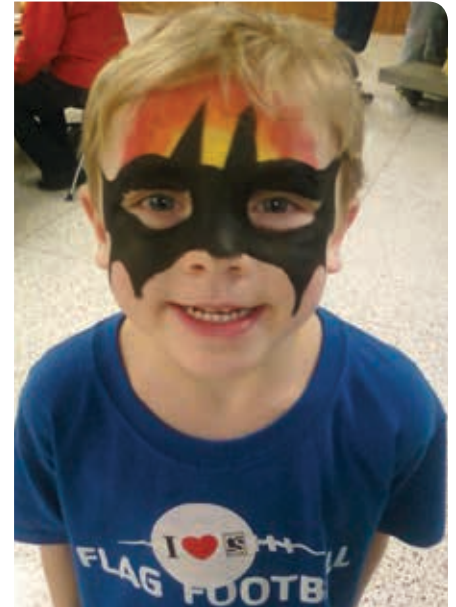
- DC-G After Prom
- DC-G Little League
- DC-G Softball
- I-35 Coaches vs. Cancer
- I-35 Dollars for Scholars
- Indianola Parks and Rec
- Madrid Boys Basketball
- Madrid Labor Day Celebration
- Meals from the Heartland
- Norwalk Lions Club Lobster Dinner
- Norwalk Parks and Rec
- Norwalk PTO Pioneer Playhouse
- Warren County Fair
- Y Partners Camp
- ZaGaZig

I-35 vs. MStM

City State Bank was proud to sponsor face painting for the I-35 vs. MstM basketball games on Tuesday, February 5th. Kids were able to show their team spirit or become anything they imagined. City State Bank employees from the New Virginia office were on hand for the event.



Mackenzie Loomis, daughter of New Virginia employee, Renae Loomis.



Jack Morris, son of New Virginia employee, Stephanie Morris.



MISSION STATEMENT

The City State Bank Spirit drives us to provide service and solutions exceeding customer expectations.



CONTACT INFORMATION

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Martensdale

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