

CITY STATE BANK SPIRIT

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



PRESIDENT'S LETTER

Marshall Goldsmith has been an author and executive educator for the last thirty five years. In his books he pitches many ideas and philosophies. One that caught my eye is his core belief that in order to live a happy life one must cure themselves of the affliction of needing to finish the question "I'll be happy when...." In dealing with people I find often times people do have a need to finish the question. Several examples that I hear are as follows:

- I'll be happy when I have a million dollars in the bank.
- I'll be happy when we can move to a bigger house.
- I'll be happy when the kids graduate and expenses are all paid.
- I'll be happy when I retire.
- I'll be happy when I lose twenty pounds.
- I'll be happy when the mortgage is paid off.
- I'll be happy when that job promotion or raise comes along.

Certainly, the list of ways we can fill in the blank is endless – it is as long as the listing of human appetite and desire. Goldsmith contends this thinking may create an illusion. For example, he points out that once we get the million dollars, we're not satisfied; we want another million. When the kids are finally out of the house, we're not really "free"; some other responsibility soon demands our attention. When we lose the twenty pounds, the achievement is fleeting; we quickly learn that it's even tougher to keep the pounds off. Goldsmith contends that most people believe that achieving a goal will somehow make them happy, conveniently ignoring the fact that the goal line always moves slightly beyond our reach. Sometimes we move it ourselves. There's nothing wrong with that. Without goals we would never achieve anything. Goldsmith states that the problem is *fixating on the future at the expense of enjoying the life we're living now.*

So what is the point of this article? Goldsmith says we should focus on acceptance of what is. In no way, does he suggest that you should not try to create change – and try to make the world a better place. Rather he suggests that we should try to change what we can and 'let go' of what we cannot. Put another way, *we all need to be sure to allot ourselves the happiness that our current situations can provide and not enjoin a cycle of continuously waiting until some distant occurrence.*

Sincerely,

Steve Albrecht

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SPIRIT. DRIVE.
RELATIONSHIP.





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RELATIONSHIP.

Want to Improve Your Castle?

HOME EQUITY
LINE OF CREDIT:

3.25% APR

10 years term, variable rate

Rate is variable and may change. APR shown above assumes automatic payment from a City State Bank deposit account, if no automatic payment then initial APR will be 3.75%. Floor equal to initial rate and maximum annual percentage rate that can apply during the line of credit is 14%. Offer is subject to credit approval and underwriting. \$15 annual maintenance fee. Adequate homeowners insurance is required. To open the line of credit, third party fees generally total about \$200. \$10,000 minimum loan amount. Home equity loan may be tax deductible, see your tax professional.



WELCOME CURT JOHNSON

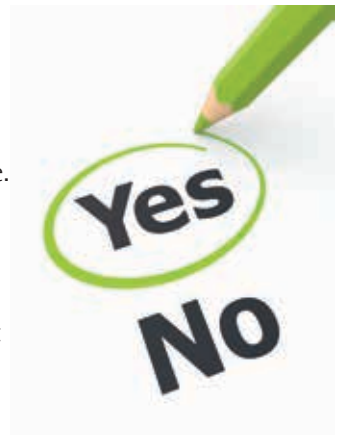
City State Bank is pleased to announce our newest employee, Curt Johnson, Senior Vice President. Curt is a Commercial and Commercial Real Estate lender and will also be heading up our Residential Real Estate Department. He comes to us from Bank Midwest where he served as President and Chief Risk Officer and has been in banking for 20+ years. Curt is in our Grimes office and brings a vast array of lending experience to our bank. We are thrilled to welcome him to our team. Please feel free to contact Curt for all of your banking needs at 515-986-BANK or at cjohnson@citystatebank.com.



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.



Purchasing or Refinancing your home?

\$400 OFF Closing Costs!*

* Restrictions apply: Coupon must be presented at time of application. Subject to credit approval. The \$400 off closing costs will be shown as a credit on the mortgage loan closing statement. Not valid with any other offers. Expiration date is 12/31/2013. Member FDIC.



Jan Sparks
Norwalk
515-981-1378
NMLS #478069



Nicol Hoover
Norwalk
515-981-1382
NMLS #478070



Kurt Matthewson
Madrid
515-795-3807
NMLS #478062



Steve Davis
Grimes
515-240-1111
NMLS #478064



Sheena Cook
Grimes
515-306-1425
NMLS #478071



Chrissy Draper
Grimes
515-339-5118
NMLS #815246



Mary Kay Hamell
Indianola
515-961-7000
NMLS #478060



2013 SUMMER LINE UP at City State Bank

JUNE:

- Saturday, June 8: Grimes Governors Days: ice cream sundaes
- Wednesday, June 19: Indianola Chamber Golf Outing (9 am - 6 pm)
- Friday, June 21: Madrid Customer Appreciation Day (11 am - 5 pm)
- Monday, June 24: Norwalk Chamber Golf Outing (Echo Valley)

JULY:

- Wednesday, July 3: Norwalk Party Before the Works
- Thursday, July 4: Norwalk 4th of July parade
- Saturday, July 13: Old Settlers Days parade
- Friday, July 19: All Locations: Root beer floats from 4-6 pm
- Tuesday, July 23: Warren County Corn Growers Tractor Ride
- July 24-29: Warren County Fair
- July 26 - August 3: National Balloon Classic - we are a sponsor

AUGUST:

- Monday, August 12: Indianola Teachers Breakfast
- Tuesday, August 13: Picnic in the Park for new Norwalk teachers
- Thursday, August 14: DC-G Teachers Breakfast
- Thursday, August 14: Madrid Teachers Breakfast
- Friday, August 16: M St. M Teachers Breakfast
- Friday, August 16: Norwalk Teachers Breakfast
- August 1-35 Teacher Breakfast
- Friday, August 30: Norwalk Tailgate BBQ from 4-6 pm (football game that night vs. Newton)

2ND QUARTER DONATIONS

- Boone County YMCA
- Churchville Little League Baseball
- Cystic Fibrosis Foundation Shoot for the Cure
- Dallas County Fair
- DC-G After Prom
- Easter Seals of Iowa
- Gerry Allen Park
- Grimes Fire Department
- Grimes Governors Days Fun Run
- I-35 High School Senior Breakfast
- Indianola Athletic Boosters
- Indianola Friends of the Library
- Iowa Lions Foundation
- M Foundation Track
- Madrid Girls Softball
- Madrid PTO Carnival
- MStM Baseball
- MStM Football
- MStM Softball
- New Virginia Library Summer Reading Program
- New Virginia Saddle Club
- Norwalk Library Kids Summer Reading Program
- Norwalk Library Adult Summer Reading Program
- Norwalk High School Soccer
- Norwalk Lions Club
- Norwalk PTO Family Fun Night
- Norwalk Watch DOGS
- Roadrunner Little League
- Three Rivers Ducks Unlimited
- Warren County Council for Child Abuse
- Warren County Log Cabin Days
- Warren County Relay for Life

TEACH CHILDREN TO SAVE TOURS

Tuesday, April 23rd marked this year's 'Teach Children to Save' day. To commemorate the event, City State Bank welcomed nearly 1,000 elementary children to tour our locations throughout the week. The kids were able to see the machines the bank uses, including the coin counter, coin roller, bill counter and the drive through. The tours concluded with what seemed to be the highlight...ice cream!



RUNORWALK

The 13th annual RuNorwalk took place on Saturday, May 11th with hundreds of participants and great weather. The event showcases the town of Norwalk with a run/walk thorough the community and is sponsored by the Norwalk Chamber, Anytime Fitness and City State Bank. Bank employees were waiting at the finish line to hand out water, Gatorade and bananas to those completing the event.



Pictured is the starting line for the RuNorwalk event.



Children participating in the Fun Run, sponsored by Norwalk Family Dentistry.



City State Bank employees and their families helped at the finish line and participated in the RuNorwalk event.

GRIMES GOVERNORS DAYS

Saturday, June 8th at 10 am marked the start time for the Grimes Governors Days parade. Afterwards, Grimes residents stopped by the bank as City State Bank employees served up free ice cream sundaes in the bank parking lot.



MISSION STATEMENT

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



CONTACT INFORMATION

Grimes
100 NE Jacob Street
Grimes, IA 50111
515-986-2265

Indianola
1510 N. 1st St.
Indianola, IA 50125
515-961-7000

Madrid
105 E. 2nd St.
Madrid, IA 50156
515-795-3807

Martensdale
368 N. Hwy 28
Martensdale, IA 50160
641-764-2265

New Virginia
501 West St.
New Virginia, IA 50210
641-449-3314

Norwalk Trust & Investments
1104 Sunset Dr., Suite B
Norwalk, IA 50211
515-981-1400

Norwalk
801 Main St.
Norwalk, IA 50211
515-981-4234