

CITY STATE BANK SPIRIT

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



PRESIDENT'S LETTER

Over the years, I have developed some philosophies, which I believe, have helped contribute to the success we have had, here at City State Bank. I also believe that they are universal philosophies that can be true in any business, or even in life. It is always a good reminder to revisit these philosophies...for myself, our employees, and for our customers.

- 1. Simple** – Banking (and business in general) must be simple and uncomplicated. Simple to me means modest, innocent, and honest. When terms and conditions become too complex, I would suggest looking for a replacement. At City State Bank, we keep our products, documents, and requirements simple; banking made easy!
- 2. Spirit** – 'The City State Bank spirit drives us to provide service and solutions exceeding expectations.' This is our motto at City State Bank...it is in our lobbies, on our desks and in our minds. Our people have the drive and the energy to meet your needs and ensure your success.
- 3. Honesty** – Surround yourself with people you trust. Sound advice comes from people with integrity. If you suspect you are dealing with dishonest folks, get out at all cost.
- 4. Work Ethic** – City State Bank employees are willing to work hard and have fun. You will see that we do not sit in our offices waiting for you to come see us – we get out to visit you. In the bank and out of it, I believe we outwork our competition.
- 5. Service** – Customer service is simply being willing to help people. Good customer service is really exhibiting a positive attitude, providing respect, and appreciating the patronage. We appreciate our customers at City State Bank.
- 6. Our People** – I've said it before and I will say it again, our people are the best in banking! They are committed to their families and occupations. Our staff is full of professionals, very loyal to their customers and ensuring their success. I am blessed to have our staff.
- 7. Speed** – Your personnel must be able to change efficiently in the present environment. Flat organizations like ours can make decisions more quickly and are better informed. Organizational charts, meetings, and bureaucracies must be kept to a minimum.
- 8. Nice** – Our people are pleasant, kind and are just 'good people'. They are always willing to help out and are involved in our communities, schools, churches and organizations. They are great representatives of our bank both inside the bank and outside of it.
- 9. Hiring** – Hire people you really know. Do your homework with reference checks and ask around their communities. Bad hires take way too much time and energy, and turnover kills organizations.
- 10. Believe in your people** – You hire people for their judgment. You must empower them to perform their jobs properly with sufficient controls and accountability.

As always, THANK YOU for your continued support. The coffee pot is always on, please stop in for a visit.

Sincerely,

Steve Albrecht
Steve Albrecht

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SPIRIT. DRIVE.
RELATIONSHIP.





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UPCOMING BANK EVENTS

- **October 1-31:** 'Do You Know When It Will Snow?' contest begins!
- **October 14:** Columbus day- bank closed
- **November 1:** Norwalk Pie Contest! Bring in your best pie between 7-8 am to our Norwalk Home Loan building (located next to the bank). We will have local judges ready with forks in hand. Pie will be served in the lobby for Heritage Club Day starting at 9 am until it's gone!
- **November 11:** Veteran's Day- bank closed
- **November 28:** Thanksgiving- bank closed
- **December 1-15:** Mitten Tree-Located in our lobby, stop in to help decorate our tree and keep our local elementary kids warm.

As the holiday season approaches, be on the lookout for the list of December events that we will be hosting. We look forward to seeing you there!



CITY STATE BANK MITTEN TREE

City State Bank will be having our annual 'Mitten Tree' in the lobbies of all of our branches again this year. The tree will be empty to start with, but we are counting on YOU to help us decorate it with NEW hats, mittens or scarves! Please drop off your donations anytime from December 1-15. All donations will be given to our local elementary schools for children in need.



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!

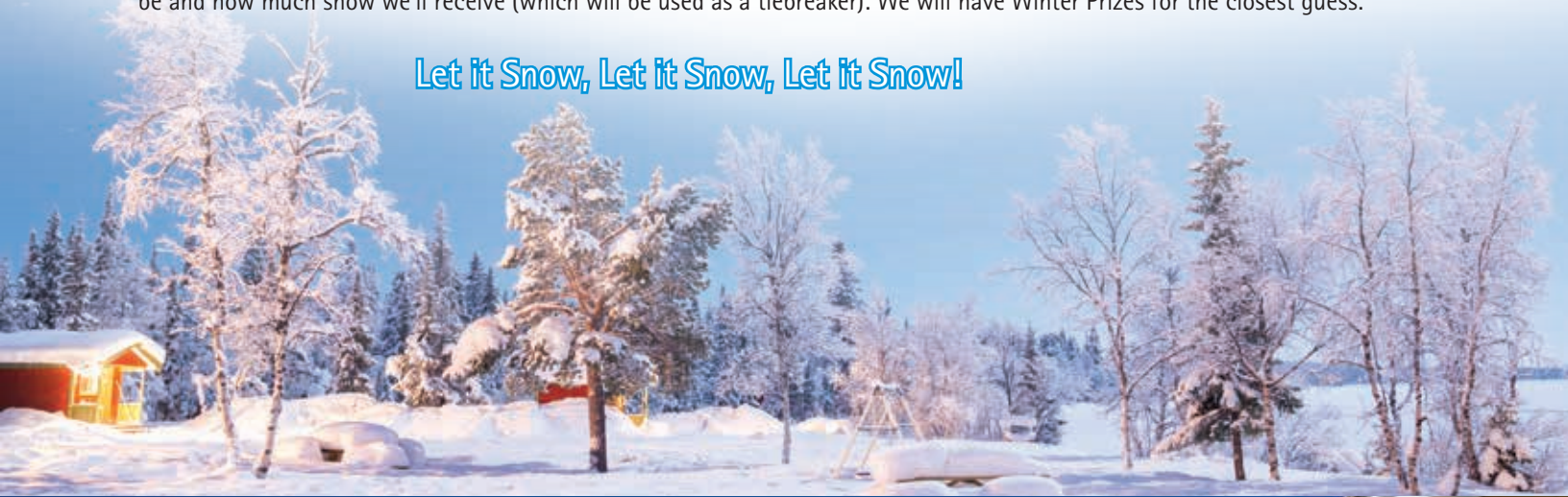
Subject to bank discretion. Overdraft charge of \$25 per item imposed for overdrafts created by checks, in person withdrawals, ACH, Point-of-Sale, ATM withdrawals or by other electronic means. Payment of your overdraft is discretionary and we reserve the right not to pay. For example, we typically do 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.

DO YOU KNOW WHEN IT WILL SNOW?

We've all heard the folklore...if the woolly caterpillar is all black it will be a snowy winter or ring around the moon means snow in 30 days. We're sure there are many that you know and hold true so we thought it would be fun to have a contest.

Fill out an entry form at any City State Bank location by October 31st. The snow must be measurable (over 1/2 inch) and since we have several locations, we will use the Des Moines Airport as our official measurement. Be sure to tell us when you think it will be and how much snow we'll receive (which will be used as a tiebreaker). We will have Winter Prizes for the closest guess.

Let it Snow, Let it Snow, Let it Snow!



*Purchasing or
Refinancing your home?*

\$400 OFF

Closing Costs!*

Restrictions apply: Coupon must be presented at time of application. FHA, VA and USDA loans are excluded. Must be conventional, single family owner occupied. 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. Expires 12/31/2013.



Jan Sparks
Norwalk
515-981-1378
NMLS #478069



Nicol Hoover
Norwalk
515-981-1382
NMLS #478070



Kurt Matthewson
Madrid
515-795-3807
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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

3RD QUARTER DONATIONS

- DC-G Athletic Boosters
- Gigi's Playhouse Walk for Down Syndrome
- Grimes Governors Days
- Indianola Parks and Rec Zone
- Iowa Shrine Bowl
- Knights of Columbus
- Madrid Labor Day Celebration
- MARS Foundation
- National Balloon Classic
- New Virginia Old Settlers Days
- Norwalk 4th of July Fireworks
- Norwalk 4th of July Parade
- Norwalk Athletic Booster Club
- Norwalk Music Boosters
- Patterson Patriotic Parade
- Special Olympics of Iowa
- Variety Club of Iowa
- Walk Your Wig
- Warren County DARE Program
- Warren County Fair
- Warren County Historical Society
- Warren County Tractor Ride

MISSION STATEMENT

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



Warren County Tractor Ride

Tuesday, July 23rd was the annual Warren County Tractor Ride. Nearly 100 tractors participated in the ride that started and ended at the Warren County Fairgrounds. City State Bank employees served up an afternoon snack of homemade pies (made by Naomi Johnson) at the farm of Marvin DeGoey in Pleasantville.



A few of the bank employees that were on hand to serve pie.



Tractors arrive at the farm of Marvin DeGoey for an afternoon break.

Teachers Breakfasts

City State Bank was proud to once again serve breakfast to the teachers and staff of our local schools on their first day of in-service. On August 12th we served Indianola, on August 14th we served Dallas Center-Grimes and Madrid and on August 16th we served Norwalk, Martensdale St. Mary's and I-35. In total, we served over 1300 school employees to thank them for all they do for our kids and our communities!



Norwalk Customer Appreciation Tailgate

Friday, August 30th was our Norwalk Customer Appreciation Tailgate. This year's event was held from 4-6 pm in front of our Home Loan building to kickoff the first home game for the Norwalk Warriors. Employees served bbq pork sandwiches, chips, drinks, salad and watermelon. Pam Moody was also on hand to do face painting for the kids. We were excited to serve nearly 300 people at the event!



Face Painting

Have you spotted a tiger, unicorn, football player, skeleton, princess, batman or some other character at a home football game recently? City State Bank is proud to have sponsored Acts Entertainment to be on hand to paint the faces of kids at the games. If you haven't seen us at your game yet, keep an eye out...we will be in Madrid on September 27th and I-35 on October 11th!



CONTACT INFORMATION

Grimes

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Indianola

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

Madrid

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

Norwalk

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

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

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