

# 4TH QUARTER DONATIONS

- Dallas Center-Grimes Booster Club
- Dallas Center-Grimes FFA
- Dallas Center-Grimes PTO
- Friends of the Indianola Library
- I-35 After Prom
- Indianola Chamber Holiday Home Tour
- International Cooperative Ministries
- Madrid Community Chest
- Mount Ayr Lions Club
- MStM PTO
- Norwalk Firefighter Association
- Operation Warm Clothing
- Ringgold County Ducks Unlimited
- Ringgold County Sherriff's Department
- Special Olympics
- Warren County Economic Development GroWarreNow

## MISSION STATEMENT

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



# CSB EVENTS FROM LAST QUARTER

## NORWALK EMPLOYEE PIE CONTEST

City State Bank held it's annual Employee Pie Contest on Friday, November 6th. Pies were judged according to appearance, crust, taste, texture and filling. With nearly 30 pies being entered by employees, it was a busy job for the judges. Winners were Mary Lou Goetz (1stplace: Chocolate Marshmallow Pie) and Marlene Cox (2nd place: Chocolate Pie).



Judges of the Norwalk Employee Pie Contest were (L-R) Phyllis Desenberg, Myrna Barkley and Jim Dougherty.

## DO YOU KNOW WHEN IT WILL SNOW? WINNERS

The first snow arrived on Saturday, November 15th. The person that guessed closest, at each City State Bank location, received a family 4-pack to the Science Center of Iowa.



- Winners included:**
- Grimes-Alicia Smith
  - Indianola-Gerri Hayward
  - Madrid-Jerry Loew
  - Martensdale-Jewel Kraber
  - Mount Ayr-Deb Robertson
  - New Virginia-Naomi Johnson
  - Norwalk-Alan Raun



Pictured are the children, nieces, nephews, grandchildren and friends of City State Bank employees.

## CITY STATE BANK AT THE POLAR EXPRESS

City State Bank Employees, Board Members and their families enjoyed a night out at the IMAX on Wednesday, December 3rd. Kids arrived in their pajamas with nearly 150 in attendance to watch a showing of 'The Polar Express.'

## BREAKFAST WITH SANTA

City State Bank in Norwalk was treated with a visit from Santa and Mrs. Claus on Saturday, December 13th. From 9-11 am over 100 kids stopped by to visit with the big man and for donuts, hot cocoa, goodie bags, and to sign up for prizes.



Pictured is Hudson Raper (son of Doug and Amanda Raper) visiting with Santa Claus.

## CONTACT INFORMATION

**Grimes**  
100 NE Jacob St  
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

**Mount Ayr**  
120 S. Taylor St  
Mount Ayr, IA 50854  
641-464-3555

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

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

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

**Insurance Services**  
1037 Sunset Drive  
Norwalk, IA 50211  
515-981-0434

# CITY STATE BANK SPIRIT

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



## PRESIDENT'S LETTER

As I write this, I reflect about my father, because today was his birthday – he would have been 89. I decided to write about parenting and leadership of young people. Dad always had a lot of wisdom and served as an excellent role model to our family. He always seemed to bring a lot of energy (hard work) and integrity to each day and all the children seemed to emulate it. You have often heard that leadership starts at the top, but have you thought about it in terms of your own family? As parents, guess who is on top? Whether you know it or not, you lead and inspire with both your words and your actions. You decide what values to instill, which goals to set, and how to go about reaching those goals. You have a tremendous impact on your family. Through your example, you show your children how to treat each other, how to handle conflict and adversity, and how to get things done.

When you demonstrate the value of hard work and the importance of always doing your best, you give your children something to aspire to. What are your goals for your family? Do you expect everyone to take care of each other and support one another? Like a coach or leader, make sure you articulate those expectations clearly. Remember, no goal was every reached without being set in the first place. Do you wish for your child to always do their best? Then you must walk the walk and talk the talk. If you want your child to be polite and thoughtful, then you must be polite and thoughtful to them and others.

When your child encounters challenges or conflict, be there to listen and help them find solutions. Resist the urge to fix everything yourself. Sometimes kids can settle it themselves the best. Dad always said the "school of skid marks" is the best teacher. However, there are times where you need to strongly inspire them on what direction they need to go. Embrace the responsibility of being your child's greatest role model.

What is the best way to motivate a young person? Believe in them! When you believe in them, they will, in turn, believe in themselves – and ultimately become a confident young lady or man. Have expectations for your children- but make sure they are realistic. When you share these expectations- do it in a warm and supportive manner and your child will listen. They will also be willing to follow your ideas if you have equally high expectations for yourself and strive to do your best. Make it a goal to make each other proud. By planting a seed of confidence in your children, you will inspire them to reach their full potential. Show them and tell them you believe in them – that you are in their corner. Great expectations blossom in much success.

**Here are some quotes from some of my favorite coaches.**

"Be slow to criticize and quick to commend." - *John Wooden*

"My father gave me the greatest gift anyone could give another person: He believed in me."  
- *Jim Valvano*

"The most important thing of all for any team is a winning attitude. The coaches must have it. The players must have it. The students must have it. If you have dedicated players who believe in themselves, you do not need a lot of talent." - *Bear Bryant*

"Nothing is more effective than sincere, accurate praise, and nothing is more lame than a cookie cutter compliment." - *Bill Walsh*

We all make mistakes, but with a new year comes a new chance to improve, to change and to challenge ourselves. Strive for excellence.

Sincerely,

Steve Albrecht

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SPIRIT. DRIVE.  
RELATIONSHIP.







SPIRIT. DRIVE.  
RELATIONSHIP.

## UPCOMING BANK EVENTS

- **January 1st:**  
New Year's Day-Bank Closed
- **January 23rd:**  
Land Investment Expo-  
Look for our booth at the event.
- **February 16th:**  
President's Day-Bank Closed
- **March 8th:**  
Daylight Savings Time Begins



## CITY STATE BANK INSURANCE SERVICES

City State Bank is pleased to announce that it has acquired John Phillip's Insurance Agency, Norwalk Insurance Services, and is now operated as City State Bank Insurance Services. Employees, Candace Ritzler and Sheila Miller, continue to work at the insurance agency, and joining the group is Joe Albrecht, who will be working with John Phillips as he transitions to retirement over the next several months. Joe has 11 years of insurance industry experience and he and his wife, Dakota, live in Norwalk. He was previously employed with Allied Insurance and most recently was on the agency-side of the business in central and western Iowa.



## INSURANCE SERVICES



Sheila Miller, Joe Albrecht, John Phillips, Candace Ritzler

John Phillips has owned and operated the business for 35 years and had been looking for the right group to transition the business to. "As I approached the transition process for the agency, it was very important for me to find a successor that shared my same ideas for customer service and support. I have found that group in City State Bank and I am confident the coupling of the staff and City State Bank will continue to provide the excellent products and service we have been known for."

City State Bank Insurance Services continues to offer Auto, Home, Health, Life, Farm, Ranch, Business, Group Life, Group Health, Bond, Commercial Business, Inland Marine, Liability, and more.

Contact them today for all your insurance needs by calling **515-981-0434** or by stopping by at **1037 Sunset Drive in Norwalk.**

Not a deposit. Not FDIC Insured. Not insured by any federal government agency. Not guaranteed by the bank. May go down in value.

# h-APP-y 2015.

City State Bank is welcoming the new year with another great way for you to access your accounts. Now you can download our City State Bank App from the App Store (for iPhones) or GooglePlay (for Android users). Our mobile banking allows you to bank on the go and offers quick access for managing your bank accounts. Check your balances, pay bills\*\*, transfer money, and locate ATMs and bank locations\*\*\* with just a touch. Our app is fast, secure and free. Use your current Internet Banking login information to start banking today.



\*Must be an Internet Banking customer.  
Sign up at [www.citystatebank.com](http://www.citystatebank.com).

\*\*Internet Banking customers must first setup transfer and bill pay accounts prior to using these features.

\*\*\*This is limited to locating our banking centers and ATMs.  
Please refer to your carrier for any fees that may apply.

## ENHANCED SECURITY LOGIN



Maybe you have noticed recently, when logging into your Internet Banking, that we have added a few more 'Challenge Questions'. The security of your money is, of course, very important to you. It is important to us too! That's why our enhanced login security helps protect you against the threat of identity theft and fraud by requiring you to provide something additional beyond your login and password.

This enhanced security means that even if someone obtains your login AND your password, the fraudster cannot access your accounts without also knowing the answers to the Challenge Questions or possessing your computer. In other words, it can give you peace of mind when you bank online. So we thank you for your trust in us as you do your banking, and we want you to know that we will continue to be diligent and do whatever we can to protect you. Just think of us as your online banking ninjas.