

CITY STATE BANK SPIRIT

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



PRESIDENT'S LETTER

We all have ambitious plans, goals, and dreams, but often they can be difficult to accomplish. Many times throughout the week or month, I hear from my colleagues, or think to myself, "I had the best intentions" but it is difficult to stay on track. Distractions, worry, paperwork, emails and phone calls seem to be common excuses or explanations. Maintaining consistency over the long term can be a challenge. (By the way, I am writing this two weeks after the due date per Holly).

Sometimes, I start with my most difficult projects in the early morning, when I possess the most energy. As the morning moves on, I tend to get distracted or lose focus and move onto more enjoyable tasks. When the day or week has passed, I've stopped and started so many times that I feel progress has been limited. I am guessing you have felt this way at times too.

I read an article by James Clear which addressed "The Myth of Passion and Motivation". The following represents his thoughts on how to stay focused when you get bored working towards your goals. He was visiting with a coach who had worked with many nationally ranked athletes and Olympians. He asked the coach the difference between the best athletes and everyone else and what habits do the really successful people have that most people do not.

His answer was as you would expect - genetics, luck, talent, but then the coach said something he was not expecting - "It comes down to who can handle the boredom of training every day and doing the same lifts over and over and over again." That piece surprised Clear because it's a different way of thinking about work ethic.

Clear states "I think many people get depressed when they lose focus or motivation because they think that successful people have some unstoppable passion and willpower that they seem to be missing. But that is exactly the opposite of what the coach was saying."

Instead, Clear says, the coach was saying that really successful people feel the same lack of motivation and distractions that everyone else feels. But the difference is that the people who stick with their goals don't let their emotions determine their actions. According to coach, it's this ability to do the work when it's not easy that separates the top performers from everyone else. That's the difference between professionals and amateurs.

This is a good reminder of what we already know, that it really comes down to possessing the ability to work when work is not easy. To plan and to follow through, when it can be repetitive. But we must exert commitment and focus, whether that be with our personal, our professional or even our financial goals.

Best of luck in achieving your plans, goals, and dreams and remember, that we are proud to be here to help you accomplish those. Our bank, trust & investments and insurance groups are committed to you, and I certainly hope you stop in to see us. Visiting with our customers and helping them plan for their futures is always the greatest part of our jobs.

Sincerely,

Steve Albrecht

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**SPIRIT. DRIVE.
RELATIONSHIP.**

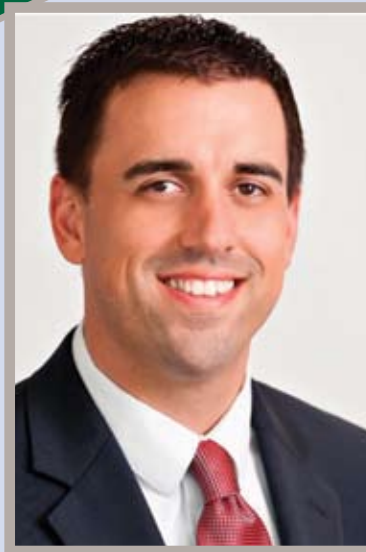




SPIRIT. DRIVE.
RELATIONSHIP.

UPCOMING BANK EVENTS

- **April 5:** Social Security Planning Session - Join us at one of three locations that day to learn more about Social Security. More info in the article on this page.
- **April 29:** In honor of 'Teach Children to Save' day, which is on Friday, April 29th, we will be giving tours to elementary classes throughout the week at our locations.
- **May 7:** 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, with the Fun Run sponsored by Norwalk Family Dentistry. Look for our bank employees at the finish line where we will be handing out Gatorade, water and bananas. To enter, or for more information, please contact the Norwalk Chamber office at 515-981-0619.
- **May 30:** Memorial Day observed-bank closed
- **June 9-11:** Grimes Governors Days-Join us in the Grimes bank parking lot after the parade for FREE ice cream sundaes on Saturday, June 11th.



WELCOME NATHANIEL TAGTOW

City State Bank is please to announce our newest employee, Nathaniel Tagtow, Trust & Estate Officer. Nathaniel works in our Trust & Investments department in our Norwalk office, where he specializes in trust and estate work. He worked for 6 years in private practice law and most recently worked in the Trust department for Lincoln Savings Bank before coming to City State Bank. Nathaniel and his wife, Andrea, live in Norwalk with their 2 1/2 year old son, Camden. We are thrilled to welcome him to our team and know he will bring even more knowledge and services to you, our customers. Please feel free to contact Nathaniel for all your trust and estate needs at 515-981-1400 or at ntagtow@citystatebank.com.

FREE Upcoming Educational Seminar

Social Security Planning



Tuesday, April 5th

Doors open for registration 30 minutes prior to meeting time.
Rolls & coffee/light lunch/appetizers will be served.

7:00am-8:00am:

Echo Valley Country Club 3150 Echo Valley Drive • Norwalk

12:00pm-1:00pm:

The Studio 104 W. 1st Avenue • Indianola

5:30pm-6:30pm:

Grimes Community Complex 410 SE Main Street • Grimes

Learn more about:

- Maximizing and understanding your benefits
- The cost of taking social security too early
- Spousal and Survivor benefits

If you are between the ages of 57-70 years old and have not taken benefits, or have claimed benefits within the past 11 months, we encourage you to attend.



RSVP:

The session is **FREE to attend** but an RSVP is encouraged.
Reservations can be made by calling **515-981-1400**
or by emailing trustandinvestments@citystatebank.com

* Not FDIC insured. Not deposits or other obligations of bank and are not guaranteed by bank.
Are subject to investment risk, including possible loss of principal.

PURCHASE, BUILD OR REFINANCE - NOW IS A GREAT TIME!

If you've been dreaming about a new home, make that dream a reality. Stop in today and visit with one of our mortgage lenders to get started.



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NMLS #478069



Nicol Hoover

Norwalk
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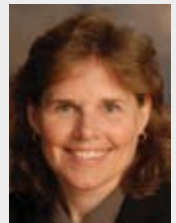
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WELCOME TOM ANDERSEN CITY STATE BANK INSURANCE SERVICES - MADRID

City State Bank Insurance Services is pleased to announce our newest location in Madrid! Open since November, the location is headed up by Tom Andersen with two part-time employees, Rhonda Bingman and Henrietta Bogan.

Tom has lived in Madrid and been an active part of the community for over 30 years, and has been in the Insurance industry in Madrid for 24 of those years. Tom grew up on a farm near Soldier in western Iowa where he farmed for a few years before moving to Madrid 30 years ago to manage the Super Value grocery store. He has been married to his wife, Lisa for 35 years and they have three grown sons. Dustin (VP and Branch Manager of the Madrid City State Bank) and his wife, Kali, live in Madrid and have three children (Ella, Wyatt and Vivian). Kali works for Two Rivers Marketing in Des Moines. Tyler, and his wife, Carly, were married last May and live in Madrid. Tyler is a Superintendent

for Dalton Concrete Construction and is an Assistant Coach for the Grand View Football team, and Carly works for John Deere Credit. Nathan and Jill also live in Madrid, with their new daughter (Atley). Nathan is a Mortgage Consultant for Wells Fargo and Jill is a receptionist for Unity Point Pediatrics.

Tom has been involved in watching his boys in their activities and now his grandchildren. He loves to golf and fish, but claims he is not very skilled at either of those hobbies.

City State Bank Insurance Services in Madrid is located on Highway 17 at 316 S. Kennedy Avenue (right by the High Trestle Bike Trail). We are thrilled to have Tom on our team to continue to better serve our customers. Please stop in, or contact Tom at 515-795-5112 or tandersen@citystatebank.com for all your Insurance needs.



Tom Andersen

**City State Bank
Insurance Services**
316 S. Kennedy Ave
Madrid, IA 50156
515-795-5112

1ST QUARTER DONATIONS

- Ayr Days
- Big Brothers Big Sisters
- Ducks Unlimited
- Grimes Easter Eggstravaganza
- House of Mercy
- I-35 After Prom
- I-35 Road Runners Baseball
- Indianola Christmas on the Square
- Indianola Young Professionals
- Leukemia Lymphoma Society
- Madison County Cattlemen
- Madrid After Prom
- Madrid Christmas Extravaganza
- Mid-Iowa Boy Scouts of America
- National Balloon Classic
- Norwalk 4th of July Fireworks
- Norwalk Lions Club
- Pheasants Forever
- Ringgold Cattlemen
- Ringgold Co. Development
- Variety Club
- Za-Ga-Zig

MISSION STATEMENT

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



point. snap. done.

NOW YOUR CHECK CAN GO TO THE BANK, BUT YOU DON'T HAVE TO!

DOWNLOAD THE CITY STATE BANK APP TO GET STARTED!



* Must be an Internet Banking customer to use. Sign up at www.citystatebank.com. Availability may be affected by your mobile device's coverage area. Your mobile carrier's web access charges may apply. Mobile check deposits are subject to verification and not available for immediate withdrawal. Deposit limits and other terms, conditions, fees and restrictions may apply. View the CSB Mobile Deposit Services Agreement for full details. Member FDIC.

Wall of Heroes

City State Bank is proud to honor our service men and women and will have a "Wall of Heroes" on display from **Memorial Day through the 4th of July.**

Would you like to have someone included?

Past or present, please bring a military photo of them to City State Bank (to be copied and returned immediately).

Then fill out a form including:

Name • Branch of Service • Rank (if desired) • Date of Service • Place Served

Previous entries will also be on display and do not need to be re-submitted.



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

103 W. South 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

* Not FDIC insured. Not deposits or other obligations of bank and are not guaranteed by bank. Are subject to investment risk, including possible loss of principal. **Not a deposit. Not FDIC insured. Not insured by any federal government agency. Not guaranteed by the bank. May go down in value.