

CITY STATE BANK SPIRIT

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



PRESIDENT'S LETTER

Our lives seem to be so busy these days. You know that constant feeling of running...work, kids, sports, arts, volunteering, helping friends and family, and just life in general. We are always accessible by phone, email and text, and it seems to be more difficult to break away than it used to be. To take a moment to just enjoy things without the interruptions. To, as they say, 'stop and smell the roses'.

Here at City State Bank, that saying has taken on a quite literal meaning. During the spring, summer, and fall our City State Bank roses in Norwalk are meticulously cared for by my nephew, Jeff Brunson, also known as 'JB' or 'Honey Badger'. JB spends many hours each week ensuring those beautiful roses show well for us to enjoy. He knows that they are a reflection, not only of our bank, but of him as well, and he takes that job very seriously.

When he first began, he feverishly read up on the subject, studied the products and tools that he would need, and learned through life's greatest teaching...trial and error. Now, he currently has approximately 50 rose plants consisting of many varieties. He carefully chooses the variety, the color, and the placement so that they are perfect.

Jeff has been loyally helping us for about 5 years and when not tending to his roses, he enjoys watching and supporting his beloved KC Chiefs and KC Royals. If you get a chance to visit with JB, let him know how nice those roses look (and give him a hard time about the Chiefs and the Royals). Thank you JB for being such a special member of the City State Bank family and for reminding us all to 'stop and smell the roses'.

Sincerely,

Steve Albrecht



INSIDE THIS ISSUE

- Upcoming Events at CSB
- Mobile Deposit
- December Events
- Who Should Serve as Executor?
- Oh, Snap!
- Do You Know When It Will Snow?
- 3rd Quarter Donations
- Events From Last Quarter

SPIRIT. DRIVE.
RELATIONSHIP.



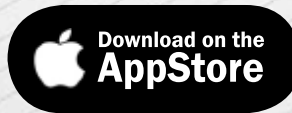


SPIRIT. DRIVE.
RELATIONSHIP.

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.

UPCOMING BANK EVENTS

- **October 1-31:** 'Do You Know When It Will Snow?' contest begins!
- **October 8:** Norwalktoberfest - Join us on Saturday, October 8th from 11 am-2 pm in the City State bank Trust & Investments parking lot on Highway 28. Norwalk Chamber will be hosting their Norwalktoberfest event which will be full of food, beer, music, and fun. There will be a live polka band, televised football, craft beers, home brew contest, and food. This is a family friendly event with admission of \$5 for adults, kids 18 and under are free, and beer tickets are \$3 each. Hope to see you there!
- **October 10:** Columbus Day - bank closed
- **November 4:** EMPLOYEE Pie Contest - The first Friday morning of the month marks Heritage Club Day in our Norwalk location. Judges will be on hand and the competitive spirit runs high so stop in and sample a piece...and may the best baker win!
- **November 11:** Veteran's Day - bank closed
- **November 24:** Thanksgiving - bank closed
- **November 27:** Norwalk Christmas Tree Lighting - Join us as Santa arrives on the firetruck to light the Christmas tree and visit with the kids. More details to come, visit the city or chamber website.

DECEMBER EVENTS

It's hard to believe that December is near but it seems to have a way of sneaking up on us! Please mark your calendars for our December events and join us to celebrate the season.

- **December 1-15:** Mitten Tree - Located in our Norwalk lobby, stop in to help decorate our tree with new hats, scarves, gloves and mittens. Donations can be dropped off at any location and will be donated to the local elementary.
- **December 2:** Join us in Norwalk for coffee and homemade baked goods during our Heritage Club Day, from 9-noon.
- **December 2:** Indianola Holiday Extravaganza on the Square - Join us on the square from 5:30-7:30 pm to explore a winter wonderland that starts with the lighting of the square, pictures with Santa, children's shop and more. Take in the scene with a horse-drawn wagon ride, sponsored by City State Bank.
- **December 5:** Madrid Christmas Extravaganza-Bundle up and watch the lighted street parade at 6 pm and then warm up inside the bank afterwards for cookies, cocoa and to visit with Santa.
- **December 10:** Norwalk Breakfast with Santa-Bring the kids from 9-11 am for donuts, hot cocoa and to visit with Santa.
- **December 16:** Grimes Holiday Open House-Stop by for treats served throughout the day.
- **December 23:** Visit any of our locations and enjoy donuts and coffee to celebrate the holidays.



WHO SHOULD SERVE AS EXECUTOR?

BY NATHANIEL TAGTOW, JD

A will is a crucial element in estate planning. All wills should have a designated executor who is charged with administering the estate of the person who passed away. It's the executor's job to gather and inventory all of the assets of the decedent, ensure that all debts and obligations of the estate are paid, and to distribute the assets of the estate to the beneficiaries named in the will. The executor undertakes these and other duties as part of the court supervised probate process.

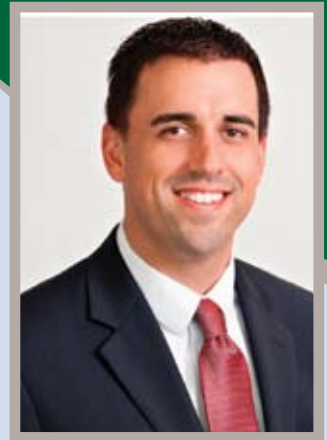
So, who can serve as executor of your estate? With a few exceptions, essentially any person could be named as executor of a will under Iowa law. Of course, most people don't want just "anybody" to serve as their executor. Rather, they often prefer the executor of their will to be someone they trust to do a good job in handling the estate. As a result, it is common to name a spouse as executor. Others name a first-born child or close relative to serve as executor.

While it may sound logical to name a family member as executor of your will, sometimes making that determination requires a deeper analysis. For most people, it is unlikely that they have frequently, if ever, served as an executor in the past. Therefore,

they often lack experience in undertaking the important duties that are involved. Serving as executor is often a difficult endeavor, and a lack of experience can prolong and complicate the probate process. Additionally, a family member may not be in an appropriate emotional condition to serve as executor while attempting to grieve over the loss of a loved one.

In many circumstances, it may be beneficial for a corporate fiduciary to serve as executor of an estate. Iowa law allows banks with trust departments to serve as executors. A bank trust department is readily equipped to serve as executor. Trust departments often have a great deal of expertise in administering estates and dealing with the probate process. Additionally, an experienced bank trust department will operate objectively in their duties as executor. This can often result in the probate process being handled in a quicker and more efficient manner.

Administering an estate is an important job. Therefore, determining the appropriate person or entity to serve as executor is a task that should not be taken lightly.



Nathaniel Tagtow, JD
Trust & Investments Officer

Information provided in this article is not intended to provide tax or legal advice. It is strongly advised that you discuss your specific circumstances with your tax, legal and financial advisors.

OH SNAP!

Have you been to the high school football games lately? Next time you're there, check out our snapchat filters and happy snapping!



DO YOU KNOW WHEN IT WILL SNOW?

It is time for our annual 'Do You Know When It Will Snow?' contest. Please stop into any of our locations and fill out an entry form by October 31st. The snow must be measurable (over 1/2") and since we have several locations, we will use the Des Moines Airport as our official measurement. Be sure and tell us when you think it will be and how much snow we will receive (which will be used as a tiebreaker). We will have Winter Prizes awarded to the closest guess at each location. **Good Luck!**

No purchase, payment, donation or account required to enter or win. Need not be present to win. Odds of winning dependent upon number of entries.

3RD QUARTER DONATIONS

- 4-H Foundation
- American Cancer Society
- Boone County Cattlemen
- Boone County Fair
- Grimes Movie Night Sponsor
- Knights of Columbus
- Madrid Booster Club
- Madrid Community Garden
- Madrid Labor Day Celebration
- MARS Foundation
- Mount Ayr Softball
- MStM Football
- MStM Yearbook
- Norwalk Booster Club
- Norwalk Buddy Bench
- Norwalk Ministries
- Norwalk PTO Fun Night
- Principal Charity Golf Outing
- Ringgold County Fair
- St Marys Chicken Dinner
- Variety Club
- Warren County DARE Program
- Warren County Fair
- Warren County Tractor Ride
- Warrior Dash
- YMCA of Greater Des Moines

MISSION STATEMENT

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



WARREN COUNTY TRACTOR RIDE

Tuesday, July 26th was the annual Warren County Tractor Ride. Over 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 (by Karrie Larsen) at the Cumming park.



Pictured above are some of the attendees of the Warren County Tractor Ride.

TEACHER 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 17th we served I-35 and MStM, August 19th was Indianola and Norwalk, and August 22nd was DC-G, Madrid and Mount Ayr. In total, we served over 1700 school employees. Thank you for all that you do, we were happy to be a part of it!



CSB employees (L-R) Tammy Warren, Phyllis McCann and Jan Sparks served food at our Appreciation Tailgate.

NORWALK CUSTOMER APPRECIATION TAILGATE

Friday, September 2nd was our Norwalk Customer Appreciation Tailgate to celebrate our first home football game. This year's event was from 4-6 pm in our bank parking lot. Employees served bbq pork sandwiches, pasta salad, chips, cookies and drinks. Pam Moody was also on hand to do face painting for the kids. The weather was perfect and we were proud to serve nearly 350 people.

FACE PAINTING

Have you spotted a tiger, unicorn, football player, skeleton, princess, 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.



Pictured are Claire Albrecht, Sawyer Stevens, Sofia Stevens and Jack Albrecht painted at the Norwalk Homecoming game.

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

Insurance Services**

1037 Sunset Drive
Norwalk, IA 50211
515-981-0434

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

.....
316 S. Kennedy Ave
Madrid, IA 50156
515-795-5112

* 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.