

# the *Compass*

SPRING 2026

A quarterly newsletter from the Select 50 Club at Community State Bank



**CSB HEADQUARTERS OPENING MAY 1**

## The Select 50 Club is your ticket to adventure!

**Connect With Us!**

-  515.252.7587
-  [select50@bankcsb.com](mailto:select50@bankcsb.com)
-  [BankCSBIowa](#)
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-  [@BankCSB](#)



According to



# Angela and Sonja



As we head into Spring, Angela and I have been spending time thoughtfully planning a variety of engaging and inspiring events and trips for our Select 50 members. We are truly excited about the experiences the coming year will bring and the opportunities to explore new destinations together. Along with these upcoming adventures, we are also looking forward to welcoming you soon to our new Community State Bank Headquarters in North Ankeny.

Thank you for being a part of Select 50 -we can't wait to share all that lies ahead!





## Happenings



It was wonderful to see and visit with those of you who attended our **annual luncheon at the Greenbriar Restaurant**. Great food, great entertainment, great conversation-it was an incredible afternoon! We also had a fantastic time on one of our club's favorite bus trips to **Circa '21 in Rock Island, Illinois** where we enjoyed the matinee of Honky Tonk Angels. What made this trip extra special was catching up with everyone on the bus and at the show- and of course the lunch was wonderful as well.

## New CSB Headquarters

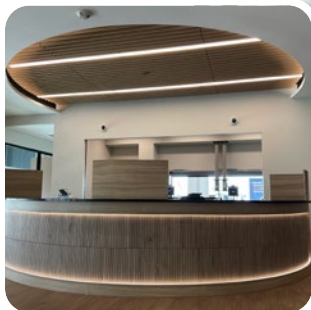
Looking ahead, our Select 50 team is preparing to move our offices to the newly build CommunityStateBank headquarters. The new headquarters, bank branch, and drive-thru is officially opening **May 1, 2026**, located in north Ankeny. We are excited for all the opportunities this new chapter will bring and can't wait to welcome you to the space.

## + Join Us!

Ribbon Cutting and Open House at the CSB headquarters. We hope to see you there!

**May 18 | 4:00PM – 6:00PM**

**2750 NE 36th Street, Ankeny, IA 50021**







Scan to  
Learn More



UPCOMING

# Trips & Events

**Walking Difficulty**

Little  Light  Possibly Stairs  Mostly walking & stairs 

## Duel Travel Show: Gems of Eastern Europe and New England Rails and Sails

Travel Show: Tuesday, April 21, 2026

5:00PM at our NEW Headquarters in Ankeny – 2750 NE 36th Street, Ankeny, IA 50021

**Register Now!** Registration is open for these trips! Call the Select 50 line now to register for the Dual Travel Show.



### Gems of Eastern Europe Land & River Cruise Travel Dates: June 6-19, 2027

Who's ready to check five countries off your bucket list-all in one unforgettable adventure?

Join your Select 50 friends for a 14-day adventure through Hungary, Croatia, Serbia, Bulgaria, and Romania, after our land tours, we will board the Emerald Star River boat featuring a scenic 7-night cruise along the legendary Danube River.

Experience Hungarian horse farms near Budapest, tour vibrant Belgrade with a traditional folklore show, explore ancient Lepenski Vir, taste Bulgarian wines, discover Bucharest, and spend three nights in enchanting Transylvania, including a visit to Dracula's Castle.

Five countries. One river. Fourteen incredible days-shared with your Select 50 friends.

**Who's ready to go? Reserve your place today!**



### New England Rails and Sails Travel Dates: October 1-9, 2027

All aboard for autumn adventure!

Fly with Select 50 as we experience the breathtaking beauty of New England at peak fall color-touring both rail and sail. This unforgettable journey features three scenic rail excursions, including the Conway Scenic Railroad and Essex Steam Train, plus three memorable cruises, from Casco Bay to an exciting whale watch.

Travel the stunning Kancamagus Highway through the White Mountains, enjoy a panoramic tour of Boston, visit charming Kennebunkport, overnight in North Conway, and relax with a two-night stay at Foxwoods Resort Casino.

Crisp air, colorful landscapes, coastal charm, and camaraderie of Select 50-this is New England at its finest.

**The trains are steaming; the sails are set-are you coming with us? Reserve your place today!**



**+ To register or check availability for upcoming trips, please call the Select 50 line: 515-252-7587**

Scan to learn more about all the upcoming Select 50 Club trips and events





## Thrifty Coach Trip: Atlantic City, Cape May & Philadelphia

**Travel Dates: August 8-16, 2026**

\$1650.00 per person (double occupancy)/\$2150.00 per person (single occupancy)

Board a luxury motor coach and join us for an unforgettable East coast getaway featuring Atlantic City, Cape May and Philadelphia. Enjoy a casino stay and free time in Atlantic City. Explore Philadelphia's rich history on a guided tour which will include Independence Hall, Betsy Ross' House, The Mint, The Federal Reserve, The Holocaust Memorial, Logan Circle, Penn's Landing and "The Rocky Steps" at the Philadelphia Museum of Art. In charming Cape May, take in the beauty of Victorian architecture with a trolley tour, a visit inside a historic home and a guided oceanside excursion featuring the Cape May Lighthouse.

**Mark your calendars! Registration begins on Thursday, April 16, 2026.**



## 6th Annual Ladies' Day: LeClaire, Iowa

**Wednesday, April 15, 2026**

**6:45AM – 6:30PM** APPROXIMATELY

\$170

Gather your girlfriends and treat yourself to a delightful day in the picturesque river town of LeClaire, Iowa-where boutique shopping, a café lunch, local wineries, hands-on crafts, and laughter-filled moments come together for a perfect ladies' getaway. Sorry guys-this trip is just for the ladies.

**Register Now! There are still spaces available to register.**



## African Safari: Kenya and Tanzania **SOLD OUT**

**Travel Dates: September 2 – 16, 2026**

Dreaming of a safari beneath Mt. Kilimanjaro? This journey delivers it all – Nairobi, the Out of Africa Farmhouse, Amboseli, Serengeti, Lake Eyasi, the David Sheldrick Wildlife Trust, multiple game drives, and more. Enjoy opportunities to chat with local artisans and purchase handmade wares. Your stay will include several nights in deluxe tents and safari lodges as you immerse yourself in Africa's stunning wildlife and landscapes.

**This trip is full! Call the Select 50 line now to be placed on our waitlist**



## Almost Heaven! In West Virginia

**Travel Dates: October 5 – 10, 2026**

\$3989 per person (double occupancy)/ \$4735.00 per person (single occupancy)/ \$3759 per person (triple occupancy)

Embark on an autumn journey inspired by John Denver's "Almost Heaven, West Virginia," exploring the Appalachian region's stunning landscapes. Travel from Charleston to New River Gorge National Park, featuring a peaceful float on the New River, scenic overlooks, and the iconic New River Gorge Bridge. Discover regional history and culture at the Beckley Exhibition Coal Mine, Tamarack, and charming Lewisburg. Enjoy two nights at The Greenbriar Resort, including a tour of its Cold War bunker, and conclude with a visit to Monticello and a scenic drive along Skyline Drive in Shenandoah National Park. This unforgettable getaway blends scenery, history, and culture.

**Register Now! Call the Select 50 line now to register.**



## Wonders of Thailand

**Travel Dates: February 18 – March 5, 2027**

\$7149.00 per person (double occupancy)/\$8249.00 per person (single occupancy)

Discover the magic of Thailand on a journey from Bangkok's glittering temples and tuk-tuk rides to Sukhothai's ancient ruins and Chiang Mai's mountain charm. Enjoy cultural encounters, observe elephants in their natural setting in ChangChill, savor delicious local flavors, and finish by relaxing on the tropical shores of Phuket. An unforgettable Thai adventure awaits.

**Register Now! We still have 2 spaces remaining for this trip.**

**Reminder:** Select 50 Club members are given priority for registration. Non-member guests will be placed on waitlist status and added if space is available, for an additional fee. Reservations are taken starting on the registration date, not before.

# What is Your **Financial Personality?**



## Brianna

Age 30. Early career. Married. Young children. Started saving for retirement.

### Wants help:

1. Understanding employment benefits
2. Prioritizing retirement savings options
3. Investing for growth
4. Saving for kids' college

### Worried about:

5. Managing debt
6. Having the right kind of insurance
7. Getting a will in place



## Karriem

Age 45. Mid-career. Kids in college. Good start saving for retirement.

### Wants help:

1. Moving an old 401(k) to an IRA
2. Investing for growth
3. Being more tax efficient
4. Evaluating options for saving
5. Identifying and mitigating risks with insurance
6. Building an estate plan to protect family

### Worried about:

7. Being able to retire someday
8. Getting kids through college
9. Aging parents

A CSB Financial Advisor may be a good fit for Brianna and Karriem.

Visit [BankCSB.com/Financial-Advice](https://www.bankcsb.com/Financial-Advice) to learn more.



LOCATED AT COMMUNITY STATE BANK

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**Investments are: Not FDIC insured, not insured by any Federal Government agency, not a deposit, not bank guarantee and may lose value.**

Main Location: 817 N Ankeny Blvd., Ankeny, IA 50021 • 515-331-3100  
[www.bankcsb.com/financial-advice](https://www.bankcsb.com/financial-advice)

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Before deciding whether to retain assets in a 401(k) or roll over to an IRA, an investor should consider various factors including, but not limited to, investment options, fees and expenses, services, withdrawal penalties, protection from creditors and legal judgements, required minimum distributions and possession of employer stock. Please view the Investor Alerts section of FINRA website for additional information. These examples are hypothetical only, and do not represent the actual performance of any particular investments. Investments in securities do not offer a fixed rate of return. Principal, yield and/or share price will fluctuate with changes in market conditions and when sold or redeemed, you may receive more or less than originally invested.



## Naomi

Age 60. Retirement on the horizon.

### Wants help:

1. Getting organized and simplifying
2. Transitioning from saving to withdrawing
3. Investing through life transition
4. Being more tax efficient
5. Understanding Social Security/pension options

### Worried about:

6. Replacing paycheck when done working
7. Running out of money in retirement
8. Health insurance and Medicare
9. Elderly parents' health and finances



## Steve

Age 75. Comfortably retired.

### Wants help:

1. Simplifying
2. Withdrawing efficiently from retirement accts
3. Investing conservatively
4. Being more tax efficient
5. Passing money to family or charity

### Worried about:

6. Outliving assets
7. Affairs in good order for next generation
8. Declining health and health care costs
9. Losing financial independence

CSB's Investment and Trust department may be a good fit for Naomi and Steve.

Visit [BankCSB.com/Wealth](https://www.bankcsb.com/Wealth) to learn more.



WEALTH MANAGEMENT

Investment products offered through Community State Bank's Wealth Management & Trust Services Department. Not FDIC Insured. No Bank Guarantee. May Lose Value. Not a Deposit. Not Insured by any Federal Government Agency.

# Earn More with Edge Checking®

Premium interest Checking  
+ New Edge Checking Bonus Opportunity

Looking for a checking account that rewards you?

Edge Checking® from Community State Bank is designed to help you earn more from your everyday banking.

- Competitive interest when qualifications are met each statement cycle
- Bonus opportunity for new Edge Checking® accounts
- Non-CSB ATM Fee Refunds
- Mobile, online and digital wallet banking



Scan QR code to learn more  
[BankCSB.com/Edge](https://BankCSB.com/Edge)



Account terms, qualifications, rates, and bonus details available at [bankcsb.com.edge](https://bankcsb.com.edge)

## Good Friends Deserve Good Banking

Love banking with Community State Bank?  
**Invite your friends to experience it too.**

With our **Refer-A-Friend program**, you can be rewarded when someone you refer opens a new CSB checking account and gets started with everyday banking.

**BankCSB.com/Refer | 515.331.3100**



# Looking Ahead

Here is a look at our scheduled upcoming events, and extended trips we are pursuing/considering in the next couple of years!

2026

## April

- 15 Ladies' Day Event
- 21 Dual Travel Show: Europe & New England
- 27 Sicily/Malta

## May

- 18 HQ Ribbon Cutting and Open House
- 25 Bank Closed - Memorial Day

## June

- 19 Bank Closed - Juneteenth

## July

- 4 Bank Closed - Independence Day
- 6 Scotland

## August

- 16 Thrifty Bus Trip

## September

- 2 Kenya/Tanzania
- 30 Mystery Trip

## October

- 5 West Virginia

2027

- Thailand
- Eastern Europe River Cruise
- New England



**Angela Carroll**  
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**Sonja McEnany**  
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*"Of all the books in the world, the best stories are found between the pages of a passport."* - UNKNOWN

Participants registering for Community State Bank's Select 50 club tours, a program administered by Community State Bank, must be physically able to participate in all stated itinerary items. Any person who cannot travel independently and who would need special assistance must be accompanied by a companion who will be able to assist and assume responsibility for this person. CSB's Select 50 club reserves the right to decline participation on any tour in which the participant's capabilities are determined by CSB's Select 50 club to not meet the needs of the tour. Neither CSB's Select 50 club personnel nor its suppliers may assist with medications or physically aid participants on the tours. Special dietary requirements must be indicated at the time of the reservation and every effort will be made to accommodate the request. However, no guarantees can be made that venues will be able to accommodate the request.