

MONEY MATTERS



Why choose local?

There are many good reasons to choose a local, community bank for your financial needs. At Community Bank, we focus our attention on the needs of local residents, local businesses, and local farmers. Conversely, many of the nation's mega banks are structured to place a priority on serving large, national corporations and often miss the mark in providing the personalized, customer service that our customers have grown to expect.

Unlike the larger banks that may take deposits in one state and lend in others, Community Bank reinvests your deposits back into the communities that we serve. By extending loans in the neighborhoods where our depositors live and work, we help to keep our local communities vibrant and growing. Our officers and staff are accessible to our customers. If you have a banking issue, you can speak directly with our staff who are just a phone call away. Additionally, you will find our staff are deeply involved in local community events, business organizations, sports teams and much more.

As a Primetime Member, you qualify for an interest-bearing checking account, free club checks, and many other benefits. Our Personal Bankers are ready to assist you with opening a Primetime Checking account if you don't already maintain one. We can also help you update your automatic deposits and payments so they post to your Community Bank checking. Our goal is to be the local bank of choice. Thanks to customers like you! Thanks for your past, current and future business. It's a pleasure to work together with you to build our communities.

Sincerely,
Quentin Beadell
 President of Community Bank

Join us for our annual
PRIMETIME
 Christmas Party

SATURDAY, NOVEMBER 15TH, 2025

COURTYARD BY MARIOTT (BY SCHEELS)

DOORS OPEN AT 10:30AM

\$20/PERSON - PRIMETIME MEMBERS ONLY

MUST RSVP BY NOVEMBER 3RD, 2025

CB COMMUNITY BANK
300 St. Andrews Dr
Mankato, MN 56001
www.cbfg.net

PRSRT STD
US POSTAGE PAID
MANKATO, MN 56001
PERMIT NO. 111

CD SPECIALS

7 MONTH

13 MONTH

3.81%^{APY*} **3.63%**^{APY*}

*ANNUAL PERCENTAGE YIELD (APY) IS ACCURATE AS OF 9/18/2025. \$5000 MINIMUM BALANCE. 8 MONTH SPECIAL INTEREST PAID AT MATURITY. 14 MONTH SPECIAL INTEREST PAID SEMI-ANNUALLY. FEES COULD REDUCE EARNINGS ON THE ACCOUNT. A PENALTY MAY BE IMPOSED FOR EARLY WITHDRAWAL.

MEMBER
FDIC



Katie Beadell
(507) 385-4474



Cindy Grams
(507) 385-2864



Karen Lloyd
(507) 674-4425



Barb Reinke
(507) 549-3679



Kay Beadell Scholtz
(507) 385-4493

Money Matters is mailed to all members on a quarterly basis. Members with a Community Bank Checking account receive a monthly insert with their account statement that provides all the latest information on trips and events. Trip and event information can also be found on the Primetime page of our website at www.cbfg.net.