

MONEY MATTERS



Welcome to our winter edition of Money Matters. From everyone at Community Bank, we wish you a happy and safe holiday season. It's fast approaching. This is a time for family and sharing. In light of that, I would like to take a moment to introduce our "family" at Community Bank. Our five offices serve the communities in and around Mankato, Amboy, Eagle Lake, and Vernon Center. Our story starts in 1974 when I purchased the State Bank of Vernon Center. Since then, our communities have grown. We're proud to be part of the fabric of our communities and we're committed to being your very best neighbor.

In a world where banks seem more similar than different, Community Bank stands apart. We're independent, family owned and fully committed to staying that way. We work hard to provide a hometown atmosphere where people feel at home when banking. Our family at Community Bank extends beyond our employee team. We know the most important member of our family is you, our customer. On behalf of the entire Community Bank family, thank you for your business.

Have a very happy holiday season!

Sincerely,
Quentin Beadell
President of Community Bank

REINDEER CHOW

INGREDIENTS

- 4-5 CUPS RICE CHEX CEREAL
- ½ CUP CHOCOLATE CHIPS
- ⅓ CUP PEANUT BUTTER
- 2 TBSP BUTTER
- 1 TSP VANILLA EXTRACT
- ¾ CUP POWDERED SUGAR
- 1 CUP MINI PRETZELS
- ½ CUP MINI REESE'S
- ½ CUP CHRISTMAS M&MS



INSTRUCTIONS

1. IN A MICROWAVE SAFE BOWL, MELT TOGETHER CHOCOLATE CHIPS, PEANUT BUTTER, AND BUTTER FOR 1 MINUTE. STIR IN VANILLA.
2. POUR CHOCOLATE MIX OVER BOWL OF CHEX CEREAL. TRANSFER TO ZIPLOC BAG THEN ADD POWDERED SUGAR. SHAKE UNTIL COATED. ADD DESIRED MIX INS (PRETZELS, REESE'S, M&MS)

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CD SPECIALS

7 MONTH	14 MONTH
3.81% ^{APY*}	3.53% ^{APY*}

*ANNUAL PERCENTAGE YIELD (APY) IS ACCURATE AS OF 11/20/2025. \$5000 MINIMUM BALANCE. 7 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.

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