

2023

Annual Shareholder Meeting

Welcome

Ned Willkom, Chairman

Board of Directors

Tom Fedie

Randy Scheidler

Luke Rykal

Kelly Kenealy

Ned Willkom

Randy Meyer

Brian Nodolf

Tim Cruciani

Chairman's Remarks

CSB Executive Team

Tim Cruciani – President/CEO

Kelly Kenealy – Executive Vice President

Travis Udelhofen – Chief Credit Officer

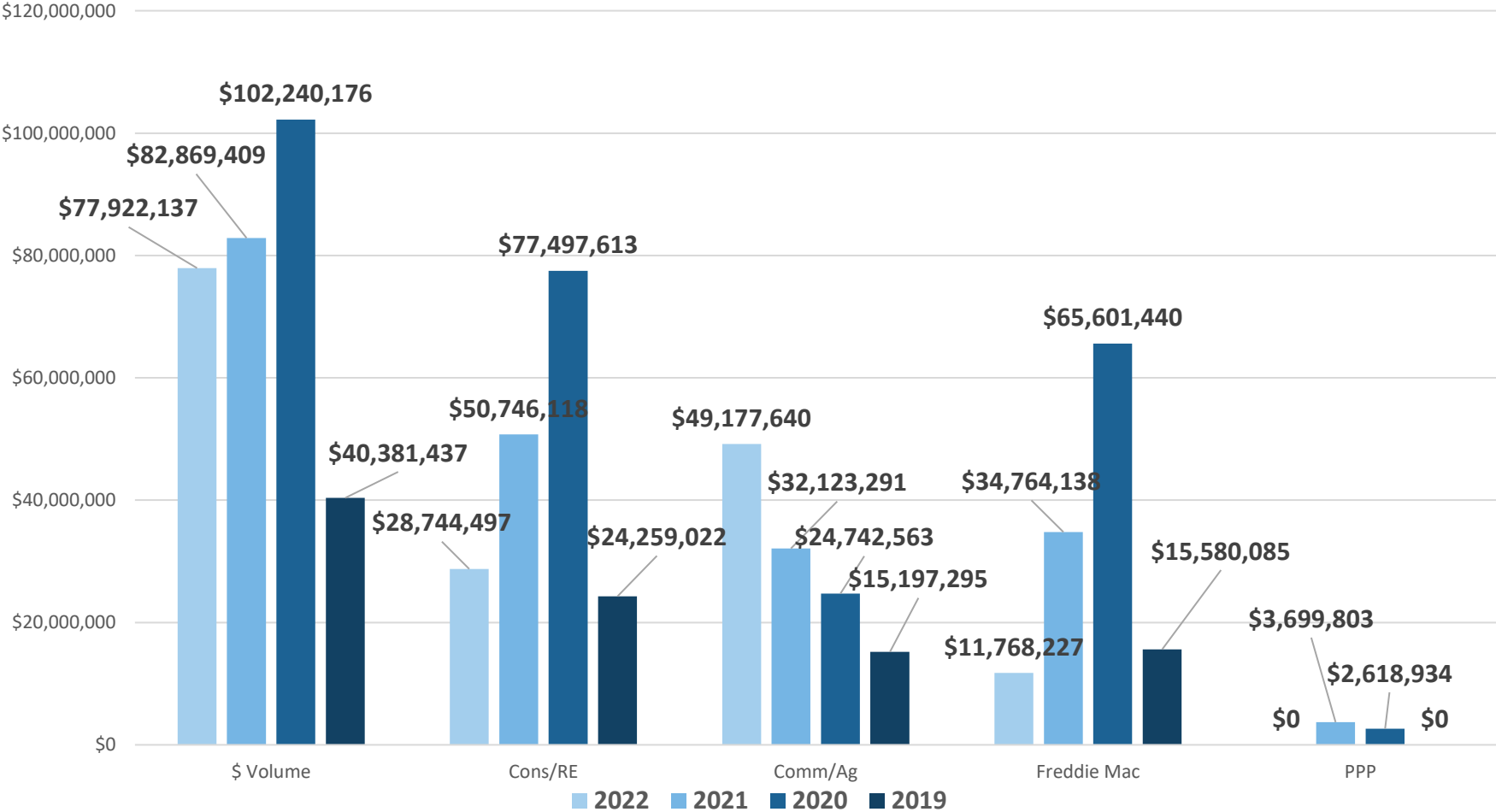
Nicole Kauphusman – Chief Operating Officer

Tim Stone – Vice President Finance

CEO Presentation

Review of the Bank's 2022 Performance

Loan Volume Analysis 4 year History



Sales Team

Real Estate Lenders

- Carrie Bowe, VP of Mortgage and Consumer Sales, Bre Starcken, and Alicia Christopherson, Mortgage Bankers: combined over 30 years experience in banking

Ag Bankers

- Dan Lindeman, SVP of Ag Lending, with over 20 years in banking plus 25 years in farming, Brent Hodowanic, Ag lender, Breanne Jakobi and Jodi Wieland, both new to the Ag team.

Commercial Bankers

- Bob Binczak, SVP of Commercial Lending, with over 26 years experience and Brendan Haney, Commercial Lender, 7 years sales experience.

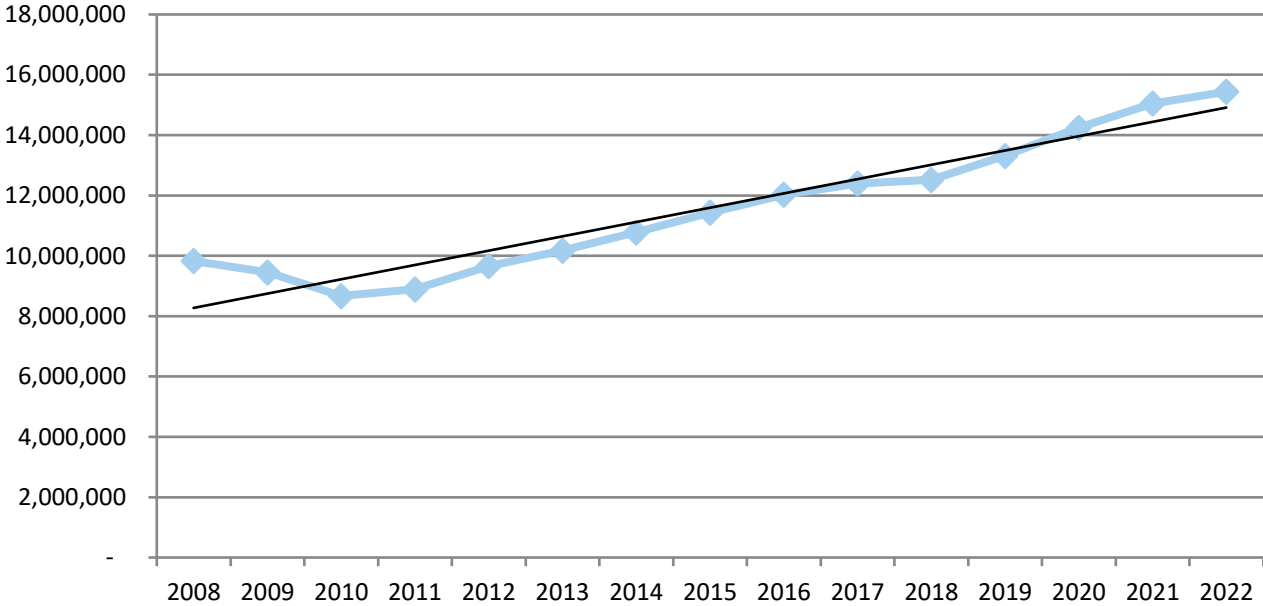
Net Income: \$587,697

Net Income - a 22 Year History

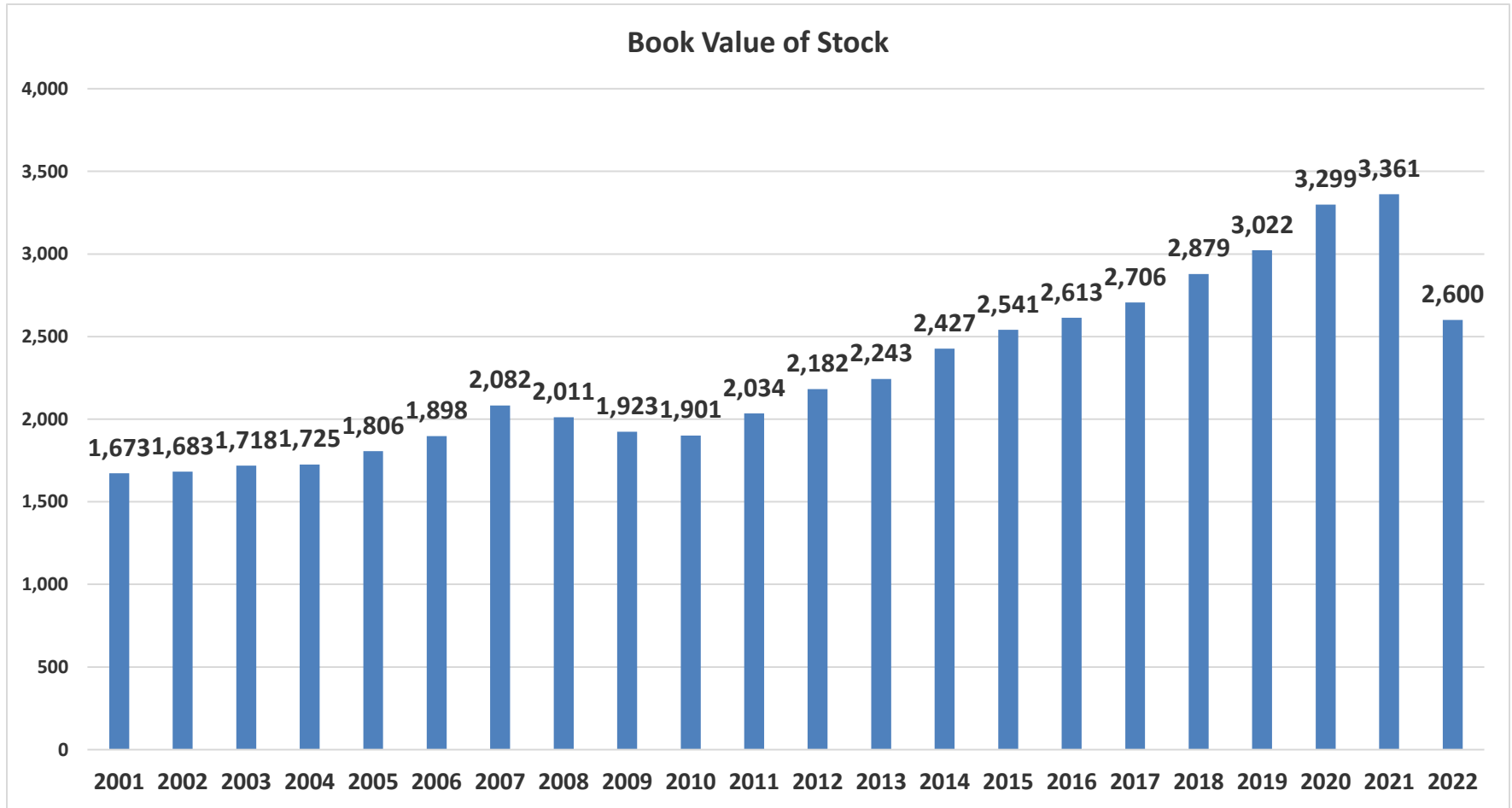


Capital

Total Average Capital
\$15,440,538

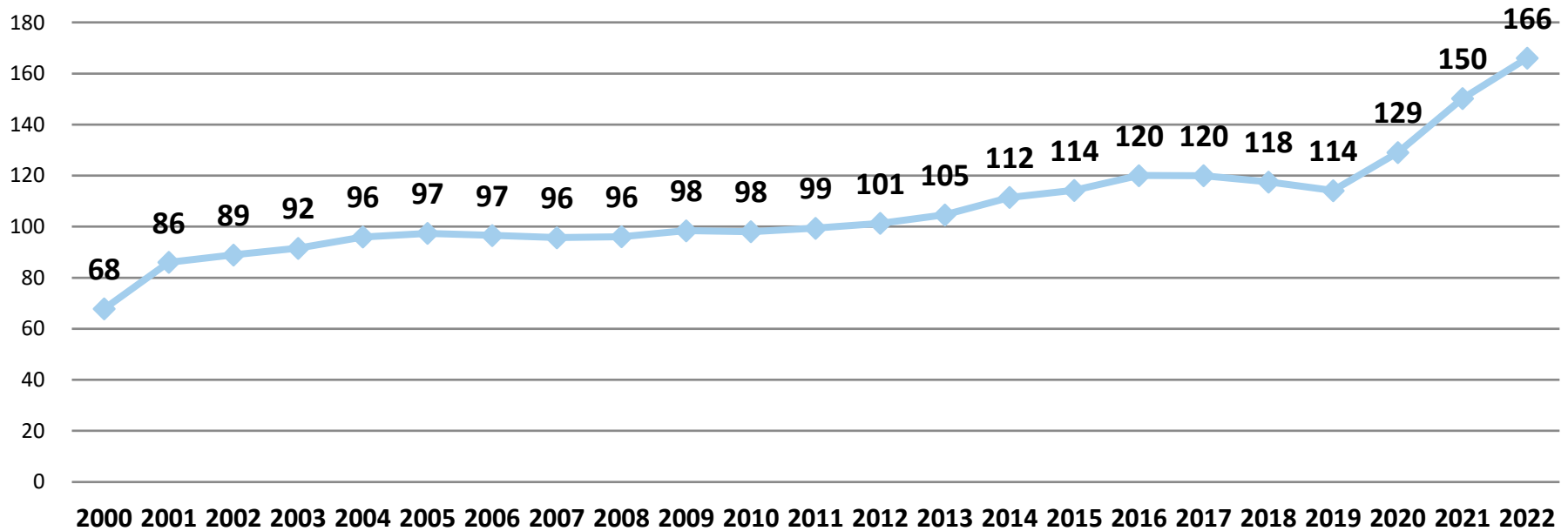


Book Value

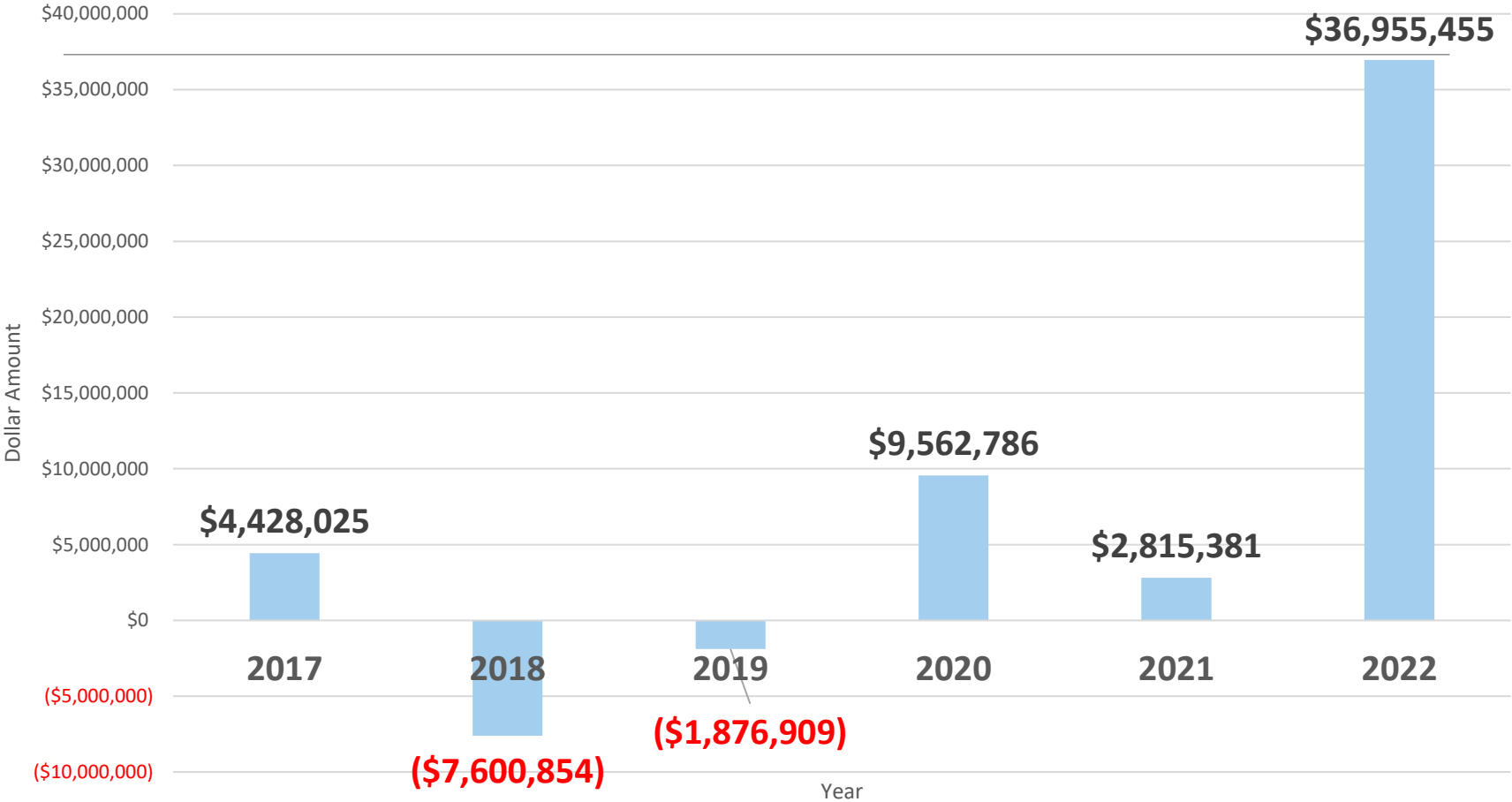


Total Assets

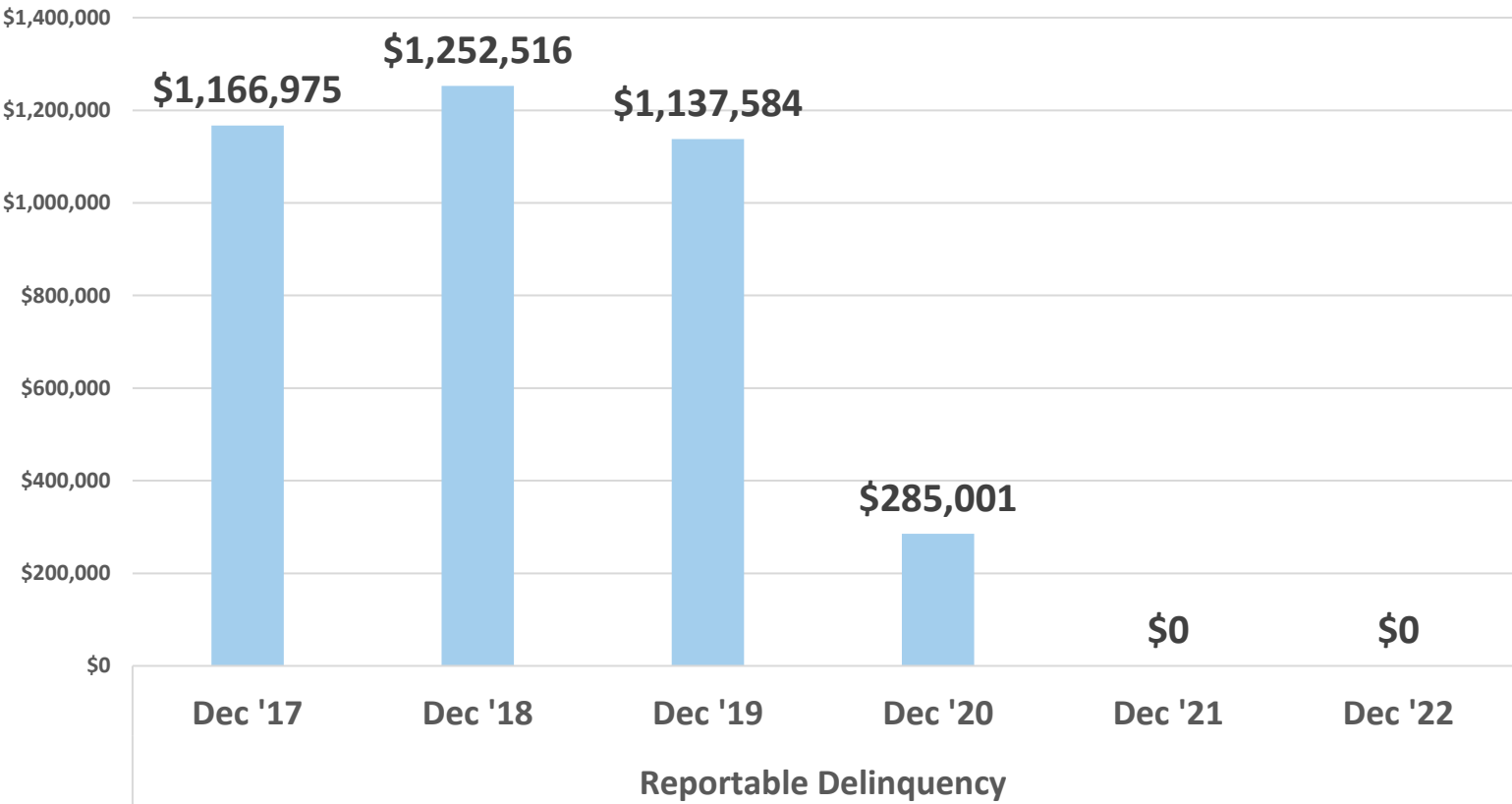
**Total Average Assets
(in millions)**



Historical Loan Growth

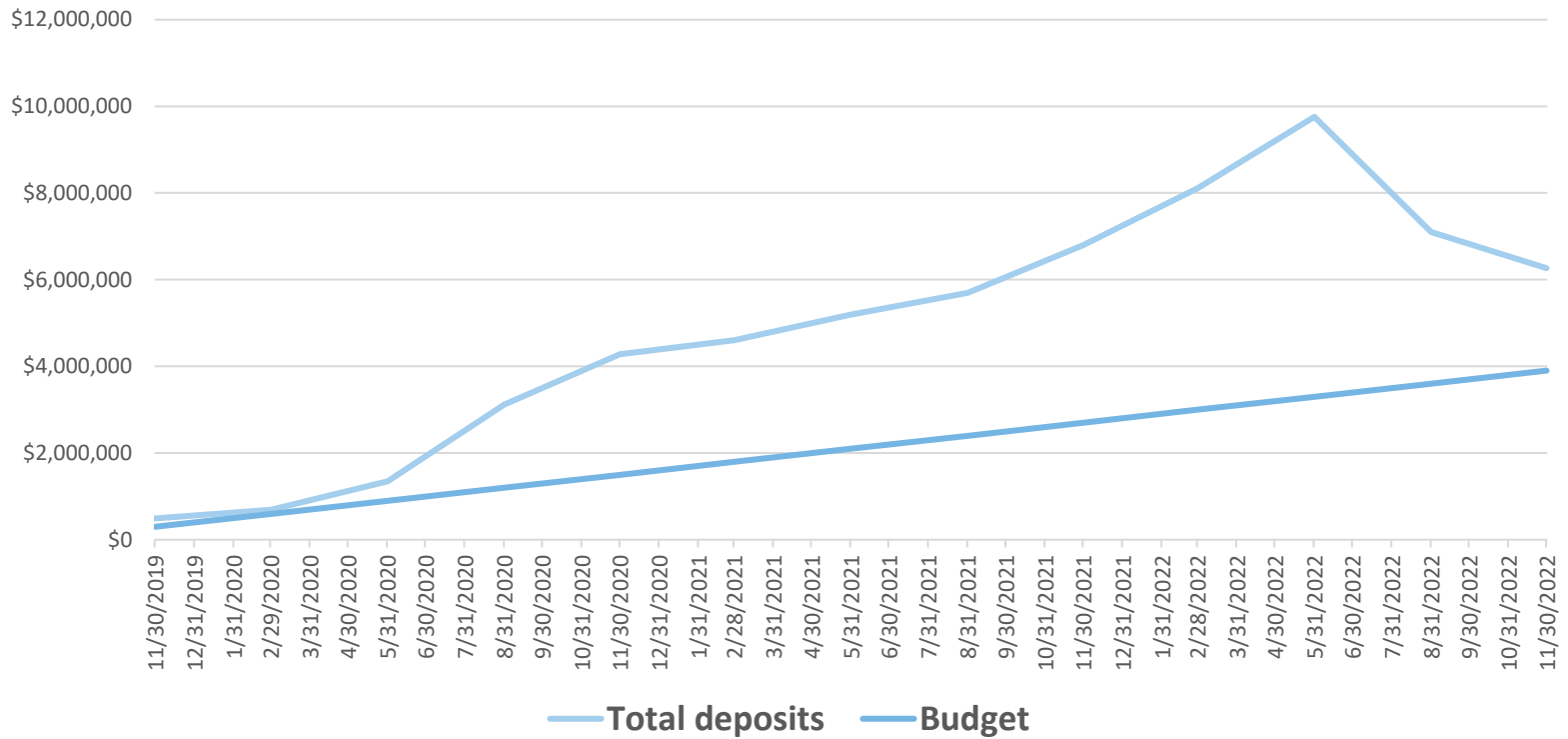


Asset Quality



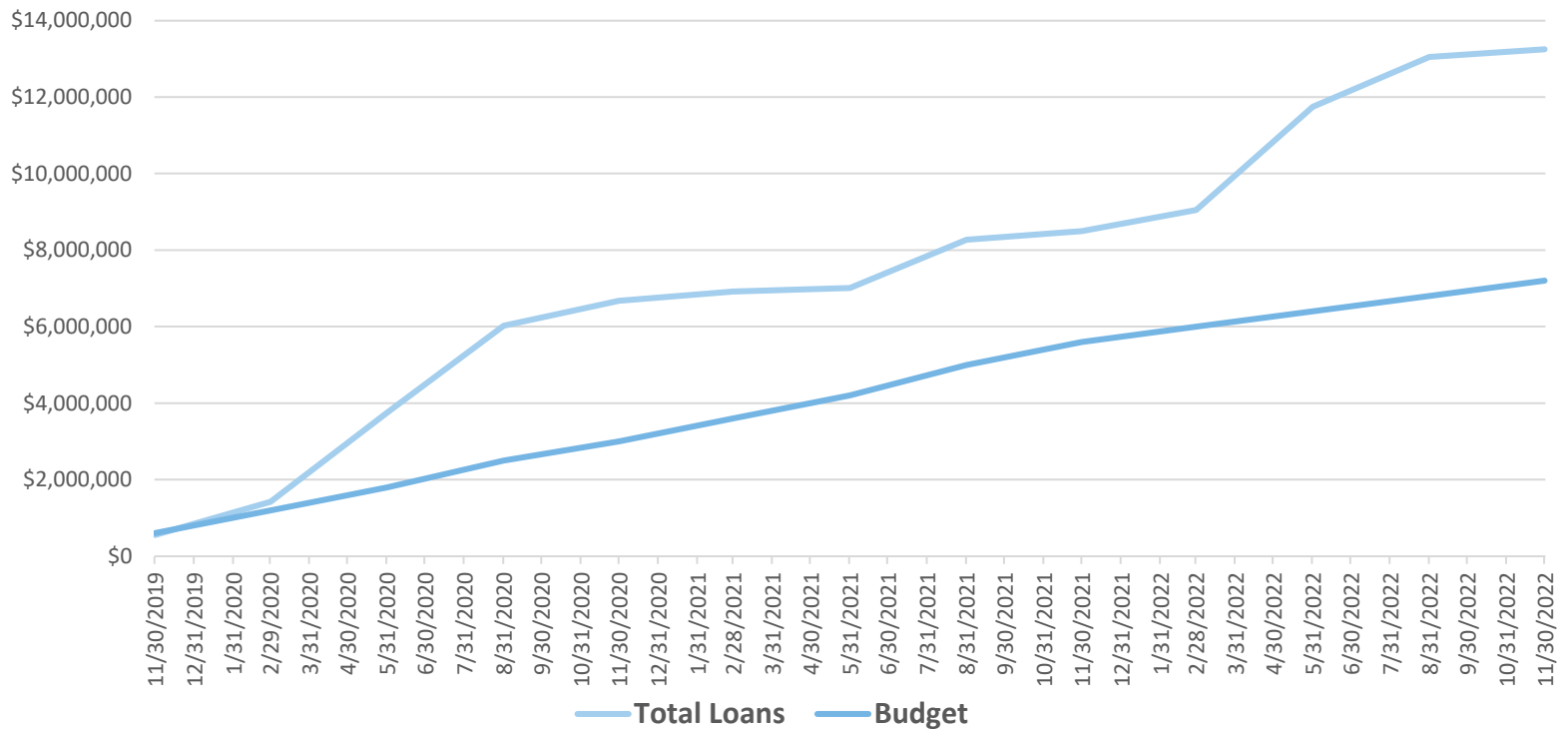
New Branch Performance

Cornell Deposits-Branch Opened 9/4/2019

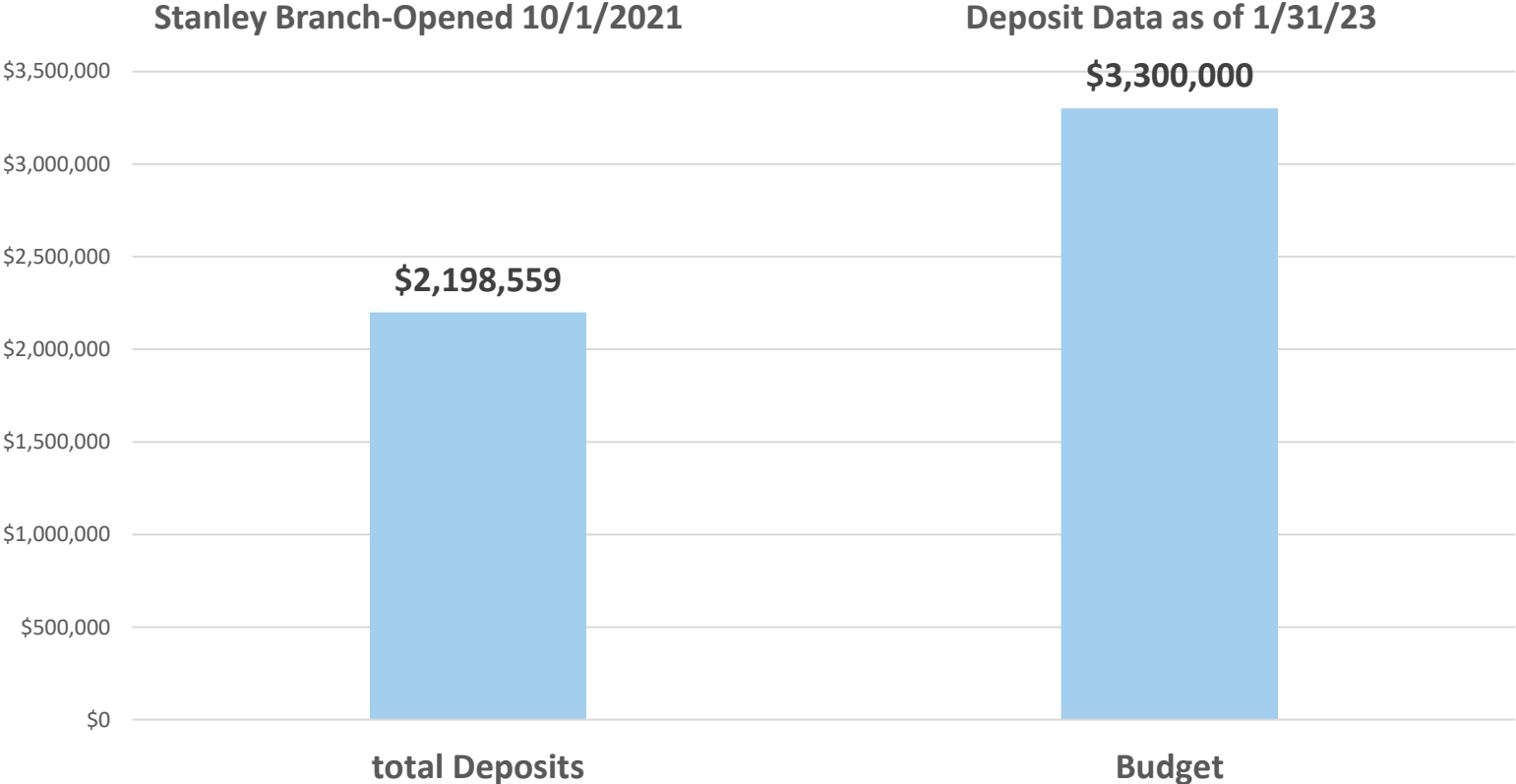


New Branch Performance

Cornell Loans-Branch Opened 9/4/2019



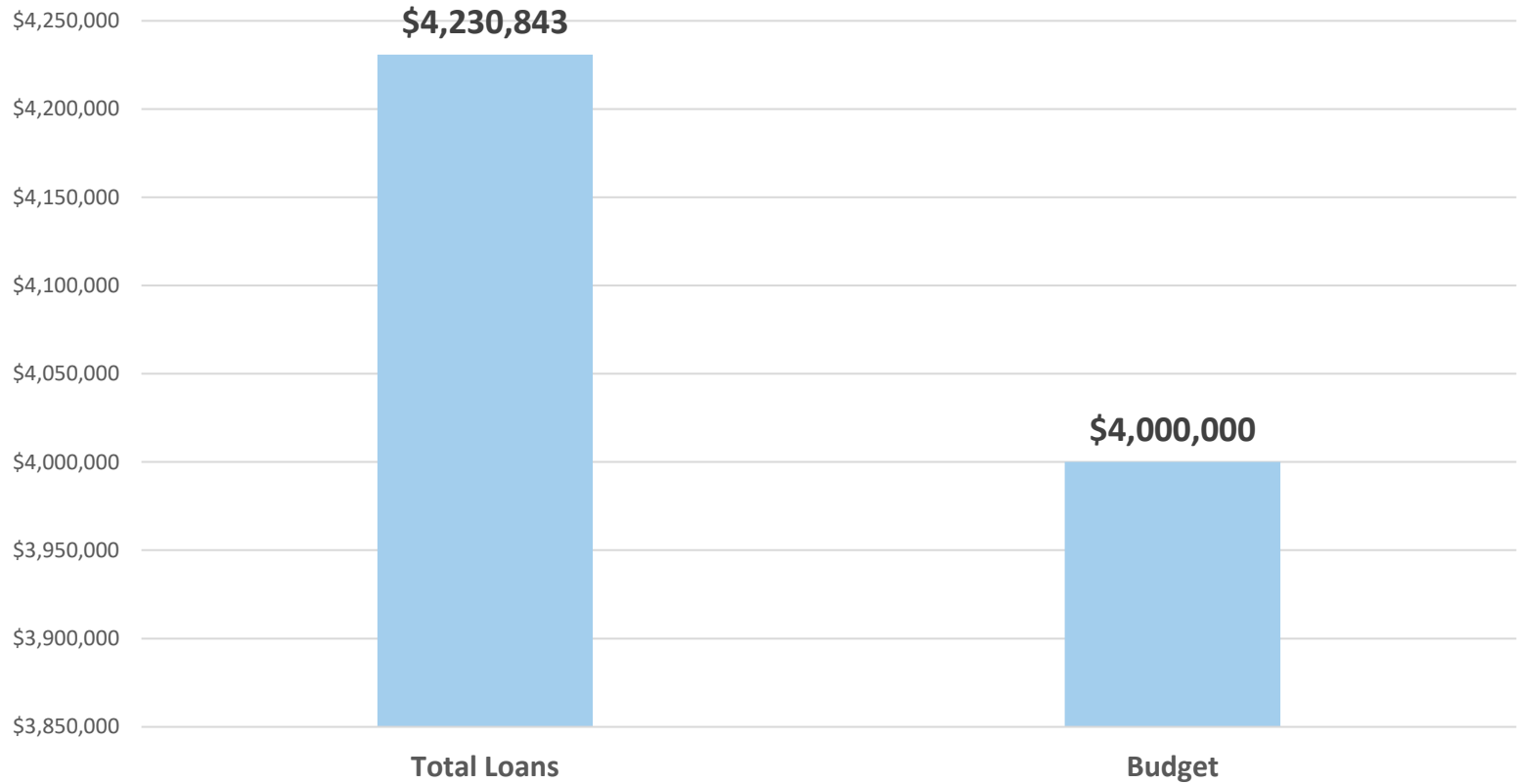
New Branch Performance



New Branch Performance

Stanley Branch Loans - Opened 10/1/21

Data as of 1/31/2023



COVID-19

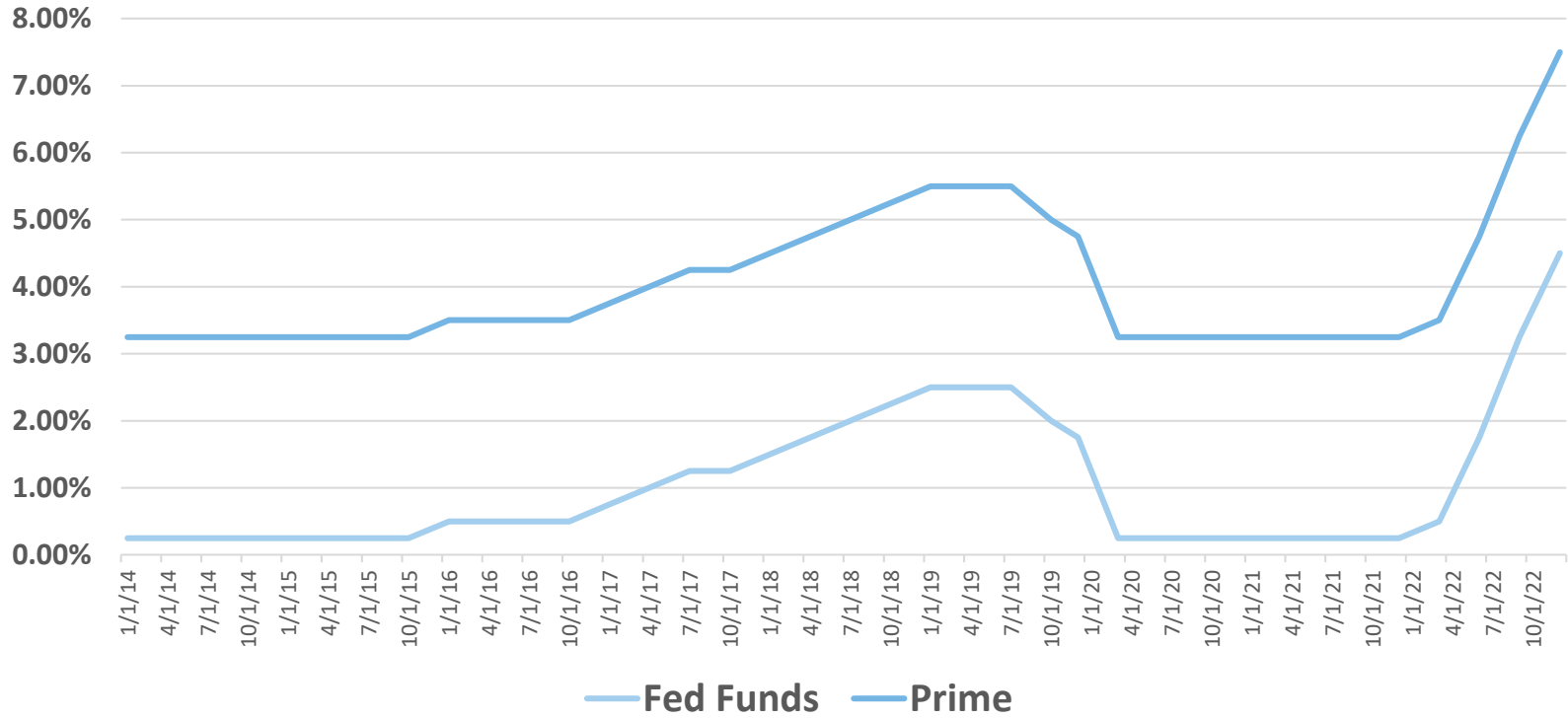
COVID Effects on the Bank

Hiring and keeping staff

Volatile interest rates







Deposit balance retention

Prime Interest Rate



2022...

Executing our plan

- **Positioned for growth in loans outstanding and deposit accounts**
- Grow our Loan Portfolio by \$30MM 
- Maximize Total Assets to positively impact ROA. 
- Maintain Charged-Off loans at or below .10% 
- Continue to increase capital 
- Continue Shareholder Communication 
- Build our Stanley branch location to \$3.7MM in total loans 

2023...

Executing our plan

- **Positioned for growth in loans outstanding and deposit accounts**
 - Grow our Loan Portfolio by \$18MM
 - Maximize Total Assets to positively impact ROA to .62bp.
 - Maintain Charged-Off loans at or below .10%
 - Merge in and effectively grow two new markets
 - Continue Shareholder Communication
 - Effectively manage interest margin with volatile interest rates

Questions

Thank You For Attending