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Josh Guttau, CEO of TSBG Speaks

Josh Guttau, CEO of TS Banking Group (TSBG), spoke on Saturday, November 9 to the Optimists. Josh explained the structure of the TSBG organization, which is comprised of three bank



charters: 1) TS Bank in Treynor and other communities in Iowa, 2) The Bank of Tioga located in Tioga and Crosby, ND and 3) First National Bank & Trust in Clinton, IL. There are 180 employees with 65 in Treynor.

Tioga, ND has the largest natural gas processor in the nation. Crosby, ND is just seven miles from Canada. Clinton, IL is

similar to Treynor in that it is an ag-based community.

When looking for acquisitions, Guttau explained that TSBG is generally looking to be near a metro area, have exposure to agriculture, and not to slash employees, but have an opportunity to generate improved earnings in stagnant banks with TSBG's method of asset/liability management.

Josh explained that the most recent acquisition of Collins Tax Consulting has been a great fit. Tax consulting increases lobby traffic greatly. Today the norm is becoming that banking is something you do (phones, computers), not somewhere you go.

TS Ag Finance is TSBG's national footprint providing agriculture real estate loans throughout the nation. Lenders are located in various parts of the nation.

Peters Personnel provides employment/hiring services and has focused on the legal community, but TSBG is planning to sell this business.

The TS Institute is in its tenth year as a non-profit arm which provides financial literacy to students K-12 in our footprints and has assisted other banks/organizations with starting programs around the nation.

TS Prosperity Group (TSPG) is the wealth management group that balances investment risk and fiduciary care for clients.

Guttau also discussed Cambr, a banking interface service within the payments system. He also does consulting for Caye International Bank in Belize, Central America.

Guttau stated that risk management is everything we do. TSBG operates a high performance business model built around risk management. Banking is highly regulated. He stated that this year every week there is some type of regulator or auditor examining at one of our locations. Cybersecurity is a huge issue in today's world. The mindset is always "convenience vs security" for clients. Vendors for the bank must be securely escorted. Employees are continuously trained to have security awareness.

Guttau recommended watching the Bill Eckstrom 12 min. video of [Navigating the Growth](#).

Next week Duncan Clark will show us some card tricks and talk about Clark Security. Join us from 8-9 AM at the Treynor Community Building. The coffee will be on!

Meeting Minutes

Bill Vorthmann, President, called the meeting to order at the Treynor Community Building. Sixteen members were present.

Jokes/stories were shared by Dale Willenborg, Mick Guttau, Judy Guttau and Bill Vorthmann. The group said the Pledge of Allegiance. Dee Guttau gave the opening prayer.

The 50/50 Drawing was won by Jim Clausen and the Attendance Drawing was won by John Klein.

Birthdays/Anniversaries:

Ken and Linda Graham's anniversary was celebrated.

Mick Guttau's birthday was celebrated.

Bragging Rights contributions to the Youth Fund included: 1) The successful high school football season, in spite of Friday's loss, was acknowledged by Judy, Dee, Chad, Gary, and Mick Guttau and Bill Vorthmann. 2) Mick also donated to state that grandson Brock Fox has been invited to play in the

River Battle Bowl in CB at 2:00 on Sat., Nov. 30 which will bring together 50 players each from the states of Iowa and NE to play. 3) Phil Waggoner contributed to state that the community support Treynor gives for the school makes us a unique community. He enjoyed the crowd gathered outside the bank to cheer the boys enroute to their game Friday. 4) Gary Funkhouser announced that the Veterans Day program is at the high school gym at 11 am on Monday and encouraged all to attend. 5) Bill Vorthmann remembered his mom saying she enjoyed Mick's speech in 1999. Mick is speaking again this year.

Community News:

Treynor Community Christmas is from 4:30-7:30 pm on Sunday, Dec. 1 at the Treynor Community Building.

John Klein announced that Gary Funkhouser, Doug Wehring, Tom Lewis, and he attended a Community Training Conference representing the Treynor Visioning Committee to share their table top display as well as to learn more about what other communities are doing.

Old Business:

The National Honor Society will put up flags along the highway for Veterans Day starting at 5:00 Sunday and take them down on Tuesday.

Gary Funkhouser announced he was asked by the JOII Club President, Melissa Weitzel, to continue to be the club sponsor this year, which he will do. Gary also is talking with teachers for help with the Optimist Oratory Contest and the Optimist Essay Contest. The Speech teacher is considering the Oratory Contest. Erica Schnepel, English teacher will assist with the Essay Contest. Monetary incentivizing of students was brought up as it is allowed by the national Optimist organization. The club will discuss further in the future.

New Business:

Chad Gutttau won the football contest.

Bill Vorthmann recapped the Board Meeting from last week stating Caseys had provided nine boxes of bags for the can kennel. Optimist mugs will be ordered as an option for our speakers. The flag price for 2020 was established at \$40. We will switch Columbus Day

with Homecoming for putting up flags. Residents can have the option to have additional flag footings installed by the Optimists for a \$10 charge. Organizations applying for the can kennel will be asked if possible to volunteer to assist with flags at a time convenient for their group. Dale Willenborg was reimbursed for anniversary dinner expenses.

There being no further business, the meeting was adjourned and concluded with the saying of the Optimist pledge.



Calendar

- Nov. 13 Cub Scout Can Kennel Sorting – 2 PM
- Dec. 1 Deadline for Can Kennel Applications
- Dec. 1 Community Christmas Event 4:30-7:30
- Dec. 7 Heroes Event – Palace Event Center

Birthdays

- Nov. 18 Diane Willenborg
- Nov. 18 Phil Waggoner

Anniversaries

- Nov.22 John & Carol Klein
- Nov 25 Ward & Suzanne Chambers

Programs

- Nov Gary Funkhouser (third week)
Judy Gutttau (last two)
- Dec Jim Clausen

Speakers

- Nov. 16 Duncan Clark, Card Tricks & Clark Security
- Nov. 23 Denise Wilson, SPY kids summer trip
- Nov. 30 Kayli Christensen, Treynor grad

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Dues/Donations/Flag Money: Mail to Optimist Club of Treynor, PO Box 354, Treynor, IA 51575