

# The Rock Review

Community  
Insurance  
Group

\*Not FDIC  
Insured

Happy New Year  
2026

Volume 18, Issue 1  
January 2026

Find the Bank and Agency and



State Bank

of Table Rock

EQUAL HOUSING LENDER MEMBER FDIC

## From the Owners: Rick & Bobbie Stillinger-Kunze

Our family has always been excited to be a part of our communities and now we're excited to be able to celebrate the Bank's 140-year milestone with all of you. Through the years we have been blessed to be able to build wonderful relationships, and so fortunate to know each of you on a first-name basis, including your entire family and many of your pets!

We count the blessings that God has given our family for 67 years and three generations. We've been given the opportunity to serve you and the needs of our local communities, largely due to your loyalty and support.

We wish each of you a healthy and prosperous new year "2026", and may God bless you and your family.

Warm Regards from, Rick & Bobbie and the entire Stillinger-Kunze Family



## A note from the Bank President: Mark Joy

Another year has flown by, and the time has come for me to sign off. I've been in the credit business for around 40 years. On January 30th, I will turn 65 years old. When you turn 16 you can get a driver's license, when you turn 21 you can buy beer, and when you turn 65 you can retire.

My priorities in life have been God, Family, & Work, in that order.

Over the years, I've said many prayers. Times when I needed to be picked up, and times when I was so thankful for my great life. I've been blessed with a wonderful wife and family. I've also been blessed with a fantastic work life.

I've been surrounded by many quality people. I want to thank all those who helped mentor me through the years. I'm so glad my mom & dad encouraged me to go to school and taught me how to work.

I'm glad my Uncle Jerry got me enrolled in college. I'm so happy that God paired me up with a beautiful, smart girl, and gave us three wonderful children. I've also been blessed with 5 awesome grandchildren.

My work days have been enjoyable as well. First a teacher at Lewiston, then a long career in credit at the Farm Credit Services, the former Home State Bank & American National Bank, and a great run at the State Bank of Table Rock.

I will miss all of my co-workers and customers. I'm still going to be around the area. My future will include traveling, Grandpa Day Care, hired man for Marshall, honey do's, golfing as much as I can, fixing up my 4010 that Uncle Jimmy gave me, and tinkering around outside. I still plan to be a Director on the Board at the State Bank of Table Rock. I will continue to be a promoter of the Bank. I'll be glad to help any of my customers that I worked with if they need any help.

I wish all my employees and customers the best. I hope you will stop by and help me celebrate between now and January 30, 2026.

Thank you all! Mark Joy



## From the Agency President: Nanette Smith

For many of us the past year was quite stressful. A volatile political climate coupled with concerns over tariffs, low grain prices, high input costs and everything that came with the longest government shutdown in U.S. history made 2025 a tough year. On the bright side, we are starting to see the insurance world begin to settle down, and are hopeful that this will continue.

We have experienced, licensed agents at each of our offices in Pawnee City, Tecumseh, Humboldt and Sterling, and recently completed an addition to our Tecumseh location that will help us give you even better service.

On behalf of everyone at Community Insurance Group, I would like to take this opportunity to thank you for choosing to do business with us, and for referring us to your family and friends. We appreciate your trust and will do our best to continue to give you the kind of service you deserve.

As we count our blessings, we count ourselves extremely lucky to have customers like you. Thank you for your business, and we hope the coming year is everything you want it to be!

I am deeply grateful for the opportunity to serve as President. As my term comes to a close, I'll be stepping down and supporting the transition to new leadership. - Nanette Smith



## COMMUNITY INSURANCE GROUP PROMOTES:

TRAVIS DAVISON & JANAEE FRAZEE



Travis Davison  
President  
Tecumseh



Thanks for being a  
*Sweetheart of  
a Customer*

**February 13, 2026**

Stop by your local Bank  
branch or agency  
for a sweet treat! 

**The Best Things in life  
are FREE!**

Open a new Checking  
Account or refer a friend and  
receive a gift.

Contact your local branch for  
more information.

Other conditions  
may apply.



### Calendar:

January 1  
Happy New Year!!  
Bank and Agency Closed

January 19  
Martin Luther King Jr. Day  
Bank and Agency Closed

February 13  
Happy Valentine's Day  
Stop by for a treat.

February 16  
Presidents' Day  
Bank and Agency Closed

March 8  
Daylight Savings  
Spring Forward

## Mark Joy Announces Retirement, Spencer Kunze Promoted to President

Mark Joy, President & CEO of the State Bank of Table Rock, has announced his retirement effective January 30, 2026.

Mark has led the bank as President & CEO for the last eight years. He has been with the State Bank of Table Rock for over 20 years and has 40 years in his banking career. In 2005, he began his career with the State Bank of Table Rock and became the President & CEO in January of 2017.

Mark is looking forward to spending more time with his wife, Susan Joy, in retirement. Together, they plan to travel, spend time with the grandkids, honey do's, and golf as much as possible.

The State Bank of Table Rock is pleased to announce the appointment of Spencer Kunze as President. He will succeed Mark Joy, who has served the bank as President for the last eight years.

Spencer joined the bank in June, 2009 as an assistant Vice President and has served as Vice President and Branch Manager at the Roca Branch since 2011, in 2024 he was promoted to Senior Vice President. He has also been a member of the bank's Board of Directors since 2018.

Deeply rooted in the community, Spencer grew up in Table Rock and Roca, he's been around the bank his entire life. He has been involved with many banking areas including: Operations, Lending, Compliance and IT. He is the son of Rick and Bobbie Stillinger-Kunze and the grandson of the late Robert (Banker Bob) and Ethelann Stillinger.

The owners, Rick and Bobbie, said, "We are so grateful for the years of leadership, integrity, and dedication shown by Mark. His commitment to our community and the bank's success has been truly inspiring. As he begins a well-deserved retirement, we're proud to see our son, Spencer, step into the role of President and carry forward that same legacy of excellence."

