

APRIL 2021



April Zoom Meeting

**IRA's and Retirement Accounts
American Investment & Trust
Zoom Meeting
April 15, 2021 3:00 pm**

Join the American Spirit Club for a very informative Zoom meeting hosted by American Investment & Trust on Thursday, April 15 at 3:00 pm. Our advisors will clarify the rules, options, and changes currently available for IRA's and Retirement accounts. They also will discuss general interest rate projections and market updates. There will be time for questions and answers from participants.

Email Loreen Marra to sign up for this enlightening Zoom meeting: loreen.marra@myasb.com

Fraud Awareness Seminar

**Wednesday, April 28
Willow Creek Banquet Hall
Noon | Le Mars**
Complimentary lunch will be provided.

**American Bank Community Room
2:30pm | Remsen**
Refreshments will be provided.

On Wednesday, April 28, two FREE Fraud Awareness Seminars will be held for American Spirit Club members. One will be held at the Willow Creek Banquet Hall at noon and the other will be at the American Bank in Remsen at 2:30 pm. There will be drawings for door prizes. Reservations are required and seating is limited. Please call American Bank Le Mars 712-546-2345 or American Bank Remsen 712-786-1153 by Friday, April 23.



"The Spirit of Us"

Hello April! Sometimes life's showers help us to blossom! So, when we have some of those famous April showers, remind yourself when life is a little messy, we grow. Enjoy the showers and the sunshine!

Do you have questions about retirement? It can be confusing and overwhelming when considering what path to take. Our advisors at American Investment and Trust can assist you and answer many questions about planning for the future. They keep pace with the changing rules and the market updates. For that reason, the American Spirit Club will be hosting a Zoom Meeting on Thursday, April 15 at 3:00 PM with our advisors from American Investment and Trust. Please contact me if you would like to join the meeting or if you are unable to attend, we can send you a link to listen at your own convenience.

Financial Scams targeting seniors have become more and more prevalent so the American Spirit Club would like to invite you to a Free Fraud Seminar. A representative from the Iowa Attorney General's office will share how not to become a victim of a scam artist. You can find the dates and locations in this publication. Reservations are required and seating is limited.

Soon the Spirit Club will begin traveling again and it seems many are eager to travel and hang out with other members. You might notice many of the trips are full, but I want to encourage you to place your name on the waitlist.

Have a wonderful month and thank you for your patronage.

- Loreen Marra, Spirit Club Coordinator

CERTIFICATES OF DEPOSIT

ADDITIONAL TERMS, TIERS, & RATES ARE AVAILABLE. CHECK ONLINE OR GIVE US A CALL.

TERM	MINIMUM	COMPOUND	INTEREST RATE	APY*
12 MONTHS	\$10,000	SEMI-ANNUAL	0.40%	0.40%
24 MONTHS	\$10,000	SEMI-ANNUAL	0.55%	0.55%
36 MONTHS "FLEX"	\$10,000	SEMI-ANNUAL	0.60%	0.60%
60 MONTHS "2 FLEX"	\$10,000	SEMI-ANNUAL	0.75%	0.75%

ALL RATES ARE SUBJECT TO CHANGE. CALL YOUR LOCAL AMERICAN BANK OR VISIT AM-BANK.COM/RATES FOR THE MOST UP TO DATE RATE INFORMATION.

*ANNUAL PERCENTAGE YIELD. APY'S EFFECTIVE AS OF 3/23/21. MEMBER FDIC.
CERTIFICATE OF DEPOSITS: BANK CAN WITHDRAW OFFER AT ANY TIME WITHOUT NOTICE.
EARLY WITHDRAWAL PENALTIES MAY APPLY. SEE BANK FOR COMPLETE DETAILS.

April is Community Banking Month

Fraud Seminar

**WEDNESDAY,
APRIL 28TH**

Two FREE Fraud Awareness Seminars will be held for American Spirit Club members. There will be drawings for door prizes. Reservations are required as seating is limited.

12:00 pm - Willow Creek Banquet Hall
935 Park Lane, Le Mars
Complimentary lunch will be provided.

2:30 pm - American Bank Community Room
400 W Hwy 3, Remsen
Refreshments will be provided.

Please *RSVP* by Friday, April 23rd **Le Mars | 712-546-2345** or **Remsen | 712-786-1153**

Shred Day

**THURSDAY,
APRIL 29TH**

10:00 am - 12:00 pm

234 5th Ave SW, Le Mars

1:00 pm - 3:00 pm

400 W Hwy 3, Remsen

AMERICAN BANK WILL NOT BE RESPONSIBLE FOR ITEMS LEFT UNATTENDED, LOST OR STOLEN.



2021 SPIRIT CLUB TRIPS

Beauty & the Beast | Saturday, May 1

Join the Spirit Club for a true love story, Beauty and the Beast at the Orpheum Theatre in Sioux Falls for the 2:00 pm matinee on Saturday, May 1. The classic story tells of Belle, a young woman in a provincial town, and the Beast, who is really a young prince trapped under the spell of an enchantress. A surprise stop will be planned for the morning and we will have a nice lunch before the play.

Cost: \$120 Per Person | Deposit: \$25

May Mystery Day Trip | Tuesday, May 18 or Wednesday, May 19

Are you intrigued by the unknown or do you like surprises? If so, you should join us for our Spring Mystery Day Trip on Tuesday, May 18 or Wednesday, May 19. None of the details are shared except, what time to meet the motor coach. We will have a lot of fun and will eat well!

(Both days are currently full, please call Loreen to put your name on the waitlist)

Cost: \$100 Per Person | Deposit: \$10

Twins Game & So Much More | Thursday, June 10 – Friday, June 11

Hey baseball fans join the Spirit Club for the Twins vs the Yankees for a night game on Thursday, June 10. Plans are being made for activities to do on our way to Minneapolis. We will check into our hotel before heading for Target Field. On Friday, another day of fun is being organized.

(This tour is currently full, but you can put your name on the waitlist.)

Cost: \$290 Per Person/DBL | Deposit: \$50

Music Man | July 30-31 (Friday & Saturday)

Join the American Spirit Club for a getaway to the Twin Cities July 30 and 31. On Friday evening we will attend the six-time, Tony Award winning musical comedy, “The Music Man”, at the Chanhassen Dinner Theatre. We also have two mystery tours planned. The fee for the weekend includes tours, dinner theatre, hotel accommodations, 5 meals and motor coach.

Cost: \$360 Per Person/DBL | Deposit: \$100

Iowa Highway 20 Tour | August 25-27 (Wednesday – Friday)

One of the reasons the state of Iowa is so interesting is it’s diversity. On our 3-day road trip we will dig into Iowa history, the farm industry, culture & the beauty of nature. Our tour will take us to central Iowa to the Cedar Falls area. On our journey we will enjoy many delicious meals and the fellowship of friends.

(To see the complete itinerary, check our website for a brochure or contact Loreen.)

Cost: \$425 Per Person/DBL | Deposit: \$100

Fall Mystery Tour | Tuesday, September 21 or Wednesday, September 22

There has been an overwhelming response to our Fall Mystery Tour. So, we have added another day. Join us on Tuesday, September 21 or Wednesday, September 22 for a fun day of surprises. Fall is a beautiful time of the year for an adventure with friends.

(Both days are currently full, please call Loreen to put your name on the waitlist)

Cost: \$100 | Deposit: \$10

Door County & Mackinac Island | October 3-9 (Sunday – Saturday)

Door County & Mackinac Island # 2 | October 17-23 (Sunday - Saturday)

Our Door County & Mackinac Island tour has been so well received we have planned another for October 17 - 23rd. Members who are on the waiting list for the original tour will have first chance to join the second tour, but we will have some spots available, please call if you are interested.

Prepare to be captivated by Door County, Wisconsin! Our time here will be filled with authentic Door County experiences, including the Cherry Train tour, a tour on a ferry will take us to Washington Island, Seaquist Orchards, and of course, our visit to the area would not be complete without a very special Door County meal loved by locals and tourists alike - a traditional fish boil.

Then we're off to the famous Mackinac Island where cars are banned. Horses and bikes command the roads. With two nights at the Grand Hotel in this Victorian village, we'll have plenty of opportunities to tour the island by horse-drawn carriage, sample delicious foods at the famous Grand Luncheon Buffet, and simply revel in the slower pace on the island. After saying goodbye to Mackinac Island, our journey will take us home with a dune buggy ride and visit to Starved Rock State Park along the way. In addition to six nights' accommodations and fourteen meals, the price includes motorcoach transportation, admissions, portage, taxes, and gratuities. To see the complete itinerary and inclusions check our website for the brochure, pick one up at your local branch or contact Loreen and she will mail you one.

Cost: \$2,299 Per Person/DBL | Deposit: \$500

Branson & Kansas City | November 15-19 (Monday – Friday)

The Spirit Club will be traveling to Branson, the Midwest's finest entertainment center for amazing entertainment, delicious food, and fun. The entertainment line-up will include The Presley Country Jubilee, Hughes Brothers, SIX Christmas Show, Texas Tenors, Dogwood Canyon Tour, Daniel O'Donnell, and Jesus at the Sight and Sound Theatre. On Thursday, we will travel to Kansas City to attend a dinner theatre. This amazing tour includes 8 shows, 10 meals, 4 nights lodging, gratuities, and motor coach transportation. This tour fills up very quickly so if you are interested please send in your deposit asap! *(This tour is currently full, but you can put your name on the waitlist.)*

Cost: \$910 Per Person/DBL Deposit: \$100

December Christmas Outing | To Be Announced

The Christmas season has a wide variety of amazing productions and the Spirit Club enjoys attending them. Unfortunately, they are not finalized and announced until mid-summer. When we have a chance to check out the opportunities, we will publish the December outing in the newsletter.

Cost: TBD | Deposit: \$10

Southern Charm | April 24-30, 2022

April is a glorious time to walk in the beautiful gardens of Savannah and Charleston! Enjoy the bountiful Magnolia trees, the blossoms of Azaleas and Hyacinths in contrast to the live Oak trees hanging with the thick Spanish Moss. Take in the architecture of these Southern cities in walks and carriage rides. Savor the delicious cuisine served up in outdoor cafes and explore the city markets and curiosity shops. Delight in the Southern hospitality of two very special hotels that just exude the charm of yesteryear. This tour is a filled with Civil War history, the lure of the Gullah culture and the gentle nature of the Historical South.

Cost:TBD | Deposit: \$500

**Due to the uncertainty of the COVID-19 pandemic, all tours are subject to change.
American Spirit Club will continue to monitor the situation and adjust or cancel tours as needed.**

AMERICAN STATE BANK

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Sioux Center, IA 51250
712.722.4846**

AMERICAN BANK

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