

AUGUST 2021

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: \$3,429/DBL | Deposit: \$500

The Kenai & Wonders of Alaska Cruise August 7 – 19, 2022

Explore Alaska by land and sea on this incredible tour with a unique twist - we are breaking the mold and pairing the Kenai Peninsula with a Celebrity cruise experience! Throughout our journey, we will be immersed in Native traditions and languages, learn how to pan for gold, and step into the world of dog sledding with the Iditarod's preeminent mushing family. From the top of Mt. Alyeska to the calm waters of the Kenai River and Kenai Fjords National Park, we'll encounter magnificent scenery and amazing wildlife at every turn. Combined with a seven-night cruise from Seward to Vancouver on board the beautiful Celebrity Millennium, it is an experience few will ever have! 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: Starting at \$5,199 Per Person/DbI
Deposit: \$500**

**Join us for FREE no obligation presentations
on Wednesday, August 11, at ASB in Sioux Center.**

Southern Charm at 4:00 pm

Alaska at 6:00 pm

Snacks will be provided.

**RSVP to Loreen at 712-722-4846 or
loreen.marra@myasb.com**



"The Spirit of Us"

The past few weeks have been filled with many county fairs. Congratulations to the 4-H members on their accomplishments at our local fairs! The involvement in projects and taking care of their animals teaches them responsibility. Many will be attending the State Fairs this month and we wish them a lot of success at the next phase.

Very soon our teachers and students will be getting ready to go back to school. Our Am Bank company supports our local schools. Our community is very fortunate to have amazing school systems, great teachers, and hard-working staff members. We will be hosting many tailgates at our local high school football games. A freewill donation will be collected, the funds raised go back to the school's booster club.

Just a reminder, The Spirit Club will be hosting informational meetings on two amazing 2022 tours, Southern Charm and Kenai & Wonders of Alaska Cruise on Wednesday, August 11.

The month of August is often referred to as the "dog days of summer" but not because of pet pooches. It has to do with the star Sirius, also known as the dog star, which rose at the same time as sunrise during the month of August in ancient Roman times. Hmm, interesting, I always thought it was because August can be a very hot month and we can become dog-tired of the heat. Enjoy the rest of your summer.

Because a little bit of SUMMER

is what the WHOLE YEAR is all about

*- Loreen Marra, Spirit Club Coordinator
Loreen.Marra@myasb.com*

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.BANK/RATES FOR THE MOST UP TO DATE RATE INFORMATION.

*ANNUAL PERCENTAGE YIELD. APY'S EFFECTIVE AS OF 7/26/21. MEMBER FDIC.
CERTIFICATE OF DEPOSITS: BANK CAN WITHDRAW OFFER AT ANY TIME WITHOUT NOTICE.
EARLY WITHDRAWAL PENALTIES MAY APPLY. SEE BANK FOR COMPLETE DETAILS.

Save the date *Spirit Club Dinner*

THURSDAY, SEPTEMBER 30TH

Social Time - 5:30 Dinner - 6:00

Le Mars Convention Center - Upper Level
275 12th St SE - Le Mars

PLEASE MAKE RESERVATIONS BY CALLING AMERICAN BANK
in Le Mars 712.546.2345 or in Remsen 712.786.1153

Call Today - Reservation Deadline is Thursday, September 23.



MEMBER FDIC



2021 SPIRIT CLUB TRIPS

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)

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.

(Both tours are currently full, but you can put your name on the waitlists.)

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

Girl's Day Out | Saturday, November 6

We are going to try again! This play was cancelled and rescheduled in 2020. Come and join the sisterhood on Saturday, November 6! Join us for a fun girl's day out. We have some exciting surprises for the morning and a delicious lunch before we attend the hilarious celebration of women in "Menopause the Musical" at the Sioux Falls Orpheum Theater. This Hilarious musical parody set to classic tunes from the '60s, '70s & '80s will have you cheering and dancing in the aisles!

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

Cost: \$135 | Deposit: \$25

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 The New Theatre & Restaurant. The production will be "Always... Patsy Cline". 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

"White Christmas" Browns Theater | Wednesday, December 8

The Spirit Club will be attending the afternoon performance of "White Christmas" at the Browns Theater in Le Mars on Wednesday, December 8. The talented Brown family will be performing many of the beloved classic holiday songs made popular in the musical "White Christmas". We will enjoy a delicious lunch before the 1:30 pm performance.

Cost: \$80/\$60 for Le Mars motor coach pick up | Deposit: \$10.00

Home Free Concert | Friday, December 17

Our second Christmas outing for 2021 will be on Friday, December 17. We will be attending Home Free, Warmest Winter Holiday Tour at the Sioux City Orpheum. Home Free is an American acappella group of five vocalists. They sing a variety of genres from country to easy listening music. The guys will bring their velvety harmonies and holiday spirit to Sioux City. We will enjoy a delicious dinner before the concert. *(This tour is currently full, but you can put your name on the waitlist.)*

Cost: \$125 | Deposit: \$25



What is Spoofing?

Spoofing, particularly “Email spoofing” is a relatively new term used to describe fraudulent emails in which the sender’s address and other parts of the email header are altered to appear as though the email originated from a different source. For example, you might receive an email that appears to have been sent from a well-known company (like Microsoft), a government agency or even Consumer Fraud Reporting. In reality, none of those organizations would be likely to send any unsolicited email (that which you didn’t sign up for and expect to receive). In short, spoofing is a counterfeit email with stolen email addresses used without the real address owner’s knowledge or permission.

DON’T click on the link in an email that asks for your personal information. It will take you to a phony Web site that looks just like the Web site of the real company or agency. Following the instructions, you enter your personal information on the Web site - and into the hands of identity thieves. To check whether the message is really from the company or agency, call it directly or go to its Web site. If you don’t have the telephone number, get it from the phone book, the Internet, or directory assistance. Use a search engine to find the official Web site. Banks wouldn’t ask for your mother’s maiden name. Also, look for misspellings in the bogus email. If you get an email that warns you, with little or no notice, that an account of yours will be shut down unless you reconfirm your billing information, do not reply or click on the link in the email. Instead, contact the company cited in the email using a telephone number or Web site address you know to be genuine.

Act immediately if you’ve been hooked by a phisher. If you provided account numbers, PINs, or passwords to a phisher, notify the companies with whom you have the accounts right away. For information about how to put a “fraud alert” on your files at the credit reporting bureaus and other advice for ID theft victims, contact the Federal Trade Commission’s ID Theft Clearinghouse, www.consumer.gov/idtheft or toll-free, 877-438-4338. The TDD number is 202-326-2502.

This information was provided by the Consumer Fraud Agency.

Just a reminder American Bank & American State Bank websites have a “Support” link on the top of the page. This link will take you to a page that will provide valuable links on many subjects, like Phishing. Our Am Bank Company wants to encourage education for our customers.

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

525 N Main Ave
Sioux Center, IA 51250
712.722.4846

AMERICAN BANK

234 5th Ave SW
Le Mars, IA 51031
712.546.2345