

NOVEMBER 2023

FALL MYSTERY TOURS: OCTOBER 11 & 12

The American Spirit Club members love their mystery tours, and our two one-day Fall Mystery Tours were very well attended. We traveled to Loess Hills to enjoy the fall colors and the beautiful scenery. A step-on guide joined us on the motorcoach for the day. She shared a lot of information about the history of the area and pointed out many of the picturesque nature sites including the Lewis & Clark State Park, the Loess Hills Forest Overlook and Preparation Canyon State Park. At noon we enjoyed a delicious lunch at the Sawmill Hollow Aronia Berry Farm. The family shared how they revived the lost organic aronia berry and brought it to the scientific forefront on their farm. They began harvesting the berries and created delicious nutritious food products which we were able to taste test. After lunch we traveled to the Harrison County Village & Iowa Welcome Center. They have a wonderful collection of antique artifacts, historical buildings, The Harrison County Freedom Rock, and a friendly staffed welcome center. Our last stop and last meal of the day was at Small's Fruit Farm. We enjoyed a yummy piece of apple pie and had time to shop for freshly grown apples. We enjoyed two delightful days celebrating fall with friends.

Fall Beauty



"The Spirit of Us"

Happy November! Veterans Day is a U.S. legal holiday dedicated to the American veterans of all wars, and Veterans Day 2023 will occur on Saturday, November 11. In 1918, on the 11th hour of the 11th day of the 11th month, an armistice, or temporary cessation of hostilities, was declared between the Allied nations and Germany in World War I, then known as "the Great War." Let us not forget those who served in the wars to protect our freedoms and honor them on Veterans Day and every day. Also keep the countries fighting for their freedoms at this time in your thoughts and prayers.

This month we will also celebrate Thanksgiving on Thursday, November 23. May we find time to stop and thank the people who make a difference in our lives. Thankfulness is the beginning of gratitude and should be shared not merely by words but shown in acts of kindness. American Bank, American State Bank and the American Spirit Club want to extend our gratitude for your friendships and patronage. May you enjoy time with family and friends. Our offices will be closed on Thanksgiving to allow our employees to spend time with family.

We have a few spots open for the Punta Cana All Inclusive Resort tour in February. With the thought of the cold winter right around the corner it would be a great relaxing get away from the mid-west winter. Contact me if you want more information.

With all the hoopla about the lunar eclipse this past month you might have thought, I would like to experience something similar. Well next April the Spirit Club has planned a Mystery Tour to experience a Total Solar Eclipse. Not only will we see the total solar eclipse, but we will see so much more on our journey. Please let me know if you have any questions about this tour. You know we always have a lot of fun on our tours, and we would love for you to join us.

Gratitude unlocks the fullness of life.

- Loreen Marra, Spirit Club Coordinator

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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	5.23%	5.30%
24 MONTHS	\$10,000	SEMI-ANNUAL	4.699%	4.75%
36 MONTHS "FLEX"	\$10,000	SEMI-ANNUAL	4.06%	4.10%
60 MONTHS "2 FLEX"	\$10,000	SEMI-ANNUAL	3.86%	3.90%

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 10/25/23. MEMBER FDIC.
CERTIFICATE OF DEPOSITS: BANK CAN WITHDRAW OFFER AT ANY TIME WITHOUT NOTICE.
EARLY WITHDRAWAL PENALTIES MAY APPLY. SEE BANK FOR COMPLETE DETAILS.

Please join us for our Christmas

Chamber Coffee & Open House

Le Mars

**Wednesday,
December 6th**

Chamber Coffee

9:30 am - 10:30 am

Customer Appreciation

11:30 am - 1:30 pm

Please join us at the

KC Hall

120 1st Ave NE, Le Mars

Remsen

**Tuesday,
December 12th**

8:30 am - 1:00 pm

400 W HIGHWAY 3 | 712.786.1153



MEMBER FDIC

2023 SPIRIT CLUB TRIPS

Branson & Kansas City # 1 | November 6-10 (Monday – Friday)

Branson & Kansas City # 2 | November 13-17 (Monday – Friday)

The Spirit Club tour to Branson & Kansas City is always very popular, so we have planned two tours this year. Our first tour will be November 6-10 and the second will be November 13-17. The entertainment line-up will include The Presley's Country Jubilee, Hughes Brothers, Daniel O'Donnell, Haygoods Christmas, Dogwood Canyon Tour, Texas Tenors, and Queen Esther at the Sight and Sound Theatre. On Thursday, we will travel to Kansas City to attend "Always a Bridesmaid" at the New Theatre & Restaurant. This amazing tour includes 8 shows, 9 meals, 4 nights lodging, gratuities, and motor coach transportation. *Both trips are full but you can call to put your name on the waitlists.*

Cost: \$1075 Per Person/DBL \$1250/Single | Deposit Per Person: \$100

Christmas Outing | Friday, December 1

Our Christmas outing will be at the Pipestone Performing Arts Center the evening of Friday, December 1. We will enjoy the Al Opland Singers who have been a local tradition and have called the Pipestone Performing Arts Center home for many years. This talented group performs a mixture of sacred and secular Christmas music. We will have dinner before the performance.

Cost: \$125 | Deposit: \$25

2024 SPIRIT CLUB TOURS

All-Inclusive Punta Cana | February 24 – March 2, 2024

Sign up soon to reserve your spot! Final numbers are due very soon! Join the Spirit Club for an amazing 8-day winter getaway to the resort town of Punta Cana in the region of the Dominican Republic. Enjoy the beachfront location at the all-inclusive Hotel Riu Palace Macao – a paradise of palm trees, turquoise water, and white sandy beaches. Ideal for rest and relaxation, but offering fun and exciting activities for every traveler. This resort is perfect for a unique getaway filled with gourmet dining, lavish marinas, decadent spas and sensational watersports and night fun and entertainment. Pick up a brochure at your local branch, find it on our website or contact Loreen Marra if you have any questions.

Jr Suite Superior \$3,095 per person/DBL | Deposit: \$250

Suite \$3,290 per person/DBL | Deposit: \$250



A Total Solar Eclipse Mystery Tour | April 5-10, 2024

I'M IN THE DARK! A TOTAL SOLAR ECLIPSE MYSTERY TOUR We're heading somewhere interesting on this five-night mystery tour to an out-of-state locale! We're keeping you in the dark except to say we will be in the dark during a total solar eclipse! As for the rest of the itinerary, "it's that one place with the one thing in that one town!" At departure you'll receive a clue on what direction we are heading and maybe even the state (if we're feeling generous). Clues will be given along the way to keep you guessing. Just expect the unexpected and get ready to open your eyes to amazing experiences and destinations you might otherwise have overlooked! Contact Loreen for a brochure, pick one up at your local branch or find the brochure on our website.

Cost: \$1,599 Per Person/DBL \$1,955/Single | Deposit per person: \$250



Introducing The Best of the Emerald Isle | July 4-14, 2024

If you have dreamt about the magical journey to Ireland, this is YOUR time to experience the Best of the Emerald Isle! Every day brings another exciting encounter, whether you are sipping fine whiskey at Old Jameson Distillery, kissing the famous Blarney Stone, standing on the breathtaking Cliffs of Moher, taking a "hawk walk" with an Ashford Castle falconer, or browsing the vast Trinity College Library. We will introduce you to local artisans, cultural cuisine, and rich traditions at every turn. Craftsman will showcase their talents, Irish shepherds will demonstrate their sheep dogs' herding skills, and history will come to life on a traditional jaunting cart ride through Killarney's National Park. Stay two amazing nights in a luxurious Irish castle and be our guest at a very special farewell experience that is sure to make this a trip of a lifetime and a journey you will never forget! Experience the Best of the Emerald Isle with round-trip airfare, nine nights' accommodations, sixteen meals, admissions to attractions listed in itinerary, taxes, and gratuities, as well as a professional tour manager. **Filling up fast but there is still room for you!**

Contact Loreen for a brochure, pick one up at your local branch or find the brochure on our website.

Cost: \$6,399 Per Person/DBL \$7,799/Single | Deposit per person: \$500



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