

JANUARY 2023

JOY-FILLED CHRISTMAS CELEBRATION

On Sunday, December 4, the Spirit Club traveled to Omaha to begin the Christmas holiday season with joy in our hearts. We enjoyed a traditional Irish lunch at the Brazen Head Irish Pub. We were served a Cordon Blue Boxtty, a homemade Irish potato pancake filled with Swiss cheese, Black Forest ham and chicken breast, topped with a delicious cream sauce.

Then we toured the Durham Museum which is a National Historic Landmark of Omaha's beautiful Art Deco Union Station. The museum has been restored to its original glory of a bustling train station. On a personal note, I was reminded of the time when my dad, mom, sisters, and kids were visiting Durham at Christmas. While there, my dad felt like he had been there before. Well together my parents figured out that my grandpa and my mom had picked up my dad when he came home from the service at this train depot. Can you imagine how many goodbyes and welcomes happened right where I was sitting in the station? It melted my heart. Thank you to all the service men and women for their sacrifices. The Durham also had a special exhibit of award-winning costumes created for the television drama, Downton Abbey.

Later that afternoon we attended a worship-filled concert by the Salem Baptist Choir. The theme for their concert was, "Peace on Earth", which is a prayer for many in our world today. It was a beautiful day of celebration with the Spirit Club.

Blessings, Loreen



"The Spirit of Us"

2023, a new year, new chapter, new verse, or just the same old story? Ultimately, we write it, and the choice is ours. I challenge you to spend 2023 with a renewed perspective on life and make each day special.

Each January we announce the upcoming American Spirit Club tours. There are a variety of tours for all ages and capabilities. Some tours take more endurance and others involve less walking. You will find a sign-up sheet included. Please fill it out, sign the Terms & Conditions on the back of the form and send in your deposit as soon as possible. The past few years the tours have filled up very quickly. Please contact me if you have any questions about the tours.

Our offices will be closed on Monday, January 16, in observation of Martin Luther King Jr Day. For your convenience you may use our ATM machines and online banking.

Thank you for your continued loyalty to our company and the American Spirit Club.

Wishing you a very Happy New Year.

- 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	4.21%	4.25%
24 MONTHS	\$10,000	SEMI-ANNUAL	3.72%	3.75%
36 MONTHS "FLEX"	\$10,000	SEMI-ANNUAL	3.47%	3.50%
60 MONTHS "2 FLEX"	\$10,000	SEMI-ANNUAL	3.22%	3.25%

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 12/22/22. MEMBER FDIC.
CERTIFICATE OF DEPOSITS: BANK CAN WITHDRAW OFFER AT ANY TIME WITHOUT NOTICE.
EARLY WITHDRAWAL PENALTIES MAY APPLY. SEE BANK FOR COMPLETE DETAILS.



4.25%^{APY¹}

12 MONTH CD

1. APY - Annual percentage yield. \$10,000 minimum deposit. APY effective as of 1/1/23. Bank can withdraw offer at any time without notice. Early withdrawal penalties may apply. See bank for complete details. Member FDIC

A CHECKING ACCOUNT WITH
GREAT REWARDS

3.20%^{APY*}

UP TO \$25,000

REWARDS CHECKING



*3.20% Annual percentage Yield (APY) paid on the average ledger balance between \$0 - \$25,000 and a range of 0.87% - 3.20% APY paid on all amounts above \$25,000 each cycle the minimum account requirements are met. The 0.87% APY is based on a \$100,000 average daily balance, balances over \$100,000 will have a lower APY of 0.48%. If you receive your account statement online or by email but do not meet the other account requirements per statement cycle, your account will earn 0.10% APY. If you do not receive your statement online or by mail, you will earn 0.10% APY regardless of meeting other requirements. Rate may vary. Fees may reduce earnings. VISA debit transactions must post to account during the statement cycle to qualify for refund of ATM network fees. APY is accurate as of January 1, 2023. Member FDIC



2023 SPIRIT CLUB TRIPS

The Lion King: Des Moines Tour | April 7 – 8 (Friday & Saturday)

Giraffes strut. Birds swoop. Gazelles leap as the music soars in the award-winning Disney's "The Lion King" at the Des Moines Civic Center. Join the Spirit Club on Friday, April 7, and Saturday, April 8, as we attend this amazing musical and tour historic sites of Des Moines. We will have delicious meals, do a little shopping, and stay in a nice hotel.

Cost: \$375 | Deposit: \$100

Utah's National Parks | June 1-7, 2023

Our adventure begins in northern Utah with Great Salt Lake's pink waters and the history of firearms and the Transcontinental Railroad. We'll then head south to discover the spectacular landscapes in Utah's Mighty 5 national parks. From the majestic Waterpocket Fold in Capitol Reef and the hoodoos of Bryce Canyon to the red sandstone formations of Arches and the waterfalls of Zion, breathtaking scenery awaits at every turn. We will take advantage of the unique opportunities to explore the area's rich Native American history and get ready to turn the excitement up a notch with a thrilling jet boat ride and private stargazing experience! Inclusions: Round trip air, private motorcoach transportation, 6 nights' accommodation, 12 meals & a professional tour manager.

Cost: \$4,448 Per Person/DBI | Deposit: \$500

Twins Adventure | Wednesday, June 21 – Thursday, June 22

Hey baseball fans join the Spirit Club for the Twins vs the Boston Red Sox for a night game on Wednesday, June 21. We have seats in the shade near first base. Plans are being made for activities to do on our way to Minneapolis and then we will check into our hotel before heading for Target Field. On Wednesday, another day of fun is being organized. Watch for details in the upcoming newsletters.

Cost: TBD per person/DBI | Deposit: \$100

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

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

Cost: \$100 | Deposit: \$10

Galena & The Riverboat Twilight August 8-10 (Tuesday – Thursday)

Galena Illinois is brimming with many things to do from historic tours, to shopping quaint downtown shops and enjoying many unique restaurants. The Spirit Club will immerse themselves in many fun activities in Galena, take a 1-day tour on the Riverboat Twilight on the Mississippi and enjoy some free time on your own. Final plans are being made and a final itinerary will be posted very soon. You won't want to miss this three-day tour of Galena County near the Mississippi River on Tuesday, August 8, through Thursday, August 10.

Cost: TDD/DBI | Deposit: \$200

The Charm of Coastal Maine | September 9-15 or September 23-29, 2023

Journey to the coast of Maine where the seafood is fresh, the shores are rocky, and lighthouses guide ships safely to harbor. The dramatic landscapes take center stage here as we venture to the tops of mountain peaks, through charming coastal towns, and within a treasured national park. Then get ready to marvel at Maine from an entirely new perspective as we set sail on the pristine coastal waters. We'll head out in search of whales one day, revel in the spectacular views of lighthouses and summer mansions the next day and delve into the art of lobstering. The area's rich history simply cannot be ignored, with up-close looks at three historic lighthouses and a visit to a preserved military fortification also in store! Inclusions: Round trip air, private motorcoach transportation, 6 nights' accommodation, 10 meals & a professional tour manager.

Cost: \$3,985 Per Person/DBI | Deposit: \$500

It's
booked!

We have booked another tour to Maine. The dates will be September 23-29. I will be contacting everyone who has shown interest in the first tour and on the waiting list. Then they can decide if they want to join the second tour or be on the waiting list for the first tour. If you have signed up for the first tour but would like to attend the second tour instead, please contact Loreen ASAP.



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

Our annual tradition is to visit Branson in November for some of the best entertainment around. The Branson Tour is very popular, so we have planned two tours. Both tours will include the same shows and hotel stays. Watch the upcoming newsletters for the listing of the exciting shows and fun attractions we will attend. This tour fills up very fast, so if you are interested, send in your deposit quickly.

Cost: TBD/DBL | Deposit: \$100

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

Our annual tradition is to visit Branson in November for some of the best entertainment around. The Branson Tour is very popular, so we have planned two tours. Both tours will include the same shows and hotel stays. Watch the upcoming newsletters for the listing of the exciting shows and fun attractions we will attend. This tour fills up very fast, so if you are interested, send in your deposit quickly.

Cost: TBD/DBL | Deposit: \$100

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