

# DECEMBER 2024

## BRANSON & KANSAS CITY 2024

The American Spirit Club took two bus tours to Branson & Kansas City in November. We had a wonderful time experiencing many different types of entertainment. We enjoyed a variety of music including country, classical, rock 'n' roll, gospel and pop. The members were transported into the Christmas spirit with many of the groups adding Christmas music, and the theaters, restaurants and hotels were decorated in bright lights and décor for the upcoming holiday season. We attended the Dutton Family Show, Cassandre' Voice of an Angel, Neil Diamond Tribute Show, The Texas Tenors, and Clay Coopers Country Express. We experienced "The Miracle of Christmas" at the Sight and Sound Theatre which is always a highlight of our tour. We also explored the Top of the Rock Lost Canyon Cave and Nature Trail. We drove electric golf carts on a dramatic, winding 2.5-mile trail, enjoying the stunning rock formations, waterfalls, and views of Table Rock Lake. The trees were adorned with beautiful fall foliage.

Next, we left Branson and drove to Kansas City. That afternoon we immersed ourselves in the exhibit "First 100 Years of the Walt Disney Company" at the Union Station in Kansas City. The amazing exhibition reminded us of the beloved classics to the latest members of the Disney family. That evening we attended the New Theatre and Restaurant for dinner and a comedy production. The first tour we saw an "Old Fashioned Family Murder" and the second tour we saw "Nunsense", both plays were hilarious.

It was apparent that our guests returned with great memories of amazing shows, many delicious meals, the renewal of old friends and the joy of meeting new friends.



## *"The Spirit of Us"*

It's hard to believe that we are almost to the end of 2024! It has been a great year for the American Spirit Club. We have traveled a lot of miles and encountered so many adventures together. From our nearby Mystery Trip to Sioux Falls to Punta Cana and then across the pond to Ireland and many more destinations. It has been a pleasure to share these experiences with our members. I am so blessed to get spend time with you. We have many fun things planned for the next year. Watch the January newsletter for the list of where are next adventures will take us.

Do your children and grandchildren have a difficult time knowing what to get you for Christmas? If so, you could mention American Spirit Club gift certificates. They can be purchased in any amount and can be used for upcoming Spirit Club trips. I would love to help them do their shopping. Contact Loreen at 712-722-4846 and I'll hook them up with a wonderful gift.

With the thought of Christmas right around the corner American Bank & American State Bank want to thank you for your friendships and patronage. We appreciate you very much and wish you a Merry Christmas and a Happy New Year. May you have a meaningful time with family and friends during this holiday season.

*May the melody and spirit of this season fill your home with love.*

*- Loreen Marra, Spirit Club Coordinator*  
Loreen.Marra@ambankco.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	3.96%	4.00%
24 MONTHS	\$10,000	SEMI-ANNUAL	3.57%	3.60%
36 Months Flex	\$10,000	SEMI-ANNUAL	3.42%	3.45%
60 Months 2 Flex	\$10,000	SEMI-ANNUAL	3.42%	3.45%

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

\*ANNUAL PERCENTAGE YIELD. APY'S EFFECTIVE AS OF 11/26/24. MEMBER FDIC.  
CERTIFICATE OF DEPOSITS: BANK CAN WITHDRAW OFFER AT ANY TIME WITHOUT NOTICE.  
EARLY WITHDRAWAL PENALTIES MAY APPLY. SEE BANK FOR COMPLETE DETAILS.

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**CONTACT LOREEN  
AT 712-722-4846.**



# EXPLORE, DREAM, DISCOVER

## Travel While You Can!

As I reflect on my travels with the American Spirit Club and my personal trips with family and friends, I am so thankful for all the adventures I have experienced. Many times, it's not all about the destination but about the journey. A person can travel to far off lands and have a wonderful experience, but you can also have an amazing time just a few miles from home. When traveling you learn about different cultures and ethnicity of the regions. Traveling opens the horizons of our souls and minds.

Not everyone likes getting older but there are advantages, you have more free time, or you should make sure you have more time for leisure. Use this time of your life to enjoy this beautiful world. You have worked hard your entire life and deserve to have more adventures. After all we are not guaranteed to have another day, yet too many of us chose to delay our travels until retirement. We confine our adventures to the final third of our life, thinking we'll have more time to enjoy it. So, travel now! Don't put it off another day.

You can travel on your own or join the American Spirit Club's group tours, no matter what you choose you will be blessed. Travel makes one modest. You see what a tiny place you occupy in the world.

*- Loreen Marra, Spirit Club Coordinator*



## Christmas Tour | Saturday, December 7, 2024

Join the Spirit Club for the afternoon matinee of “Prince of Peace: The Christmas Story” at the Sioux Falls Orpheum on Saturday, December 7. This chronicle of the Christmas story is relevant and rich, giving the backstory and context of the coming of the Messiah. Many of your favorite Christmas songs are crafted seamlessly into the fabric of the story alongside thought provoking and soul-stirring originals. We will have lunch before the performance. The cost includes lunch, a ticket for the show, and motorcoach transportation. Level: Moderate. **This tour is full, but you can put your name on the waitlist.**

**Cost: \$130 per person | Deposit: \$25**

## AMERICAN SPIRIT CLUB TRIPS FOR 2025

### Panama Canal Cruise with Costa Rica & Caribbean | February 2-16, 2025

The American Spirit Club will enjoy a 15-day adventure to Florida and the Caribbean Sea including the Panama Canal on the Emerald Princess Cruise line. Unfortunately, the cabins have all been spoken for.

**Cost beginning at \$4,755 Per Person/DBL or \$6,065 Single | Deposit per person: \$400**

### Niagara Falls & Finger Lakes | August 10-17, 2025 or Niagara Falls & Finger Lakes | September 7-14, 2025

The Niagara Falls & Finger Lakes tour was so well received we have decided to book two tours. The same itinerary will be offered August 10-17, 2025, and September 7-14, 2025. Join the American Spirit Club on a trip to Niagara Falls and New York’s Finger Lakes which will offer a captivating blend of natural beauty and recreational activities. Marvel at the majestic waterfalls and be mesmerized by the tranquil, picturesque scenery. Discover the architectural brilliance of Frank Lloyd Wright’s creations and be captivated by the enchanting illumination of the falls, transforming this natural wonder into a breathtaking display of colorful lights against the night sky. Inclusions: Round-trip airport transfers, round-trip air to Buffalo, private motorcoach transportation, 7 nights’ accommodations, 14 meals, admission to attractions as stated on itinerary, porter service where available, taxes & gratuities for included services, audio listeners, and a professional tour manager. Explore the brochure to appreciate all that is included. Find the brochure on our website, at your local branches or contact Loreen and she will send you one. **There are spots open on both tours, but they are filling up quickly!**

**Cost: \$3,995 Per Person/DBL \$4,795/Single | Deposit Per Person: \$500**



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