

OCTOBER 2024

MEDICARE EDUCATIONAL SEMINARS

The American Spirit Club in partnership with Perspective Insurance are pleased to invite you to our upcoming Medicare Educational Seminar. This event aims to provide valuable insights and information about Medicare.

The informational meetings will be held in three different cities and at different times of the day. We hope one of these meetings will work in your schedule. A light meal will be served and there will be time to ask questions. Please join us for an informal meeting where we will learn what's new this year in the Medicare world and what options might work for you.

Do you want to learn more about Medicare? Whether you are already 65 or turning 65 this educational event is for you.

Please RSVP by October 4 by calling American State Bank at 712-722-4846 or American Bank at 712-546-2345 to make a reservation.

Join us at one of the following locations for an insightful discussion on Medicare:

See you there!

Loreen Marra
American Spirit Club Coordinator

TUESDAY, OCTOBER 8 AT 6:00 PM
CROSSROADS PAVILION EVENT CENTER
301 34TH AVE, SHELDON, IA

WEDNESDAY, OCTOBER 9
NOON AT WILLOW CREEK GOLF COURSE
935 PARK LN, LE MARS, IA

WEDNESDAY, OCTOBER 9 AT 6:00 PM
TERRACE VIEW EVENT CENTER
230 ST ANDREWS WAY, SIOUX CENTER, IA



"The Spirit of Us"

October is here, welcoming the heart of fall and gracing us with a cozy energy that makes us want to savor every moment of amber foliage and crisp, clear skies. It's the month of festive pumpkin patches, hot apple cider and the comforting embrace of oversized sweatshirts.

October is Cybersecurity Awareness Month designed to raise awareness about the importance of cybersecurity. Our AmBank Company wants to remind you of five red flags of phishing in emails, calls or texts: 1. They ask you to open a link. 2. They use urgent or fear-inducing language. 3. They send an attachment. 4. They request personal info like PINs, passwords, or social security numbers. 5. They pressure you to log into or send money with payment apps. Be diligent when on your computer or your phone to keep from becoming one of the thousands of people who become victims of scammers each year.

The American Spirit Club and Perspective Insurance are hosting three Medicare Educational Seminars this month. Please see information on the meetings and join us for one of them. RSVP's are requested.

Thank you to everyone who attended the American Bank's Spirit Club Dinner in September. It was a fun night including good food, fellowship and great music.

*Autumn shows us how beautiful
it is to let things go.*

- 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 FOR THE MOST UP TO DATE RATE INFORMATION.

*ANNUAL PERCENTAGE YIELD. APY'S EFFECTIVE AS OF 9/24/24. MEMBER FDIC.
CERTIFICATE OF DEPOSITS: BANK CAN WITHDRAW OFFER AT ANY TIME WITHOUT NOTICE.
EARLY WITHDRAWAL PENALTIES MAY APPLY. SEE BANK FOR COMPLETE DETAILS.

CYBERSECURITY AWARENESS MONTH

PHONE CALL SCAMS

Scammers sometimes try to cheat you out of your money by impersonating your bank over the phone. In some scams, they act friendly and helpful. In others, they'll threaten or scare you. Scammers will often ask for your personal information, or get you to send them money.

Watch out for a false sense of urgency

Scammers count on getting you to act before you think, usually by including a threat. Banks never will. A scammer might say "act now or your account will be closed," or even "we've detected suspicious activity on your account" — don't give into the pressure.

Never give sensitive information

Never share sensitive information like your bank password, PIN, or a one-time login code with someone who calls you unexpectedly — even if they say they're from your bank. Banks may need to verify personal information if you call them, but never the other way around.

Don't rely on caller ID

Scammers can make any number or name appear on your caller ID. Even if your phone shows it's your bank calling, it could be anyone. Always be wary of incoming calls.

Hang up—even if it sounds legit

Whether it's a scammer impersonating your bank or a real call, stay safe by ending unexpected calls and dialing the number on the back of your bank card instead.

2024 SPIRIT CLUB TRIPS

The Splendor of Duluth & Bayfield

The American Spirit Club took two groups to Duluth, MN & Bayfield, WI. The first tour traveled August 25-30 and the second traveled September 8-13. Late summer was the perfect time to spend near Lake Superior. In Duluth, the first night we took a dinner cruise on Lake Superior. The second day we took in a lot of beautiful sites near Duluth, including Glensheen Mansion, Split Rock Lighthouse, Gooseberry Falls State Park, then we were challenged to climb Enger Tower for an amazing view of the harbor. The next few days were spent in Bayfield. We had a special Victorian lunch at the Old Rittenhouse Inn when we arrived, and then had a hop on guide show us the highlights of Bayfield and the surrounding area. Late afternoon we took a sightseeing cruise tour around the amazing Apostle Islands. When we returned, we checked into to our charming hotel, The Bayfield Inn which had a very nice view of the Bayfield harbor and the mighty Lake Superior. The next day we took our motor coach on the ferry to Madeline Island. We had a local guide share a lot of information about living on an island where you use a ferry to get back and forth to the mainland. There are times of the year you need to drive on an ice road to get back and forth. It can get a little lonely, but the island inhabitants choose to live there and love it. We really enjoyed walking on Bay Beach and a delicious lunch and shopping in the quaint shops. When we arrived back in Bayfield, we had free time to relax, shop and have dinner at one of the many restaurants. As we traveled toward La Crosse, WI we stopped at Fred Smith's Wisconsin Concrete Park, a very interesting collection of artworks created by Fred Smith in the later years of his life. When we arrived in La Crosse, we had a delicious dinner and then a dessert cruise on the Mississippi River. Our last day was spent touring La Crosse area and then it was time to head back to northwest Iowa with many memories of a wonderful tour with amazing people.



**Branson & Kansas City # 1 | November 11-15 (Monday – Friday) or
Branson & Kansas City # 2 | November 18-22 (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 11-15 and the second will be November 18-22. The entertainment line-up will include, The Dutton Family, Cassandre' Voice of an Angel, Top of the Rock Tour, Texas Tenors, Neil Diamond Tribute, Clay Cooper's Country Express, and The Miracle of Christmas 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. **We had some cancelations so there are a few spots on both tours. Give us a call to see if they are still open.** Activity Level: Moderate

Cost: \$1,130 Per Person/DBL \$1,300/Single | Deposit: \$200

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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