

# SEPTEMBER 2024

## MEDICARE EDUCATIONAL SEMINARS

Does the subject of Medicare Coverage and Benefits make you cringe with anxiety? Honestly, it does make me nervous because I feel like there is so much to know and the plans seem to change yearly. For that reason, the American Spirit Club and Perspective Insurance will be hosting three Medicare Educational Seminars in October. A representative of Wellmark will be there to discuss the In's & Outs of 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.

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.

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"*

September marks the transition from summer to fall and includes some of the most gorgeous weather of the year. It's time to visit apple orchards, pumpkin patches and take in all autumn has to offer. You might need to pull out your sweatshirts for those cool mornings and evenings but enjoy the changing of seasons.

Did you know September is National Self-Care Awareness Month? True self-care is not self-centered nor selfish; it is simply keeping yourself focused on your own life. It's about paying attention to how you feel in each moment, communicating clearly, speaking up for yourself and saying yes or no-guilt free. Many of us are people pleasers but let's take this month to practice taking care of ourselves too. Every one of us needs to show how much we care for each other and in the process care for ourselves.

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

On Thursday, September 19 we want to treat our special American Bank Spirit Club members to dinner and entertainment at the Avalon Ballroom in Remsen at 5:30 pm. Reservations are required. Please call the American Bank in Remsen or Le Mars by September 9 to reserve your spot. More information is available on the second page of this publication.

*Here's to a new season, to new beginnings!*

*- 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	4.40%	4.45%
24 MONTHS	\$10,000	SEMI-ANNUAL	4.21%	4.25%
36 Months Flex	\$10,000	SEMI-ANNUAL	3.72%	3.75%
60 Months 2 Flex	\$10,000	SEMI-ANNUAL	3.57%	3.60%

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 8/22/24. MEMBER FDIC.  
CERTIFICATE OF DEPOSITS: BANK CAN WITHDRAW OFFER AT ANY TIME WITHOUT NOTICE.  
EARLY WITHDRAWAL PENALTIES MAY APPLY. SEE BANK FOR COMPLETE DETAILS.

## AMERICAN SPIRIT CLUB DINNER

**THURSDAY, SEPTEMBER 19TH**

SOCIAL TIME: 5:30PM | DINNER: 6:00PM

**AVALON BALLROOM**

114 FULTON STREET | REMSEN

AMERICAN BANK SPIRIT CLUB MEMBERS ONLY!

**RESERVATIONS ARE REQUIRED  
SEATING IS LIMITED**

*PLEASE MAKE RESERVATIONS BY CALLING  
REMSSEN: (712) 786-1153 or LE MARS: (712) 546-2345*

**CALL TODAY - RESERVATION DEADLINE  
IS MONDAY, SEPTEMBER 9**

# 2024 SPIRIT CLUB TRIPS

## Twins Adventure

The American Spirit Club went on a perfect late summer outing to Minneapolis for a Twins game on August 13 & 14. We had lunch at The Market at Malcolm Yards in the Prospect Park neighborhood, which is dedicated to bringing people together, not just for fun and community, but for the greater good. The food hall had 9 separate food concepts which made it difficult to decide on what to eat but it was fun. After lunch we toured the beautiful Cathedral of Saint Paul. After checking into our hotel, we made our way to Target Field for the game. It was an exciting game with many hits and runs, especially if you are a Twins fan! The score was Twins 13 to 3 over the Royals. The next morning, we enjoyed the beauty of nature at the Minnehaha Falls in Minneapolis. Most years at the end of summer the Minnehaha Falls are not flowing very much but because of all the rainfall this year they were raging. Our two-day get-away was just what we needed to celebrate the end of summer.



## **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. **Both tours are full but you can put your name on the waitlist.**  
**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

Encounter the wonders of traveling the Emerald Princess, grand in design with an abundance of fresh restaurant choices and beautiful accommodations. The American Spirit Club will enjoy a 15-day adventure in Florida and the Caribbean Sea. The adventure will embark from Port Ft. Lauderdale and stop at many ports of call including Aruba, Curacao, Cartagena Colombia, Panama Canal, Limon Costa Rica, Grand Cayman and return to Ft. Lauderdale to disembark. This tour package includes many amenities including local round trip airport transfers, round trip airfare, pre-night hotel accommodations in Omaha, 1 night hotel accommodations in Ft. Lauderdale, baggage handling where available, 12-night cruise in selected accommodations, all meals & entertainment on the ship, all customary shipboard gratuities, the Princess Plus Package including alcoholic & non-alcoholic drinks and so much more. You must see the brochure to appreciate the many exciting inclusions. A complete brochure can be found on our website, at our branches or contact Loreen and she will mail you one. ***The cabins are all spoken for. If you would like to be on the wait list, please let me know.***

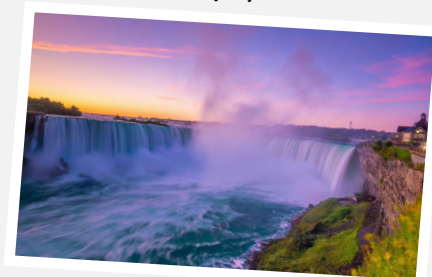
**Cost beginning at \$4,755 Per Person/DBL or \$6,065 Single | Deposit per person: \$400**



## 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**



### 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