

# MAY 2025

## THE PASSION AND THE CROSS

In expectation of Easter the American Spirit Club traveled to Sioux Falls to attend The Passion and the Cross at the Orpheum on Saturday, April 12. The musical production was an enchanting journey back to the first century when Jesus walked the earth. The cast of 120 adults and children portrayed the message of Christ and His Kingdom here on earth.

Prior to the performance we enjoyed lunch at Roam Kitchen and stopped for a treat on the way home at Culvers. It was a wonderful day of friendship and fellowship.



## SPRINGTIME SPECIAL

Get \$100 off your American Spirit Club Hawaii Tour and/or Danube River Tour's final payments if you send in your registration and pay your deposit by May 31, 2025.



## *"The Spirit of Us"*

It's May one of my favorite months as the days are now longer and the vibrant colors give us new energy and the promise of new life is all around us. May is also the month when we honor the special women of our lives who have shared their wisdom and love with us, including our mothers, grandmothers, and the other exceptional women we meet along our life paths. We also celebrate with many students who are graduating from high school and college. At the end of the school year, we also want to show our appreciation for the teachers, administrators, and school board members for all they do for our students. On Monday, May 26 our nation will observe Memorial Day to remember and honor those who died serving our country. Our banks will be closed for this federal holiday. For your convenience you may use our ATM machines and online banking.

In Life, it's not where you go, it's who you travel with. Another reminder of why group travel is such a good idea. Join the American Spirit Club on one of our new adventures, Christmas in New York City in December, escape the winter with a trip to Paradise in Hawaii or discovering the romantic Danube River next June. Save \$100 on the tour to Hawaii and the Danube River if you register and pay deposit by May 31, 2025.

As a reminder it is very important for us to be aware of the many ways scammers use dishonest schemes to engage our emotions. Be very skeptical of unusual phone calls you receive and don't give out any personal information. Remember the Social Security Office, the IRS or the police will not call you for personal information. The best advice when receiving a suspicious call is to not answer and not to click on any skeptical links sent to you by email or via text messages. Please Contact American Bank if you are suspicious of any type of fraud.

*May the month of May be a month of sunshine, happiness, and endless blessings.*

*- 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	3.96%	4.00%
36 Months Flex	\$10,000	SEMI-ANNUAL	3.96%	4.00%
60 Months 2 Flex	\$10,000	SEMI-ANNUAL	3.96%	4.00%

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

\*ANNUAL PERCENTAGE YIELD. APY'S EFFECTIVE AS OF 4/23/25. MEMBER FDIC.  
CERTIFICATE OF DEPOSITS: BANK CAN WITHDRAW OFFER AT ANY TIME WITHOUT NOTICE.  
EARLY WITHDRAWAL PENALTIES MAY APPLY. SEE BANK FOR COMPLETE DETAILS.

## PROTECT YOURSELF FROM FRAUD

Financial fraud is always out there, and older adults are often targeted. Protecting your hard-earned money is crucial. Here are some key tips to keep you safe:

- 1. Stay Informed:** Be aware of common scams such as phishing emails, fake phone calls, and fraudulent investment opportunities. Knowledge is your first line of defense.
- 2. Verify Before You Trust:** Always verify the identity of anyone who contacts you asking for personal or financial information. Legitimate organizations will never pressure you to make quick decisions.
- 3. Secure Your Information:** Use strong, unique passwords for your online accounts and never share them. Consider using a password manager to keep track of them securely.
- 4. Monitor Your Accounts:** Regularly check your bank and credit card statements for any unusual activity. Report any suspicious transactions immediately.
- 5. Seek Advice:** If something seems too good to be true, it probably is. Consult with a trusted financial advisor before making any significant financial decisions.

Remember, staying vigilant and informed can help you avoid becoming a victim of financial fraud. Protect your future by taking these simple steps today!



# 2025 SPIRIT CLUB TRIPS

## **May Mystery Day Trip | Tuesday, May 13 or Wednesday, May 14**

Are you intrigued by the unknown or do you like surprises? If so, you should join us for our May Mystery Day Trip on Tuesday, May 13 or Wednesday, May 14. None of the details are shared except what time to meet the motor coach. We will have a fun day! **These popular tours are full, but you may put your name on the wait-list. Activity Level: Minimal to Moderate**

**Cost: \$130 per person | Deposit: \$30**

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## **Five-Day Iowa Mystery Tour | July 21-25 (Monday-Friday)**

Think you know everything about Iowa? There's always more to discover! Even if you lived here all your life, there are so many rich and fascinating gems to explore. Join us for a 5 Day Mystery Tour somewhere in Iowa. Traveling the world is great but taking in special highlights of our state will be fascinating. The tour will include interesting history, beautiful nature, amazing entertainment, delicious food and nice lodging. Hints will be given during the tour but not before so don't even ask! The cost of the tour includes many tours and entertainment, 4 evenings of hotel accommodations, 11 meals, motor-coach transportation, gratuities and special surprises throughout the tour. **Activity Level: Moderate**

**Cost: \$1,100 Per Person/DBI \$1,400 Per Person/Single | Deposit: Per Person: \$200**

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## **Niagara Falls & Finger Lakes | August 10-17, 2025 or**

## **Niagara Falls & Finger Lakes | September 7-14, 2025**

The American Spirit Club will be touring Niagara Falls and New York's Finger Lakes. 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. **Both tours are full at this time, but you can add your name to the waiting lists.**

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

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## **Fall Mystery Tour | Wednesday, October 29 or Thursday, October 30**

Join us for our Fall Mystery Tour on Wednesday, October 29 or Thursday, October 30, for a fun day of surprises. Fall is a beautiful time of the year for an adventure with friends! Call soon to sign up for one of these Mystery Tour days because they fill up very fast. **Both tours are full at this time, but you can add your name to the waiting lists. Activity Level: Minimal to Moderate**

**Cost: \$130 | Deposit: \$30**

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## **Branson & Kansas City # 1 | November 10-14 (Monday – Friday) or**

## **Branson & Kansas City # 2 | November 17-21 (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 10-14, and the second will be November 17-21. The entertainment line-up will include, Presley's Country Jubilee, Clay Cooper's Country Express, Hughes Brothers, The Haygoods, Hot Rods & High Heels, David at the Sight and Sound Theatre, and Nature at Night Cave Tour at Top of the Rock. On Thursday, we will travel to Kansas City to attend a dinner theatre. This amazing tour includes 8 shows, 11 meals, 4 nights lodging, gratuities, and motor coach transportation. **The November 10-14 tour is full but there is room on the second tour. Activity Level: Level: Moderate**

**Cost: \$1,200 Per Person/DBL \$1,450/Single | Deposit: \$200**

## Christmas in New York City December 1-6, 2025 (Monday - Saturday)

Experience the iconic traditions of Christmas in the Big Apple, from the Christmas Market at Bryant Park, a walking food tour of Greenwich Village and a stroll thru Central Park. A tour of the Radio City Music Hall and attend the Radio City Christmas Spectacular! Meet with a Broadway performer to learn about their life and career and then see a Broadway show. Tour Midtown and Lower Manhattan, reflect at the poignant 9/11 Memorial and Museum, tour Ellis Island and the Statue of Liberty, and so much more! Inclusions: Round-trip airport transfers, round-trip air to NYC, private motorcoach transportation, 5 nights' accommodations in the Times Square District, 8 meals, admissions to attractions as stated on the itinerary, porter services, taxes & gratuities for services, professional tour manager and local NYC tour guide. For a complete listing of all highlights included find the brochure on our website, at your local branch or contact Loreen and she will mail you one. **Activity Level: Moderate**

**Cost: \$5,125 Per Person/DBL \$5,989 per person/Single | Deposit: \$500 per person**

## AMERICAN SPIRIT CLUB TRIPS FOR 2026

### Paradise in Hawaii | January 10-20, 2026

Known for its paradise beaches and incredible volcanoes, the vibrant islands of Hawaii are one of the top tourist destinations of the US and the Spirit Club will be exploring the beauty and wonder of the Hawaiian Islands, January 10-20, 2026. Travel with us and discover Hawaii's beautiful coastlines, breathtaking mountain peaks and the Aloha Spirit on our 11-day land tour of Hawaii's most loved sites. Our first tour will include the history of Pearl Harbor, USS Arizona and USS Missouri located in Honolulu on the island of Oahu with a relaxing stop on Waikiki Beach. Our next few days we will tour the highlights of Kona on the Big Island of Hawaii including Volcanoes National Park, Punalu'u Black Sand Beach and a sunset cruise. Our final island is Maui where we will tour a coffee farm, experience whale-watching, a traditional luau and much more. There is a brochure available on our website and at our branches with more details on this amazing tour. **Springtime Special! Save \$100 off final payment if you send in your registration and pay deposit by May 31, 2025.**

**Cost: \$7,999 per person/DBL \$9,545/Single | Deposit: \$500**

### Romantic Danube - Viking Cruises, Longship – Gullveig | June 17-27, 2026

Discover grand cities and quaint villages along the "Blue Danube" aboard Viking Cruises' Longship Gullveig. Spend two nights in Prague, the "City of a Hundred Spires", with visits to the 1,000-year-old Prague Castle and St. Vitus Cathedral. Cross the Charles Bridge to the Old Town Market Square, the most significant square of historical Prague dating back to the 12th century. Explore both sides of fascinating Budapest, experience Vienna's imperial architecture and gracious culture, and tour riverside towns in Austria's Wachau Valley. In Germany, explore a baroque abbey and stroll cobbled streets lined with half-timbered houses. Join us along these culture-rich banks, whose scenic vineyards, ancient monasteries and elegant cities have inspired travelers for centuries. Join the American Spirit Club on a tour on board the elegant Viking's Longship Gullveig on the European Danube River and enjoy the 2-Night Pre-Cruise package in Prague. It is essential to look over the brochure to realize all the highlights and inclusions built in for this trip of a lifetime. Brochures are available on our website, at our branches or contact Loreen and she will send you one. **Space is limited! Secure your cabin today! Springtime Special! Save \$100 off final payment if you send in your registration and pay deposit by May 31, 2025.**

**Cost beginning at \$6,900 Per Person/DBL | Deposit: Only \$25 Per Person**

*(This is a reduced deposit amount is for a Viking River Cruises promotion that could change at any time.)*

### AMERICAN STATE BANK

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