

MARCH 2025

PANAMA CANAL & CARIBBEAN CRUISE

The American Spirit Club just returned from a wonderful cruise on the Emerald Princess. We eagerly boarded the cruise ship at the port in Ft Lauderdale on Tuesday, February 4 for a 12-day cruise of the Caribbean and Panama Canal. The tour included restful days at sea and eventful days at many ports of call including many different excursions. The ports of call included beautiful stops in Aruba, Curacao, Cartagena in Colombia, the Panama Canal Transit, Limon in Costa Rica, and the Grand Cayman Island. The weather was amazing, much warmer than it was back home in the Midwest. Many of our travelers were very adventurous taking a variety of excursions at our different stops. The excursions included many tours of the historical Caribbean Island historical cities, tours of the beauty of the coastal terrain, cultural and food tours, different plantation and factory tours, 4WD Land Rover vehicle tours, submarine tours, relaxing beach tours, snorkeling amongst the colorful coral reef and fish, swimming and interacting with the sting rays, a tour where we experienced ziplining through the rainforest, and a tour of the Panama Transit by boat. We were impressed with the delicious food and service on the Emerald Princess. We were seeking FREEDOM, OPEN AIR, & ADVENTURE, what we returned home with were NEW FRIENDS & AMAZING MEMORIES.



"The Spirit of Us"

March is here, signaling the awakening of spring and bringing a revitalizing energy that inspires us to appreciate every blooming flower and lengthening day! It's a time for renewal, growth, and the anticipation of vibrant days ahead.

Check out the exciting Spirit Club tours for this year in this publication. We just added Magical NYC Christmas for this coming December. If you have ever wanted to experience Christmas in the Big Apple this is the tour for you. Also check out our Danube Vikings Riverboat Tour for June of 2026. Cabin space is limited so let me know if you have any questions. As always you can view the brochures on our website. A few of the trips are full already but remember to let us know if you would like to be put on the waiting list. We often have cancellations. If your name is on the waitlist, you may receive a call to see if you want to fill the spot.

We have some important information for you regarding changes to proper identification requirements for domestic commercial flights. Beginning May 7, 2025, every state and territory resident will need to present a REAL ID compliant license/ID, or another acceptable form of identification, for boarding ANY commercial aircrafts. The card, itself, must be REAL ID compliant unless the resident is using an alternative acceptable document such as a passport or passport card. Visit your state's driver's licensing agency website to find out exactly what documentation is required to obtain a REAL ID. At a minimum, you must provide documentation showing: 1) Full Legal Name; 2) Date of Birth; 3) Social Security Number; 4) Two Proofs of Address of Principal Residence; and 5) Lawful Status. **YOU WILL NEED TO APPLY IN PERSON** with your physical documents to obtain your REAL ID.

*Happy Saint Patrick's Day
May the dreams you hold dearest be
those which come true and the kindness
you spread keep returning to you.*

- 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	4.21%	4.25%
24 MONTHS	\$10,000	SEMI-ANNUAL	4.21%	4.25%
36 Months Flex	\$10,000	SEMI-ANNUAL	4.21%	4.25%
60 Months 2 Flex	\$10,000	SEMI-ANNUAL	4.21%	4.25%

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 ACCURATE AS OF 2/26/25. MEMBER FDIC.
 CERTIFICATE OF DEPOSITS: BANK CAN WITHDRAW OFFER AT ANY TIME WITHOUT NOTICE.
 EARLY WITHDRAWAL PENALTIES MAY APPLY. SEE BANK FOR COMPLETE DETAILS.

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2025 SPIRIT CLUB TRIPS

Easter Tour | Saturday, April 12, 2025

Join the Spirit Club for a 2:00 pm matinee for the moving and touching production of “The Passion and the Cross” on Saturday, April 12 at the Sioux Falls Orpheum. This musical is an enchanting journey back to the first century when Jesus walked the earth and unlike anything you’ve seen before. It is a poignant and relatable work of art while still making clear the message of Christ and His Kingdom here on Earth. The group will have lunch before the performance. The cost includes lunch, a ticket to the performance, gratuities and motor-coach transportation. **Sold out, you can add your name to the waitlist! Activity Level: Minimal to Moderate**

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

“Grease” at the Chanhassen Dinner Theatre April 30 & May 1 (Wednesday & Thursday)

The Spirit Club will be traveling to the Chanhassen Dinner Theatre for one of the most popular productions of all times, “Grease”. Experience the nostalgia of high school in the ‘50s – peer pressure, love, and teenage life at Rydell High including the groovy music. Mystery stops including fun tours and great restaurants will be included on our journey to Chanhassen and the next day as we make our way home. This adventure includes the dinner theatre ticket, plus 4 more meals, tours, hotel accommodations, motor-coach transportation, gratuities and special surprises throughout the tour. **This tour is full, but call to put your name on the wait-list. Activity Level: Moderate**

Cost: \$390 Per Person/DBI \$450 Per Person/Single | Deposit: Per Person: \$100

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

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

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

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

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. This tour fills up very quickly so if you are interested, please send in your deposit and registration form ASAP! **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

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.

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

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

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