

FEBRUARY 2026

PARADISE IN HAWAII

Upon arrival in Hawaii last month, the American Spirit Club was greeted with traditional leis. The group's itinerary commenced in Honolulu with a visit to the Pearl Harbor National Memorial, providing an opportunity to reflect upon and honor the service members who defended our freedoms. Following this, the group continued their tour of Honolulu. On the subsequent day, the majority participated in the Grand Circle Island tour, which included excursions to North Shore beaches, the Dole Plantation, and sampling the renowned Hawaiian shaved ice.

Next, we visited Hawaii (the Big Island), stopping at Hilo Farmers Market, Volcanoes National Park, and Punahu'u Black Sand Beach. We also saw Hawaii Vanilla Company and Kona Joe's Coffee Farm.

After enjoying 2 days on the Big Island we flew to Maui, starting our visit to the Maui Tropical Plantation. The following morning, we made our way up Haleakala, famously known as the "House of the Rising Sun." One especially memorable moment was going whale watching on a catamaran near Maui's coast. On our final night in Hawaii, we enjoyed a traditional luau to celebrate our adventure. From sunrise to sunset, Hawaii didn't disappoint. Aloha!



"The Spirit of Us"

In February, we celebrate Valentine's Day—a time that often highlights the love shared between couples. While many Spirit Club members are fortunate to have lifelong partners, others carry their cherished memories in a different way. If you are among the latter, I encourage you to honor those memories by sharing your stories with family and friends. These moments stay with us, shaping our hearts and lives. Wishing all my Spirit Club friends a warm and meaningful Valentine's Day. You hold a very special place in my heart.

Group travel offers a wonderful opportunity to connect with others and build new friendships. Let us handle the planning and transportation for you. Inside this newsletter, you'll find details about our 2026 Spirit Club tours—many of which are already generating strong interest and filling quickly. If you would like to participate in any of these upcoming trips, simply return the enclosed registration form with your deposit. Should a tour be full, your name will be added to the waiting list, and you will be notified if a spot becomes available.

Our office will be closed on Monday, February 16, in observance of President's Day. Our ATM machines and online banking services will be available for your convenience.

With Valentine's Day in the air, remember that love isn't just for one day — it's a daily choice. Show kindness to yourself, to others, and to the world around you.

- Loreen Marra, Spirit Club Coordinator

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CERTIFICATES OF DEPOSIT

ADDITIONAL TERMS, TIERS, & RATES ARE AVAILABLE. CHECK ONLINE OR GIVE US A CALL.

TERM	MINIMUM	COMPOUND	INTEREST RATE	APY*
182 DAYS	\$10,000	AT MATURITY	3.67%	3.70%
12 MONTHS	\$10,000	SEMI-ANNUAL	3.57%	3.60%
36 MONTH "FLEX"	\$10,000	SEMI-ANNUAL	3.47%	3.50%
60 MONTH "2 FLEX"	\$10,000	SEMI-ANNUAL	3.47%	3.50%

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 1/27/26. MEMBER FDIC.
CERTIFICATE OF DEPOSITS: BANK CAN WITHDRAW OFFER AT ANY TIME WITHOUT NOTICE.
EARLY WITHDRAWAL PENALTIES MAY APPLY. SEE BANK FOR COMPLETE DETAILS.

ESTATE PLANNING

Estate planning is simply making a plan for how your assets should be managed and shared in the future. It covers both unexpected life changes and long term wishes, helping ensure your family is supported, your property goes where you want it to, and unnecessary legal steps or taxes are minimized.

Your Financial Advisor will bring together the right team to guide you through the process and create a plan that fits your goals with confidence and clarity.

FIVE COMPONENTS OF A COMPREHENSIVE ESTATE PLAN

- WILLS
- TRUSTS
- POWER OF ATTORNEY'S
- HEALTHCARE MEDICAL DIRECTIVES
- BENEFICIARY DESIGNATIONS





2026 SPIRIT CLUB TRIPS

“Guys & Dolls” at the Chanhassen Dinner Theatre April 8-9 (Wednesday & Thursday)

On Wednesday and Thursday, April 8-9 the Spirit Club will be traveling to the Chanhassen Dinner Theatre for the electric staging of “Guys and Dolls”. From the gritty streets of New York to the colorful cafes of Havana, Guys and Dolls is a grand spectacle of music and comedy to delight audiences of all ages. Your getaway features a dinner theatre experience, four additional delicious meals, mystery stops, comfortable hotel stays, luxury motorcoach travel, and thoughtful surprises along the way. **Activity Level: Minimal to Moderate**

Cost: \$410 Per Person/DBI \$460 Per Person/Single | Deposit: Per Person: \$100

May Mystery Day Trip | Tuesday, May 12 or Wednesday, May 13

Love Surprises? Join us for an unforgettable Mystery Day Trip on Tuesday, May 12 or Wednesday, May 13! The destination remains a secret – just meet the motorcoach and let the adventure unfold. Enjoy a day filled with fun and discovery. **Both tours are nearly full. Please call for availability.**

Activity Level: Minimal to Moderate | Cost: \$130 Deposit: \$30

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 is for a Viking River Cruises promotion that could change at any time.)

Twins Baseball & Church Basement Ladies Wednesday, July 29 – Thursday, July 30

Get ready for an amazing getaway packed with excitement! On Wednesday, July 29, cheer on the Minnesota Twins as they take on Kansas City at Target Field. Then, on Thursday, July 30, laugh and enjoy the hit comedy Church Basement Ladies: A Second Helping at the Plymouth Playhouse. Don’t miss this perfect mix of baseball, live theater and mystery stops along the way-reserve your spot today! **Activity Level: Minimal to Moderate**

Cost: \$425 Per Person/DBI \$475 Per Person/Single | Deposit: Per Person: \$100

Journey Through the Canadian Rockies | August 8-15, 2026

Experience one of North America's most breathtaking regions on this spectacular eight-day journey through the Canadian Rockies, where dramatic mountain scenery, turquoise lakes, and iconic national parks create unforgettable memories. Highlights include a scenic Sulphur Mountain gondola ride, visits to Lake Louise and Moraine Lake, and a drive along the legendary Icefields Parkway. This remarkable adventure continues through Banff, Jasper, Waterton Lakes, and Glacier National Parks, featuring a ride across the Columbia Icefield, a classic Red Jammer Bus journey along Glacier's Going-to-the-Sun Road, and cultural stops at the Bar U Ranch National Historic Site, Head-Smashed-In Buffalo Jump UNESCO World Heritage Site, and panoramic views from the Calgary Tower. With round-trip airfare, expert local guides, premium accommodation, and a carefully curated itinerary, this is truly a once-in-a-lifetime experience. This popular international tour has limited availability. Brochures are available on our website, at our branches or contact Loreen and she will send you one. **Activity Level: Moderate**

Cost: \$ 6,285 per person/DBL \$7,869/Single | Deposit: \$500

Amish Country & The Ark Encounter | September 14-19, 2026

Step back into a world of tradition, faith, and heartfelt Americana on this thoughtfully paced journey through the Amish Country and the Ark Encounter in Kentucky. This enriching six-day tour blends cultural discovery with unforgettable experiences—from a guided horse-drawn buggy ride through peaceful Amish countryside and a live performance at the beloved Blue Gate Theatre, to browsing the famous Shipshewana Flea Market and enjoying a relaxing BB Riverboats dinner cruise on the Ohio River. A true highlight of the journey is a full day at the awe-inspiring Ark Encounter, featuring a life-size replica of Noah's Ark with immersive exhibits that bring history and faith to life. Additional memorable moments include guided tours of historic churches, a lively "Saints and Sinners" themed dinner, and a visit to Prairie Fruits Farm & Creamery for a taste of Midwestern craftsmanship. With comfortable motorcoach transportation, quality accommodation, and many meals included, this inspiring tour offers exceptional value and meaningful experiences throughout. Space is limited. Brochures are available on our website, at our branches or contact Loreen and she will send you one. ***This tour was very well received. If you are interested, please contact us and we will put your name on the waitlist.*** **Activity Level: Moderate**

Cost: \$ 1,949 per person/DBL \$2,385/Single | Deposit: \$250

Branson & Kansas City # 1 | November 2-6 (Monday – Friday) or Branson & Kansas City # 2 | November 9-13 (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 2-6, and the second will be November 9-13. The entertainment line-up will include Dean Z, Clay cooper's Country Express, Hits of the 60's, Miracle of Christmas at the Sight and Sound Theatre, Tour of Dogwood Canyon Nature Park, Texas Tenor Christmas, and SIX the Christmas Show. 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. ***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 Per Person: \$200

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