

DECEMBER 2025

BRANSON & KANSAS CITY

The American Spirit Club enjoyed two fun filled tours to Branson & Kansas City this past month. The tour included a large variety of music, comedy, and food. We began the 5-day experience at the Presleys' Country Jubilee a one-of-a-kind mix of gospel, bluegrass, and hilarious comedy. On Tuesday, the travelers enjoyed Clay Cooper's Country Express, including a wide variety of musical talent sprinkled with side splitting humor. Then we were off to the Hughes Brother's Show to enjoy a talented family of performers. The highlight of their show is the Christmas presentation of Santa explaining the symbols of Christmas. Our evening show was the Haygood Family who amazed us with special effects, incredible music, and talent. On our third day, we enjoyed an impressive showcase of talent and beauty, starting with the lively Hot Rods & High Heels performance, followed by the remarkable performance of "David" at Sight & Sound Theatre, and finishing with a Nature at Night Cave Tour, a scenic golf cart tour of Christmas lights at Top of the Rock. On Thursday we made our way to the Union Station in Kansas City to experience the treasures of the Immersive Exhibit of the Titanic and attended the New Theatre for a delicious dinner and a show. In addition to enjoying outstanding entertainment, we also engaged in meaningful conversation with friends.



"The Spirit of Us"

December is a month of lights, snow, coziness, and festive gatherings with family and friends. May you enjoy the season of celebrations. Merry Christmas from the AmBank Companies. Our Spirit Club members are very special to us and we appreciate your patronage and friendships.

Do your children and grandchildren have a difficult time knowing what to get you for Christmas? If so, you could mention American Spirit Club gift certificates. They can be purchased at any amount, and can be used for upcoming Spirit Club trips. Let us help them do their shopping. Contact Loreen Marra at 712-722-4846 and she will hook you up with a wonderful gift for your loved one.

As many of us are preparing for the holidays, scammers are working hard to take advantage of us. When shopping online, be cautious of deals that seem too good to be true. Scammers are looking to prey on the public. We suggest you use a credit card instead of your debit card. Credit cards can offer stronger scam protection than debit cards, and can prevent large financial losses.

As I look back at the past year, I am remembering many wonderful experiences with the Spirit Club, including wonderful tours and activities that we have shared, and I look forward to another year of building relationships and adventures.

Embrace the festive spirit of the season.

Merry Christmas!

- 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*
6 MONTHS	\$1,000	SEMI-ANNUAL	3.81%	3.85%
12 MONTHS	\$1,000	SEMI-ANNUAL	3.67%	3.70%
36 MONTHS STEP UP	\$1,000	SEMI-ANNUAL	3.47%	3.50%
60 MONTHS 2 TIME STEP UP	\$1,000	SEMI-ANNUAL	3.47%	3.50%

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

*ANNUAL PERCENTAGE YIELD. APY'S ACCURATE AS OF 11/24/25. MEMBER FDIC.
CERTIFICATE OF DEPOSITS: BANK CAN WITHDRAW OFFER AT ANY TIME WITHOUT NOTICE.
EARLY WITHDRAWAL PENALTIES MAY APPLY. SEE BANK FOR COMPLETE DETAILS.

DO YOUR CHILDREN AND GRANDCHILDREN HAVE A DIFFICULT TIME KNOWING WHAT TO GIVE YOU FOR CHRISTMAS?

If so, you could mention American Spirit Club Gift Certificates. They can be purchased in any amount and can be used for upcoming Spirit Club trips. We would love to help them with their shopping!

**CONTACT LOREEN
AT 712-722-4846.**



2025 SPIRIT CLUB TRIPS

**SANTA LOREEN HAS A BAG FULL OF FUN TRIPS PLANNED FOR 2026!
WATCH FOR DETAILS IN THE JANUARY NEWSLETTER.
HERE ARE SOME REASONS WHY GROUP TRAVEL IS A GREAT IDEA.**

COST SAVINGS:

- Group rates for flights, hotels and activities are usually less expensive.
- Shared transportation and accommodation reduce individual expenses.

CONVENIENCE:

- Planning is easier when handled by a coordinator.
- Pre-arranged itineraries save time and stress.

SAFETY & SUPPORT

- Traveling with others provides a sense of security.
- If something goes wrong, you have a support network.

SOCIAL EXPERIENCE:

- Great for bonding with people.
- Shared experiences create lasting memories.

ACCESS TO EXCLUSIVE PERKS:

- Groups often get special tours, private guides or priority access.
- Some destinations offer discounts only for groups.

ORGANIZED ACTIVITIES:

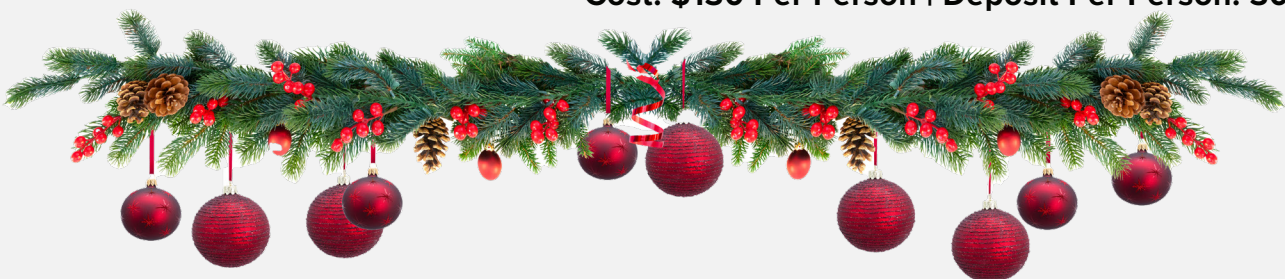
- Coordinated schedules ensure everyone enjoys key attractions.
- Less chance of missing out on important experiences.



Christmas Show | Friday, December 19

It's the most wonderful time of the year! Join the Spirit Club for a night of Christmas favorites performed in Micheal Buble style by Phil Thompson. Phil is one of the nation's freshest faces to emerge as a pop/instrumental crossover, Phil continues his rigorous tour schedule performing across the globe and will be performing at the Pipestone Performing Arts Center on Friday, December 19. Before the show we will enjoy a delicious dinner.

Cost: \$130 Per Person | Deposit Per Person: 30.00



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. *This tour is full, but we can check on availability based on current rates.* **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. *This tour is full, but we can check on availability based on current rates.*

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.

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.)

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