

JANUARY 2025

PRINCE OF PEACE: THE CHRISTMAS STORY

On a beautiful December day, the American Spirit Club ventured out to Sioux Falls to enjoy a day of celebration and anticipation of the upcoming Christmas season. We began with a nice lunch at Falls Overlook Café and because of the nice weather we could walk to the falls and view the majestic site. Then we were off to the Sioux Falls Orpheum to attend “Prince of Peace: The Christmas Story”. The beautiful musical brought us back to the first century to view the time of the birth of Christ and the world as it was then. This telling of the Christmas story was relevant and rich, giving us the backstory and the context of the coming of the Messiah. Our group was memorized by the entire production. We ended the day with a treat at Culvers.

ACTIVITY LEVELS FOR TOURS

The American Spirit Club plans a variety of tours for all ages and capabilities. Some tours take more endurance, and others involve less walking and fewer steps to climb. Unfortunately, due to insurance and liability restrictions, neither the Spirit Club coordinator, nor the motor coach driver, is permitted to provide physical assistance to our guests. If a traveler can reasonably anticipate being in need of assistance on a tour, he or she should travel with a companion who is capable of providing that assistance. Please use the following guide for the activity levels for our tours. I will be adding the activity level to each description of the tours.

Activity Levels

- 1. Easy to Minimal:** Mostly panoramic sightseeing: 1-2 hours of easy-paced walking at a time; minimal stairs and uneven surfaces; must be able to physically get on/off the motorcoach.
- 2. Minimal to Moderate:** 2-3 hours of easy-paced walking at a time; some stairs and uneven surfaces due to nature of attractions.
- 3. Moderate:** 3-4 hours of walking/standing at a time; some stairs, inclines, and uneven surfaces due to nature of attractions.
- 4. Moderate to Energetic:** 4-6 hours of walking/standing/physical activity; stairs, inclines, and uneven surfaces due to nature of attractions.
- 5. Energetic:** Excellent health is required for this on-the-go tour; involves strenuous activities and more than 6 hours of activity at a more vigorous pace.



“The Spirit of Us”

A season of fresh starts and boundless hope, New Year’s is the perfect time to reflect on the year gone by. It’s a chance to motivate yourself, uplift others, set new goals and embrace exciting opportunities ahead. So, let’s welcome the new year, full of things that have never been before.

The new year also is the time of year that the American Spirit Club announces many new opportunities for adventures in travel. You will see in this newsletter 1-day trips, overnight tours and extended tours created for our members. There is a sign-up sheet included. Please fill it out, sign the Terms & Conditions on the back of the form and send in your deposit as soon as possible. The past few years the tours have filled up very quickly. Please contact me if you have any questions about the tours.

Our offices will be closed on Monday, January 20, in observation of Martin Luther King Jr Day. For your convenience you may use our ATM machines and online banking.

Happy New Year and thank you for your continued loyalty to our company and the American Spirit Club.

With each new day comes
new strength and new thoughts.
- Eleanor Roosevelt, former first lady

- 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.

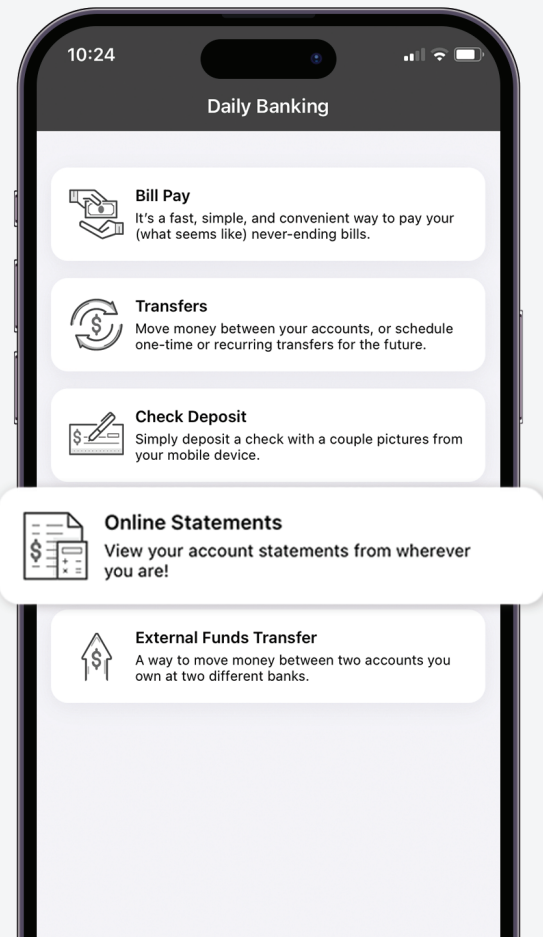
TERM	MINIMUM	COMPOUND	INTEREST RATE	APY*
12 MONTHS	\$1,000	SEMI-ANNUAL	3.96%	4.00%
24 MONTHS	\$1,000	SEMI-ANNUAL	3.57%	3.60%
36 MONTHS STEP UP	\$1,000	SEMI-ANNUAL	3.42%	3.45%
60 MONTHS 2 TIME STEP UP	\$1,000	SEMI-ANNUAL	3.42%	3.45%

ALL RATES ARE SUBJECT TO CHANGE. CALL YOUR LOCAL AMERICAN STATE BANK OR VISIT MYASB.COM/RATES FOR THE MOST UP TO DATE RATE INFORMATION.

*ANNUAL PERCENTAGE YIELD. APY'S EFFECTIVE AS OF 12/19/24. MEMBER FDIC.
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2025 SPIRIT CLUB TRIPS

Panama Canal Cruise with Costa Rica & Caribbean | February 2-16, 2025

The American Spirit Club will enjoy a 15-day adventure to Florida and the Caribbean Sea including the Panama Canal on the Emerald Princess Cruise line. Unfortunately, the cabins have all been spoken for.

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

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 motorcoach transportation. **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, motorcoach transportation, gratuities and special surprises throughout the tour. **Activity Level: Moderate**

Cost: \$390 Per Person/DBL \$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! **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, motorcoach transportation, gratuities and special surprises throughout the tour. **Activity Level: Moderate**

Cost: \$1,100 Per Person/DBL \$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/DBL \$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. **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)

Our annual tradition is to visit Branson in November for some of the best entertainment around. The Branson Tour is very popular, so we have planned two tours. Both tours will include the same shows and hotel stays. Watch the upcoming newsletters for the listing of the exciting shows and fun attractions we will attend. These tours fill up very fast, so if you are interested, send in your deposit quickly. **Activity Level: Moderate**

Cost: TBD/DBL | Deposit: \$200

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 Pargue. 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 Viking River Cruises promotion that could change at any time.)*

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