

OCTOBER 2025



FRAUD AWARENESS SEMINAR

WEDNESDAY, OCTOBER 22

Hospers Community Center | 9:30 am
211 Main Street | Hospers

The Ridge Club House - Noon
2595 Ridge Road | Sioux Center

American State Bank – 2:30 pm
624 Main St – Hull

American State Bank – 2:30 pm
1201 E Cliff Place – Sioux Falls | *Streamed*

Complimentary refreshments will be provided.

Reservations are required & seating is limited.

Call ASB Sioux Center 712-722-4846

Or Email loreen.marra@ambankco.com

Reservation Deadline is Thursday, October 16



"The Spirit of Us"

October is a time to bask in the beauty of changing leaves, crisp cool air and reflect on the changing of seasons. May the start of fall remind you that you are worthy of new beginnings. You are worthy of finding joy in this season, no matter what is still unknown.

October is National Cybersecurity Awareness Month and the theme for 2025 is "Stay Safe Online". Here are some helpful tips: Don't click on links in emails from unfamiliar senders. Don't open any attachments unless you know the sender and are expecting them to send it. Ignore unsolicited phone calls and robocalls. Don't respond to or click on pop-up windows on your phone or computer. Don't conduct any transaction involving personal information while using a public (or unsecured) network. Awareness is the most powerful first step in protecting yourself.

The American Spirit Club is hosting Cybersecurity Seminars this month. More information is in this publication. Please RSVP by October 16 by calling 712-722-4846.

Harvest is in full swing. Be cautious on the roads, they will have slow moving vehicles traveling to and from the fields. We hope all who are involved in the harvest stay safe.

Autumn shows us how beautiful it is to let things go. Have a great month!

- 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	3.72%	3.75%
24 MONTHS	\$1,000	SEMI-ANNUAL	3.47%	3.50%
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 FOR THE MOST UP TO DATE RATE INFORMATION.

*ANNUAL PERCENTAGE YIELD. APY'S ACCURATE AS OF 9/24/25. MEMBER FDIC.
CERTIFICATE OF DEPOSITS: BANK CAN WITHDRAW OFFER AT ANY TIME WITHOUT NOTICE.
EARLY WITHDRAWAL PENALTIES MAY APPLY. SEE BANK FOR COMPLETE DETAILS.

CYBERSECURITY AWARENESS MONTH

THE MIND GAMES OF SCAMMERS

Fraudsters don't just rely on tech—they exploit trust. Social engineering scams use personal manipulation to trick people into revealing information or taking risky actions.

If someone's story feels dramatic or unusually urgent, take a step back and verify before you act.

IMPOSTER ACCOUNTS ON SOCIAL MEDIA

That celebrity giveaway or urgent message from a "friend"? It could be a scam. Fraudsters clone profiles or create fake ones to lure victims.

Always verify through other channels if something feels off—and don't click random links from unfamiliar accounts.

IF IT'S TOO GOOD TO BE TRUE, IT IS!

Be cautious of offers that promise large sums of money or guaranteed returns with little effort.

If something feels off, trust your instincts and contact your bank directly to verify.

ALWAYS THINK BEFORE YOU CLICK!

Never click on suspicious links or download unexpected attachments—phishing scams often look like legitimate messages from trusted sources.

If something feels off, don't hesitate to reach out and contact your bank directly to verify.

PRIVACY IS THE KEY TO SAFETY

Keep your passwords private, and do not share them with anyone, especially over text, email, or phone.

If you're ever unsure, pause and contact your bank directly—protecting your information starts with you.

SCAMMERS ARE SMART AND COMMITTED

Watch out for urgent messages that pressure you to act quickly—scammers use fear and excitement to trick you.

If something feels off, don't hesitate to reach out and contact your bank directly to verify.

2025 SPIRIT CLUB TRIPS

NIAGARA FALLS & FINGER LAKES TOURS: JOURNEY TO REMEMBER

This August and September, the American Spirit Club embarked on two unforgettable journeys—exploring the awe-inspiring Niagara Falls and the scenic Finger Lakes region of New York. These tours were filled with breathtaking sights, enriching experiences, and the kind of camaraderie that makes travel truly special.

Our adventure began at Niagara Falls, where we visited both the U.S. and Canadian sides of this natural wonder. The exhilarating mist and roar of the falls were unforgettable, and one of the many highlights was enjoying a spectacular view of the mighty falls right from our hotel rooms. In Canada, we explored the intricate Floral Clock, the charming town of Niagara-on-the-Lake and took a fascinating tour of the Niagara Parks Power Station and Tunnel.

Next, we journeyed into the heart of the Finger Lakes, a region known for its stunning landscapes and cultural richness. Travelers enjoyed shopping along the Sweet Trail, featuring locally made New York products and gifts. We visited the historic Willard Memorial Chapel and the nostalgic It's a Wonderful Life Bridge in Seneca Falls. A standout experience was our time at the Corning Museum of Glass, where we learned the art of glassmaking and even created our own sandblasted drinking glasses.

A peaceful sightseeing cruise on Seneca Lake offered a relaxing afternoon, and the tour continued with a visit to a Frank Lloyd Wright home on Lake Erie and the lush Botanical Gardens.

Throughout both tours, our group shared delicious meals and lively conversations, forming new friendships and lasting memories. Whether marveling at the power of Niagara Falls or cruising the tranquil waters of Seneca Lake, every moment was filled with joy, connection, and the spirit of adventure.



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. **Both tours are full, but you can put your name on the waitlist.**

Activity Level: Level: Moderate

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

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.)

AMERICAN STATE BANK

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