

SEPTEMBER 2025

MEDICARE EDUCATIONAL SEMINARS

We are pleased to invite you to one of our upcoming Medicare Educational Seminars hosted by the American Spirit Club and Perspective Insurance this October!

Do you want to learn more about Medicare? Whether you are already 65 or turning 65 this educational event is for you.

Enjoy a light meal, ask questions, and get the information you need in a relaxed, informal setting

Join us at one of the following locations for an insightful discussion on Medicare:

October 1, 6:00 pm | Rock Valley
New Shelter House | 1013 13th Ave

October 2, noon | Orange City
Gezellig | 109 Central Ave

October 2, 6:00 pm | Sioux Center
Terrace View Event Center | 230 ST Andrews Way

RSVP by September 24:

American State Bank: 712-722-4846

American Bank: 712-546-2345



CLINIC



DOCTOR



HEALTHCARE



INSURANCE



COSTS



MEDICINE



EMERGENCY



"The Spirit of Us"

September is that beautiful in-between season, where late summer lingers and the first hints of fall begin to whisper. The sun feels softer, the air turns crisper, and life seems to slow down just enough for us to catch our breath. Whether you are decorating for fall or just looking for the perfect place to take a break, I hope you have a great month.

Mark your calendar for the upcoming Medicare Educational Seminars hosted by Perspective Insurance and the American Spirit Club on October 1 & 2. Please RSVP by September 24.

Join us for an unforgettable Hawaiian adventure that blends rich history, breathtaking scenery, and the warmth of traditional island hospitality. From exploring cultural landmarks to savoring authentic Hawaiian cuisine, this tour offers the perfect balance of discovery and relaxation. Picture yourself unwinding on pristine beaches, soaking in the sun, and making memories that will last a lifetime. A few spots remain—don't miss your chance to be part of this incredible journey!

Seniors can protect themselves from scams by staying informed, being cautious, and following practical tips to recognize and avoid fraudulent schemes. I will be sharing some key tips to avoid scams in the next few newsletters. The first one is to take your time: Scammers often create a sense of urgency to pressure victims into making quick decisions. Always take your time to think things through and consult with trusted friends or family before acting on any offers or requests.

Sweet September Blessings!

- 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	3.72%	3.75%
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 ACCURATE AS OF 8/21/25. MEMBER FDIC.
CERTIFICATE OF DEPOSITS: BANK CAN WITHDRAW OFFER AT ANY TIME WITHOUT NOTICE.
EARLY WITHDRAWAL PENALTIES MAY APPLY. SEE BANK FOR COMPLETE DETAILS.

MEDICARE EDUCATIONAL SEMINARS

HOSTED BY PERSPECTIVE INSURANCE & THE AMERICAN SPIRIT CLUB

« **OCTOBER 1, 6:00 PM | ROCK VALLEY**
NEW SHELTER HOUSE | 1013 13TH AVE

« **OCTOBER 2, NOON | ORANGE CITY**
GEZELLIG | 109 CENTRAL AVE

« **OCTOBER 2, 6:00 PM | SIOUX CENTER**
TERRACE VIEW EVENT CENTER | 230 ST ANDREWS WAY

RESERVATIONS REQUIRED!

**RSVP BY SEPTEMBER 24,
AMERICAN STATE BANK AT 712-722-4846
AMERICAN BANK AT 712-546-2345**

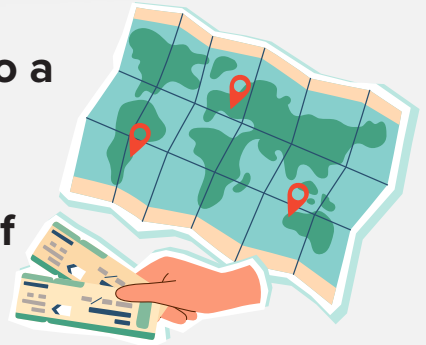
Perspective
Insurance

2025 SPIRIT CLUB TRIPS

Traveling with friends is like stepping into a
storybook adventure together.



Join the American Spirit Club for one of
our next adventures!



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)

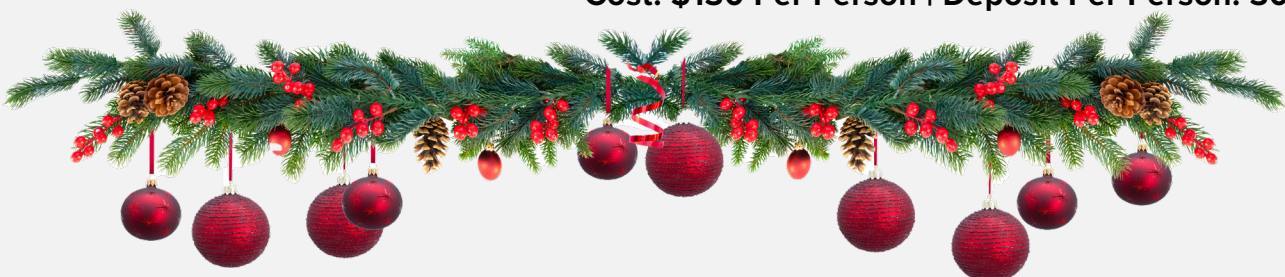
The Spirit Club tour to Branson & Kansas City is always very popular, so we have planned two tours this year. Our first tour will be November 10-14, and the second will be November 17-21. The entertainment line-up will include, Presley's Country Jubilee, Clay Cooper's Country Express, Hughes Brothers, 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. **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. 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

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. There is a brochure available on our website and at our branches with more details on this amazing tour.

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

**525 N Main Ave
Sioux Center, IA 51250
712.722.4846**

AMERICAN BANK

**234 5th Ave SW
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