

NOVEMBER 2026

FALL MYSTERY TOURS

Fall is the perfect season to add a little adventure to the calendar, and the American Spirit Club did just that on October 6 and 7 with a group mystery tour to an undisclosed destination. Traveling north to Pipestone, Minnesota, we explored the legacies of American Indians and early pioneers. Our first stop was the Pipestone County Historical Museum, where we learned about the county's past, including the Pipestone Indian School, established in 1894. A local step-on guide then led us on a tour of the city. We were especially impressed by the community's efforts to preserve the character of the historic district's beautiful quartzite buildings, which are listed on the National Register of Historic Places.

After a delicious lunch at the Stonehouse Restaurant, we continued to Pipestone National Monument. The site features historic pipestone quarries, sweeping tallgrass prairie, and majestic Winnewissa Falls. For countless generations, American Indians have quarried the red pipestone found there. The grounds are sacred to many people because the stone is carved into pipes used in prayer. Following an informative explanation of the quarrying process, we hiked to the beautiful waterfall.

It was a wonderful autumn day filled with discovery, beautiful scenery, and time spent with friends.



AMERICAN Spirit CLUB



"The Spirit of Us"

November reminds us to be grateful for life's big and small blessings - and for the people who make our lives sweeter.

Thank you to everyone who attended our Estate Planning event last month. We hope it provided useful guidance as you plan for your family's future

This November, let's take time to thank those who make a difference in our lives. On November 11, Americans observe Veterans Day to honor all who have served our country in times of war. Our banks will be closed that day in appreciation of veterans and their families.

Later in the month, we celebrate Thanksgiving. Gathering with family for turkey and all the fixings is wonderful, but let's also pause to appreciate our many blessings. May we never take for granted our warm homes, plentiful food, or other comforts, especially when many people lack basic necessities. Let's also give thanks for family and friends. I am grateful for my amazing family and my Spirit Club friends. American Bank and American State Bank appreciate your patronage and wish you a blessed Thanksgiving.

A grateful heart opens our eyes to grace.
Happy Thanksgiving!

- 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*
9 MONTHS SPECIAL	$1,000	AT MATURITY	4.25%	4.30%
18 MONTHS	$1,000	SEMI-ANNUAL	4.11%	4.15%
24 MONTHS	$1,000	SEMI-ANNUAL	4.16%	4.20%
60 MONTHS 2 TIME STEP UP	$1,000	SEMI-ANNUAL	3.96%	4.00%

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 10/26/26. MEMBER FDIC.
CERTIFICATE OF DEPOSITS: BANK CAN WITHDRAW OFFER AT ANY TIME WITHOUT NOTICE.
EARLY WITHDRAWAL PENALTIES MAY APPLY. SEE BANK FOR COMPLETE DETAILS.

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.

AMERICAN Spirit CLUB



ESTATE PLANNING IS ABOUT MORE THAN WHAT YOU LEAVE BEHIND

When we think about estate planning, we often think about wills, beneficiaries and what happens to our assets someday. But a good plan also considers what could happen during our lifetime, including the possibility of needing long-term care. Long-term care can affect more than your finances. Planning ahead can help protect what you've worked for, preserve your independence and give you and your family more choices about how and where care is received. As Karen Bentsen of Sioux Center Health puts it:

> "One of the hardest things about long-term care is the unknown. You don't know if you'll need it, when you'll need it, how long you'll need it, or what it may cost. Planning ahead gives you more choices when the unexpected happens."

There are different ways to prepare, including traditional long-term care insurance and life insurance with long-term care benefits. The important part is simply starting the conversation before the need arises.

Want to learn more? Scan the QR code to watch a conversation between Karen Bentsen with Sioux Center Health and Jessica Mulder with Perspective Insurance about long-term care and why planning ahead matters.



A Christmas Story, The Musical" | December 17 (Thursday)

Celebrate the holidays with "A Christmas Story, The Musical" at the Sioux City Orpheum on Thursday, December 17. This heartwarming Broadway musical brings Ralphie Parker's unforgettable Christmas wish to life on the stage with humor, nostalgia and festive fun. Set in 1940's Indiana, a young and bespectacled Ralphie Parker schemes his way toward the holiday of his dreams. An infamous leg lamp, outrageous pink bunny pajamas, a maniacal department store Santa, and a triple-dog dare to lick a freezing flagpole are just a few of the distractions that stand between Ralphie and his Christmas wish. The Spirit Club will have dinner before the performance. The cost includes dinner, a Broadway ticket, motorcoach transportation and gratuities. *The tickets are sold out but you can call to put your name on the waitlist.* **Activity Level: Minimal**

Cost: $140 | Deposit $40

Italy Backroads Adventure | April 11-19, 2027

Experience Italy's iconic sights and hidden gems on an exciting, American Spirit Club journey from Renaissance Florence, into the rolling hills of Tuscany, and on to the Ligurian Coast. Enjoy guided walks in San Gimignano and Volterra, market tastings in Florence, and a visit to Pisa's famous Square of Miracles. Along the way, savor authentic food experiences, from a saffron farmhouse lunch and Tuscan wine tasting to a pesto-making demonstration. Finish with unforgettable coastal scenery as you explore the Cinque Terre villages by train and boat, and cruise to glamorous Portofino. It would be beneficial to look over the brochure to realize all the highlights and inclusions built in for this amazing tour. Brochures are available on our website, at our branches or contact Loreen and she will send you one. Filling up quickly, please call for availability. **Activity Level: Moderate**

Cost: $5,980 Per Person/DBL $6,470/Single | Deposit: Per Person $500



Alaska by Land & Sea | June 10-21, 2027

Have you always wanted to experience Alaska? If so, join the American Spirit Club for an unforgettable Alaskan 5-day land tour and 7-day cruise adventure featuring a scenic rail journey, Denali's breathtaking wilderness, up-close wildlife encounters, and a 7-night voyage aboard Norwegian Jade to iconic ports like Juneau, Skagway, and Ketchikan—plus awe-inspiring days at Hubbard Glacier and cruising the Inside Passage. With comfortable accommodations, memorable included highlights, and the ease of traveling with a group, all you have to do is show up and enjoy the view. Space is limited—reserve your spot today and start counting down to Alaska! Take a peek at the brochure to discover all the extras and standout moments included in this incredible tour. Brochures are available on our website, at our branches or we will send you one. *All the cabins have been spoken for, but you can put your name on the waitlist.* **Activity Level: Moderate**

Cost beginning at $6,265 Per Person/DBL | Deposit: Per Person $500



AMERICAN STATE BANK

525 N Main Ave
Sioux Center, IA 51250
712.722.4846

AMERICAN BANK

234 5th Ave SW
Le Mars, IA 51031
712.546.2345

MEMBER FDIC | EQUAL HOUSING LENDER