

SEPTEMBER 2026

JOURNEY THROUGH THE CANADIAN ROCKIES

The American Spirit Club traveled through the Canadian Rockies, where every turn offered postcard-worthy scenery. Our adventure began with a gondola ride to the summit of Sulphur Mountain, where we enjoyed sweeping views of six mountain ranges, the Bow Valley, and the charming town of Banff. We continued past Tunnel Mountain, Bow Falls, and the hoodoos before following the Bow River the next day to Lake Louise, Yoho National Park, Emerald Lake, Natural Bridge, and the Spiral Tunnels. A highlight of the trip was exploring the Columbia Icefield aboard Ice Explorer vehicles. As we traveled toward the Canada–United States border through Waterton National Park, we visited the Peter Lougheed Parks Discovery Center and Bar U Ranch. In Glacier National Park, we rode iconic open-top Red Jammer buses along Going-to-the-Sun Road and over Logan Pass. Our final day of sightseeing included the Carston-Reminton Carriage Museum and Head-Smashed-In Buffalo Jump, followed by a spectacular farewell dinner at the Calgary Tower Observation Deck. Along with the unforgettable scenery, we especially enjoyed sharing the experience with a wonderful group of Spirit Club members. Canada was eh-mazing!



"The Spirit of Us"

Let this be the September you always remember...embrace this new day that lies before you. Every day is a blessing, and I am so blessed to have my American Spirit Club friends. Travel is often about the destination, but group travel is about the journey and the people you meet along the way. From hassle-free planning and added peace of mind to lasting friendships and unforgettable experiences, group travel allows you to relax, explore, and create memories with others who share your sense of adventure. It's one of the best ways to see the world while enjoying the comfort and camaraderie of traveling together.

Mark your calendar for an Estate Planning Seminar hosted by American Investment & Trust and the American Spirit Club on Monday, October 19 at 6:00 pm at the Terrace View Event Center in Sioux Center. We have invited Ross Den Herder to share how to protect your home and loved ones when setting up your future financial planning. Please RSVP by Monday, October 12 by calling American Investment & Trust at 712-722-4848.

American Bank, American State Bank and Perspective Insurance are excited for the many opportunities to connect with and serve our local communities and schools again this year. We will see you at homecoming parades, high school and college tailgates and sponsor nights. Best wishes to all our local teams this season. We look forward to cheering you on and celebrating your successes!

- Loreen Marra, Spirit Club Coordinator

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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	AT MATURITY	3.76%	3.80%
24 MONTHS	\$1,000	SEMI-ANNUAL	4.06%	4.10%
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 8/27/26. MEMBER FDIC.
CERTIFICATE OF DEPOSITS: BANK CAN WITHDRAW OFFER AT ANY TIME WITHOUT NOTICE.
EARLY WITHDRAWAL PENALTIES MAY APPLY. SEE BANK FOR COMPLETE DETAILS.

ESTATE PLANNING SEMINAR

HOSTED BY AMERICAN INVESTMENT & TRUST AND THE AMERICAN SPIRIT CLUB

Monday, October 19, at 6:00 p.m.

at the Terrace View Event Center in Sioux Center.

Join attorney Ross Den Herder and the advisors of American Investment & Trust as they discuss important estate planning strategies designed to help protect your assets, provide for your loved ones, and ensure your wishes are carried out for years to come.

Whether you are creating an estate plan for the first time or reviewing a plan that has been in place for years, you'll gain practical insights on:

- « Wills and trusts and how they work
- « Avoiding common estate planning mistakes
- « Powers of attorney and other essential planning tools
- « Protecting family assets and reducing stress for loved ones
- « Choosing the right people to carry out your wishes, including the benefits of a corporate trustee to provide professional guidance, continuity, and impartial administration

**THERE IS NO COST TO ATTEND,
BUT SEATING IS LIMITED. PLEASE RSVP BY MONDAY, OCTOBER 12 BY
CALLING AMERICAN INVESTMENT & TRUST AT 712-722-4848.**



2026 SPIRIT CLUB TRIPS

Fall Mystery Tour | Tuesday, October 6 or Wednesday, October 7

Join us for our Fall Mystery Tour on Tuesday, October 6 or Wednesday, October 7 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 2-6 (Monday – Friday) or

Branson & Kansas City # 2 | November 9-13 (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 2-6, and the second will be November 9-13. The entertainment line-up will include Dean Z, Clay Cooper's Country Express, Hits of the 60's, Miracle of Christmas at the Sight and Sound Theatre, Tour of Dogwood Canyon Nature Park, Texas Tenor Christmas, and SIX the Christmas Show. On Thursday, we will travel to Kansas City to attend "The Hallelujah Girls" at The New Theatre & Restaurant. This amazing tour includes 8 shows, 10 meals, 4 nights lodging, gratuities, and motor coach transportation. **Both tours are full. Please contact us to put your name on the waitlist. Level: Moderate**

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

"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. **Activity Level: Minimal**

Cost: \$140 | Deposit \$40

WHY TRAVEL WITH A GROUP?

- Build New Friendships Group travel brings together people with similar interests, creating opportunities to form meaningful friendships and enjoy shared experiences.
- Leave the Planning to Someone Else Transportation, accommodations, attractions, and logistics are arranged for you, making travel stress-free and enjoyable.
- Travel with Confidence A tour director or group leader is there to assist throughout the trip, providing support and peace of mind.
- Enjoy Safety in Numbers Traveling with a group can provide an added sense of security and comfort, especially in unfamiliar destinations.
- Access Unique Experiences Many group tours include special attractions, behind-the-scenes experiences, local guides, and exclusive events that can be difficult to arrange independently



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. Just a few cabins left please call for availability! **Activity Level: Moderate**

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



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