

NOVEMBER 2024

MEDICARE EDUCATIONAL SEMINARS

Thank you to everyone who attended our Medicare Seminars this past month. The American Spirit Club partnered with another AmBank Company, Perspective Insurance, to explain the Medicare options. We were honored to have Robert Johnson, a representative from Wellmark, present our seminars. He shared many interesting facts about Medicare with our group. One of the realities he shared was that this is a very individual decision, even a married couple might need different plans. No matter if you are just reaching the age of Medicare or if you have been on the Medicare journey for a while, we wanted to share steps to find the correct plans for yourself. The Medicare choices can be tailored for each individual and our Perspective Insurance representatives can give you the help and guidance you need.

If you were unable to attend the seminar, we recorded the presentation, and you can watch it by scanning the QR code below. After viewing the presentation, you may contact one of the Perspective Insurance representatives. You can find all of the locations and contact information on perspectiveinsurance.com

Use your phone camera to scan this code to watch the Medicare seminar!



"The Spirit of Us"

Let's welcome November, a month filled with gratitude. We have so many things to be grateful for, and November is a perfect month to count our blessings. There are special days this month dedicated to showing our thankfulness. Veterans Day is a federal holiday in the United States observed annually on November 11, for honoring military veterans of the United States Armed Forces. It began, and now coincides with other holidays including Armistice Day and Remembrance Day, which are commemorated in other countries marking the anniversary of the end of World War I. Please take time to thank those Veterans you know personally and show appreciation to those who are currently serving in the U.S. military, because of them we live in a free country and we should not take that for granted.

Did you know that Thanksgiving is on the latest date possible this year? It will be celebrated on Thursday, November 28. Thanksgiving is a special day spent eating delicious food and spending time with family and friends. I encourage you not to get so swept up in the hustle and bustle of cleaning and making food that we forget the real reason for Thanksgiving, showing our gratefulness for all we have. American Bank and the American Spirit Club want to extend our gratitude for your friendships and patronage. May you enjoy time with family and friends. Our offices will be closed on Thanksgiving Day to allow our employees to spend time with family.

Let November fill your heart with gratitude and your days with joy.

- 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	\$10,000	SEMI-ANNUAL	3.96%	4.00%
24 MONTHS	\$10,000	SEMI-ANNUAL	3.57%	3.60%
36 Months Flex	\$10,000	SEMI-ANNUAL	3.42%	3.45%
60 Months 2 Flex	\$10,000	SEMI-ANNUAL	3.42%	3.45%

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

*ANNUAL PERCENTAGE YIELD. APY'S EFFECTIVE AS OF 10/25/24. MEMBER FDIC.
CERTIFICATE OF DEPOSITS: BANK CAN WITHDRAW OFFER AT ANY TIME WITHOUT NOTICE.
EARLY WITHDRAWAL PENALTIES MAY APPLY. SEE BANK FOR COMPLETE DETAILS.

PLEASE JOIN US FOR OUR
*Chamber Coffee
& Open House*

Le Mars Bank

Wednesday, December 4th

Chamber Coffee | 9:30am - 10:30am

Customer Appreciation | 11:30am - 1:30pm

Remsen Bank

Tuesday, December 10th

8:30am - 1:00pm



2024 SPIRIT CLUB TRIPS

To Travel Is To Live, Why Group Travel?

The American Spirit Club has been very busy traveling this past year. We would like to share with our members the advantages of group travel. Here is a list of benefits of group travel. Watch the January newsletter for a list of the exciting tours for 2025.

1. **You get to travel without making the hotel arrangements.** When booking your own trips, it can be difficult and it takes a lot of time to pick out the best hotel that is appropriate for you. When traveling with a group your tour planner does extensive research to ensure everything is of the quality you deserve.

2. **Group travel alleviates the stress of planning and executing the trip.** When you travel with a group, the itinerary is prepared in advance. Tour planners don't just check availability and book activities. They also map out everything to ensure the daily itinerary flows well, with enough time to travel to each location. Creating an itinerary can be a very stressful part of booking a trip on your own. With group travel, someone with more experience takes care of everything for you. You can pack your bags stress-free, knowing it has all been planned for you.

3. **Traveling in a group is safer.** Your tour planner has researched the areas you will visit and knows the safest routes. Your tour director and other members of your group look out for each other.

4. **Group travel can save you money.** Travel planners often get discounts when purchasing for groups and they can pass those savings on to you. When you purchase your trip with the American Spirit Club, notice what is included. With group tours it is not just your hotel and transportation, you often get many meals, entrance fees and guided tours as well.

5. **Meeting new people and making new friends is my favorite part of group travel.** Over the years, I have watched so many friendships start from a conversation across the aisle on a motorcoach. You already have things in common with those you are traveling with. You are from the same area and are interested in the places you are traveling to. Group travel brings like-minded people together, creates many shared memories and forms an intimate bond that only those present can share. It takes away the stress of planning, saves money and is safer. It allows you to skip the booking and go straight to the packing.



Branson & Kansas City # 1 | November 11-15 (Monday – Friday) or

Branson & Kansas City # 2 | November 18-22 (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 11-15 and the second will be November 18-22. The entertainment line-up will include, The Dutton Family, Cassandre' Voice of an Angel, Top of the Rock Tour, Texas Tenors, Neil Diamond Tribute, Clay Cooper's Country Express, and The Miracle of Christmas at the Sight and Sound Theatre. On Thursday, we will travel to Kansas City to attend a dinner theatre. This amazing tour includes 8 shows, 10 meals, 4 nights lodging, gratuities, and motor coach transportation. **Both tours have filled up again, but you can put your name on the waitlist. Activity Level: Moderate**

Cost: \$1,130 Per Person/DBL \$1,300/Single | Deposit: \$200

Christmas Tour | Saturday, December 7, 2024

Join the Spirit Club for the afternoon matinee of "Prince of Peace: The Christmas Story" at the Sioux Falls Orpheum on Saturday, December 7. This chronicle of the Christmas story is relevant and rich, giving the backstory and context of the coming of the Messiah. Many of your favorite Christmas songs are crafted seamlessly into the fabric of the story alongside thought provoking and soul-stirring originals. We will have lunch before the performance. The cost includes lunch, a ticket for the show, and motorcoach transportation. Level: Moderate. **This tour is full, but you can put your name on the waitlist.**

Cost: \$130 per person | Deposit: \$25

AMERICAN SPIRIT CLUB TRIPS FOR 2025

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

Niagara Falls & Finger Lakes | August 10-17, 2025 or

Niagara Falls & Finger Lakes | September 7-14, 2025

The Niagara Falls & Finger Lakes tour was so well received we have decided to book two tours. The same itinerary will be offered August 10-17, 2025, and September 7-14, 2025. Join the American Spirit Club on a trip to Niagara Falls and New York's Finger Lakes which will offer a captivating blend of natural beauty and recreational activities. 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. Inclusions: Round-trip airport transfers, round-trip air to Buffalo, private motorcoach transportation, 7 nights' accommodations, 14 meals, admission to attractions as stated on itinerary, porter service where available, taxes & gratuities for included services, audio listeners, and a professional tour manager. Explore the brochure to appreciate all that is included. Find the brochure on our website, at your local branches or contact Loreen and she will send you one. **There are spots open on both tours, but they are filling up quickly!**

Cost: \$3,995 Per Person/DBL \$4,795/Single | Deposit Per Person: \$500

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